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WORKPLACE INITIATIVES GUIDE

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Introduction: Creating Wellness Initiatives

There are many different ways to incorporate wellness into your company, whether by making small changes or by introducing larger programs. This guide will provide basic information and tips to implement various wellness initiatives.

According to a RAND survey, approximately half of U.S. employers with 50 or more employees sponsor some type of workplace wellness program. As the issues of rising health care costs and increased absenteeism due to health problems grow, wellness programs are seen as an effective method of improving employee health and morale and decreasing health-related costs for employers.

In order to realize improved employee health and a good return on investment (ROI), you need to choose the right wellness program for your company. Success is dependent on both employee engagement and support from all levels of management. To choose the right program, you will need to determine your organization's needs and resources and then match that with the appropriate type of wellness program.

Determine Your Needs and Resources

If your company is considering implementing a wellness program, you will need to consider several factors before deciding what type of wellness program will be most effective.

Employee Needs and Interest

Assess your workplace to determine your employees' health problems and fitness levels, as well as their interest in different types of wellness programs. Consider using surveys, focus groups and health risk assessments to learn more about the health status and interest areas of your employees. You will need a solid idea of the areas of interest and level of anticipated engagement from your employees to help you decide what type of wellness program is best suited for your workforce.

Areas of focus for a wellness program may include disease prevention, fitness, smoking cessation, alcohol and substance abuse counseling, nutrition education, mental health help, weight loss and stress management. In order to engage employees, your wellness program must fit what they perceive to be a need and must be something that they are willing to participate in. If your employees don't see a benefit, you will have extremely low engagement and participation.

Resources and Management Support

For a wellness program to succeed, leadership on all levels must also be invested in the wellness program idea. To ensure the support of management, inform managers about the program early on and encourage them to participate. Communicate the program's goals and benefits clearly and often.

Gaining upper-level management support will give you easier access to sufficient resources and will give your staff time to develop and implement your wellness program. You also need support from upper management in order to set an example through their participation in the program. The participation of direct managers throughout your organization is also important because they will be able to encourage engagement among all your employees, increasing the ROI of your program through widespread participation.

Types of Programs

Once you have assessed your needs and available resources, you can choose the type of program that best suits your organization. Wellness programs, as mentioned above, can focus on various areas, such as physical activity or nutrition, and they can be designed with different levels of time commitment and necessary support.

Workplace wellness programs can encompass an extremely broad range of activities and initiatives in the workplace, and universally accepted definitions or categories have not yet emerged. However, wellness programs can generally be categorized based on the level of effort and time commitment necessary to make them successful, as well as the type of activities included in the program. There are three general categories of wellness programs: screening events, health education and promotional activities, and prevention and intervention measures.

Screening Events

The least-involved and easiest types of wellness programs for employers are screening activities. These are health risk assessments which can take the form of self-administered questionnaires or biometric screenings. The goal of these programs is to give employees information on their health status and possibly prompt changes to achieve better health. Biometric screenings can often be set up through your health plan provider, making screenings one of the least costly and time-consuming programs available.

Health Education and Promotion Activities

These wellness programs will require a little more investment in time and financial resources because they may require corporate changes and outside resources. You can consider providing educational sessions and materials for employee groups, or you might provide individual or group counseling sessions for topics like smoking cessation or alcohol and drug abuse. Other types of wellness promotion programs may include changing policies or procedures around the workplace, such as switching to healthier cafeteria or vending machine offerings, or promoting walking meetings instead of conference room meetings. These wellness programs aim to improve employee morale and education as well as prompt some behavioral changes.

Prevention and Intervention Measures

Wellness programs that attempt to reach wellness goals and achieve lifestyle changes are the most involved and resource-laden type of programs. These wellness programs might include a weight-loss initiative, a walking competition or similar ideas that attempt to influence employee behavior. Typically these programs require an up-front investment by the employer when planning, bringing in outside counselors or resources, providing any necessary equipment (such as pedometers or scales for weigh-ins) and offering various incentives or rewards for participants as they meet their fitness goals. This type of highly involved program will likely see the best ROI, but it needs a high level of support from management and high employee engagement in order to be successful.

The Wellness Initiatives that are presented in this Guide are generally intended to fall within the screening events and health education and promotion activities categories, requiring varying amounts of commitment and resources but falling short of launching a large, time and investment-heavy wellness program.

Workplace Initiatives

Health Risk Assessments

Before implementing employee wellness programs or strategies, it may be beneficial for an employer to assess what common health concerns employees may have. Health risk assessments (HRAs) can be used to learn about general employee health. With an HRA, each employee receives a personal, confidential report, and employers can receive an aggregated summary of group statistics. You can then use this information to help you develop wellness program goals for your company.

What Are HRAs?

HRAs are questionnaires used to detect the presence of a disease or to estimate the risk that an individual will develop a disease based on certain characteristics. HRAs typically include three components: a questionnaire, a risk calculation and an educational report.

Health risk assessments are a good option for several reasons:

- They are easy to complete and are generally popular with employees.
- They may increase motivation and participation in other workplace wellness initiatives because they uncover individual health risks.
- They provide group data that employers can use to identify major health problems and risk factors that can then be addressed through wellness initiatives.

HRAs can also be combined with on-site biometric screenings, which include tests that measure things like blood pressure and glucose levels.

Implementing an HRA Initiative

Some health plan providers and health care systems offer HRA programs for the workplace. Contact ExpertQuote Insurance Services Inc. to find out what options are available. When selecting an HRA vendor, look for an experienced company that is affiliated with reputable organizations. The vendor should be able to assure you that it is compliant with applicable laws and has proper security measures in place to protect your employees' data.

Legal Considerations

Several federal laws regulate the use of HRAs, including the Americans with Disabilities Act (ADA), the Health Insurance Portability and Accountability Act (HIPAA) and the Genetic Information Nondiscrimination Act (GINA). These laws involve privacy and discrimination issues and the use of incentives or penalties. For instance, it is important that HRAs remain voluntary and that employees are not required to complete an HRA as a condition of enrolling in their employer's group health care plan.

Employers should be familiar with applicable regulations to make sure their programs comply with federal and local laws. Employers should not hesitate to consult legal counsel to avoid exposing themselves to unnecessary legal risks when devising and implementing HRAs in the workplace.

HRAs and Other Wellness Initiatives

If legally compliant, HRAs can be a beneficial, relatively low-cost wellness initiative that can be used in several ways:

- As a standalone program to make employees more aware of their health statuses
- Paired with educational materials to help employees mitigate health risks
- Before implementing another program to help your company assess what problems a wellness program should target
- To motivate employees to participate in a wellness program

Whether used alone to raise individuals' awareness of health risks and problems or combined with another wellness program, HRAs are a versatile and useful way to ensure that an employer's wellness efforts start and stay on the right track.

Reducing Worksite Injuries

Workplace injuries are a significant risk for any business, and they can lead to incredibly costly medical bills, lost productivity and increased insurance premiums. You likely have safety protocols to help prevent on-the-job accidents, but another type of injury could be just as costly. Work-related musculoskeletal disorders (WMSDs) are not caused by accidents, but rather from job conditions or tasks that lead to or contribute to the condition.

What is a WMSD?

A musculoskeletal disorder (MSD) is an injury or disorder of the muscles, nerves, tendons, joints, cartilage or spinal discs. Work-related MSDs are conditions in which the work environment and performance of work contribute significantly to the condition, and/or the condition is made worse or persists longer due to work conditions. Examples of workplace conditions that may lead to WMSDs include routine lifting of heavy objects, daily exposure to whole body vibration, routine overhead work, work with the neck in a chronic flexion position (head bent forward) or performing repetitive forceful tasks.

Examples of MSDs are sprains, tears, back pain, carpal tunnel syndrome, arthritis and hernia. MSDs are associated with high costs to employers such as absenteeism and lost productivity, as well as increased health care, disability and workers' compensation costs. In addition, many of these conditions are or can become chronic, further escalating the costs to employers.

Workplace Strategies

There are a variety of strategies employers can implement to reduce WMSDs in their workplace. They may not all make sense for your business, but consider the following ideas to help minimize the impact of WMSDs and prevent them altogether.

- Examine your workplace and look for ways to reduce the chance of injury. For instance, you may be able to change the way materials, parts and products are transported in order to relieve burden on employees. Also consider altering the layout of workstations to be more ergonomic.
- Promote healthy lifestyles, including physical activity and weight management. Improving physical health and maintaining a healthy weight can reduce pain for individuals with arthritis and back problems, and can help employees prevent these and other MSDs.

- Provide training to management and workers regarding risks for workplace injuries, including:
    - Training on how to reduce and avoid injuries
    - Training to help management and workers recognize potential workplace risks for MSDs and mitigate those risks
    - Raising awareness of WMSDs among employees and management, as well as educating employees to recognize a potential injury and know when to seek medical evaluation
- Make administrative changes as they make sense in your workplace to reduce the risk of injuries. These may include reducing shift length, limiting overtime, scheduling more breaks for rest and recovery, rotating workers through jobs that are physically taxing and instituting pre-shift stretching sessions.
- Develop policies that support a corporate culture of good health, safety and injury management, such as:
    - Required use of personal protective equipment (PPE), plus training on how to properly use it
    - Ergonomic workplace initiatives
    - Workplace safety programs
    - Disability management policies
    - Return-to-work programs
- Encourage early reporting of WMSDs by employees, and prompt evaluation by health care providers. Many workplaces stress early reporting for injuries, but employees may understand that to mean only sudden injuries, like accidents, slips and falls. Even though WMSDs occur over time, employees should still report them and get evaluated early—employee education can help promote this practice in your workplace.
- Educate employees on workers' compensation and disability benefits, including protections and accommodations offered by the Americans with Disabilities Act (ADA).

On-site Medical Clinics

On-site, employer-sponsored medical clinics are growing in popularity as employers look for ways to manage health care costs and as employee wellness becomes a higher priority. An on-site medical clinic can offer health care services to employees in a convenient location at the workplace.

What On-site Clinics Provide

Services offered at an on-site clinic can vary widely. Some clinics offer comprehensive primary care services, while others simply supplement the care employees receive from their primary care providers. These supplemental clinics may offer diagnostic services, injury care, pharmacy access, preventive care, wellness services and more.

Employers can also choose the availability of their clinics. Larger employers may keep them open throughout the workweek, while companies with a smaller budget may limit the days or hours their clinics operate. In addition, some clinics provide services to spouses and dependents, while others are limited to

just employees. Other options to consider include whether to have a full-time or on-call physician, or whether to have a nurse practitioner and supporting staff.

Benefits of an On-site Clinic

An on-site medical clinic is a convenient and cost-effective method for employees to access care. Employers should carefully consider the advantages and disadvantages of on-site clinics before deciding if implementing one is an appropriate wellness strategy for their company.

Below are some of the advantages of on-site medical clinics:

- You can lower health care costs by reducing unnecessary emergency room visits.
- You can increase preventive care due to its convenience for employees.
- You can mandate generic medications when possible.
- You can integrate on-site clinical care with other wellness initiatives.
- You can reduce absenteeism by increasing employees' access to care.
- You can help with return to work injuries by making on-site care and therapy available to employees.

Larger companies, with at least several hundred employees, are more likely to reap the financial benefits of having on-site clinics. Smaller companies may not enjoy a large return on investment simply because there are not enough savings on employee health costs in comparison with the cost of starting and maintaining an on-site clinic.

Disadvantages of an On-site Clinic

While on-site medical clinics can provide many benefits, there are also legal compliance issues involved with providing health care services to employees. Companies that are interested in starting on-site clinics should work with their legal advisors to address these compliance issues. Some of the main compliance issues include the following:

- **HIPAA**—HIPAA and other laws prohibit employers from obtaining medical information and records and using it against employees. You will need to not only make sure that you are in compliance with this and other applicable laws, but you will also need to educate and reassure employees regarding their medical information confidentiality.
- **ERISA**—On-site clinics that provide medical services to employees beyond basic first aid are typically considered welfare benefit plans that are subject to ERISA. This means that many of the same compliance requirements that apply to your group health plan will apply to the on-site clinic's benefits, such as the requirement to provide a summary plan description (SPD) and to make COBRA coverage available.
- **Workplace Safety**—On-site clinics may introduce new requirements with respect to worker safety and health, including federal standards issued by the Occupational Safety and Health Administration (OSHA). For example, employees working at an on-site clinic may be exposed to blood or hazardous chemicals, which are risks that would need to be addressed under OSHA's safety standards.

Another concern you may have to address is the real or perceived lack of quality care provided by an on-site clinic. Make sure that efforts to reduce costs are not influencing poor medical decisions. Questions

about quality of care undermine the purpose of an on-site medical clinic and erode employee trust and morale.

Once you have chosen to start an on-site clinic, you will have many practical considerations, including choosing the location and space, health care providers and vendors. You will also have compliance issues to work through with your legal advisors.

Although an on-site medical clinic can have many benefits, it is not the best choice for every employer. If you decide that an on-site medical clinic will be an effective wellness effort for your company, there are many choices to make regarding how to set it up and how to make it as helpful as possible for employees. Contact ExpertQuote Insurance Services Inc. for more information on implementing wellness efforts.

Low-cost Strategies to Address Workplace Fatigue

Fatigue in the workplace is a serious problem. Fatigued individuals are less productive, less focused, have more medical problems, are absent more often and are more likely to be involved in a job-related safety incident. Fatigue management can be a relatively easy and inexpensive wellness initiative to help alleviate this problem among your employees.

Measuring and Managing Employee Fatigue

If you include fatigue and sleep disorders on a health risk assessment (HRA), you can use that information to help tailor an educational initiative. Likewise, you can administer an assessment specifically for sleep and fatigue.

Based on the results of the assessment, consider implementing programs to address the problems you discovered.

- Offer employee educational materials to address the general issue of fatigue, including why getting adequate sleep is so important and tips for getting better sleep.
- Look into sleep-tracker websites, apps or tools that would allow employees to record their nightly sleep amount and corresponding mood. Consider offering an employee discount on such tools.
- Cultivating certain habits can contribute to a better night's sleep. Encourage employees to eat nutritiously, exercise regularly, and limit their consumption of alcohol, tobacco and caffeine.
- If sleep disorders are an issue for your workforce, consider offering counseling or referrals for treatment.

General changes in the workplace can also effectively address fatigue and its accompanying risks.

- Install proper lighting, designate quiet break areas and offer healthy food options in break rooms.
- Consider adjusting policies to allow for more frequent and restful breaks.
- Use machinery and equipment that eliminates or reduces any excessive physical demands of your employees. This can include ergonomic furniture and anti-fatigue matting.
- Ask employees what time(s) of the day they are most tired, and think of ways to address those times, e.g., offering a short extra break, providing a healthy snack option or allowing them to listen to music. This is especially important for employees who work in safety-sensitive jobs, where fatigue is a major hazard.

Take a look at your individual job descriptions and workloads as well to see if there may be a reason why a certain person or department may be struggling with fatigue. If you see that a job description is unbalanced or has had responsibilities added to it over the years, consider the following:

- Redesign the job to include a variety of mental and physical tasks instead of all physical or all mental.
- Eliminate any excessive demands from a job either by deeming them unnecessary or sharing those responsibilities with another employee.
- Introduce job rotation in an effort to limit both mental and physical boredom and fatigue.

Taking even small actions is an important first step in addressing fatigue in your workplace. Contact ExpertQuote Insurance Services Inc. for educational materials and posters to assist in your workplace fatigue management efforts.

Wellness Initiatives to Promote Stress Management

Stress is a leading contributor to many health problems, and the workplace can often be a major source of stress. Lowering stress can lower the risk of medical conditions and can help employees feel better on a day-to-day basis. You can implement various activities to help reduce employee stress, which can improve health and morale—and productivity.

Managing Workplace Stress

As an employer, you can take several steps to ensure that the workplace is not contributing unduly to employees' stress levels.

- Make sure that workloads are appropriate.
- Have managers meet regularly with employees to facilitate communication.
- Address negative and illegal actions in the workplace immediately—do not tolerate bullying, discrimination or any other similar behaviors.
- Recognize and celebrate employees' successes. This contributes to morale and decreases stress levels.

Activities to Relieve Employee Stress

Aside from addressing job-related issues, you can implement a variety of activities and initiatives to help reduce stress. Some suggestions include the following:

- Corporate chair massages once per week, bi-weekly or monthly. It is quite common for massage therapists to travel to local businesses, offering 15-minute (or shorter) chair massages for a reduced rate to employees. Typically the massage therapist sets up a chair in a quiet area, and the employees pay for the massage out of their own pockets—usually costing around $15. A short massage can equate to a whopping 85 percent reduction in stress, according to studies, and this is often at no cost to the employer.
- Provide a designated space where employees can sit quietly and use meditation or prayer to alleviate their stress.

- Offer exercise classes—exercise is a great way to relieve and even prevent stress. Offer a variety of class times (before and after work, during lunch, etc.), as well as various types of classes—such as yoga and kickboxing.
- Provide employees with the education and tools to manage time and tasks, to cope with daily stressors and to prevent stress from damaging their health. You can present a stress management class or provide educational materials.
- Host a comedy day—you can't worry and laugh at the same time! Bring in a stand-up comedian, show old black-and-white comedies or hold a contest for the funniest home videos or jokes.
- Print your company logo or a funny joke on stress-relieving squeeze balls and give them to employees, or use them as inexpensive prizes for wellness contest winners and participants.
- Increase the number of paid vacation or personal days that you give to employees, and encourage employees to take the vacation days available to them each year.

Stress can originate at home or in the workplace. Avoid adding to employee stress with inefficient and frustrating policies or overwhelming workloads, and use the above suggestions to cultivate a positive and supportive workplace culture.

Wellness Initiatives to Prevent Substance Abuse

Substance abuse is the unhealthy use of alcohol, drugs or other substances that negatively interfere with a person's functioning or well-being. Substance abuse can negatively affect peoples' physical or emotional well-being, significant relationships, educational achievements, finances and other parts of their lives. Substance abuse problems also affect productivity, workplace safety and health care costs.

Cost to Businesses

Alcohol and substance misuse or abuse by employees can have serious ramifications for employers. Employees with substance abuse problems are absent more often, have lower productivity and poor work performance, are more susceptible to injury due to accidents and may have higher health care costs. These costs can represent a serious burden to employers, not to mention the liability of a serious workplace accident occurring due to an employee's impairment at work. It is in every employer's best interest to address potential substance abuse amongst their employees and put policies and protocols in place to deal with such issues if they occur.

Employer Role

Luckily, employers can play an important role in decreasing the social and financial burden of substance abuse as well as guiding the development of a healthy and productive workforce. Employers should consider whether official policy, sanctioned activities or common practices are the best method to create a culture that embraces prevention and supports healthy lifestyles—the best approach may be a combination of strategies. Most importantly, the employer needs to practice discretion when addressing these issues.

Generally, information about an employee's substance abuse, like all medical information about employees, should be kept confidential. State privacy laws, the Health Insurance Portability and Accountability Act (HIPAA) and the Americans with Disabilities Act (ADA) may apply to information about employees' substance abuse, depending on the facts involved.

Substance abuse is preventable and treatable, with recovery rates comparable to other chronic health problems like diabetes and asthma. If employers promote prevention, provide employee access to treatment and support employee recovery from substance abuse, they can help create healthier and more productive employees, workplaces and communities.

Preventing Substance Abuse

- Provide resources for self-screening. This could take the form of brochures, fact sheets, payroll stuffers, intranet, health fairs, posters and signs.
- Encourage the use of telephone help lines.
- Provide information about the appropriate disposal of prescription medications, including locations of prescription drug disposal drop-off areas in your community.
- Create policies that provide guidance to supervisors so they are well-equipped to not only spot indicators of substance abuse, but also to effectively work with an employee who is experiencing or in recovery from substance abuse.
- Review policies and practices concerning employee privacy, accommodation, return to work, HIPAA and ADA guidelines.
- Offer an employee assistance program (EAP) to help employees obtain information about supportive resources in the community. Emphasize that the EAP is based on privacy and confidentiality, and that enrolling in the program will not jeopardize an employee's job or reputation. This may encourage more employees to seek the help they need.
- Depending on the nature of your workplace, you may want to institute drug and/or alcohol testing programs. Many companies require a drug test as a condition of employment, for example. Industry standards for certain occupations, such as the transportation industry, may even mandate alcohol or drug testing. Just be sure that your testing policy is compliant with federal laws (such as the Drug-Free Workplace Act and the ADA), and that it is properly documented and publicized for all employees.
- Provide and maintain comprehensive health insurance coverage, which includes substance abuse treatment resources as part of the employee benefits package. Where it makes sense, provide coverage for screening and counseling to reduce a potential cost barrier for seeking help.

Initiatives to Promote a Healthy Weight

Achieving and maintaining a healthy weight is important to an individual's overall health. Being overweight can lead to serious health problems, affecting both the employee's well-being and your company's health care costs.

Weight loss is typically achieved through the proper balance of exercise and proper nutrition, as well as appropriate peer support for an individual's weight-loss efforts. Outlined below are ideas for activities and programs to encourage employees as they work to achieve and maintain a healthy lifestyle. Some initiatives will require an initial start-up effort and/or cost while others are simple and inexpensive to implement.

Nutrition

As a company, you can take several measures to support healthy eating habits.

- Stock vending machines with healthy options. Replace sugary beverages with water, fruit juice and vegetable juice. Replace unhealthy snacks with pretzels, fresh fruit, low-fat popcorn and other nutritious options.
- Provide healthy meals with fresh fruits and vegetables, low-fat proteins and whole grains in your cafeteria and at catered events, conferences and meetings.
- Price non-nutritious options at a higher cost to encourage consumption of healthier choices.
- Label foods in the vending machines and cafeterias to show serving size and nutritional content.
- Provide educational materials and healthy eating reminders to employees via email, the intranet and social media.
- Make drinking water easily accessible near vending machines to make choosing water instead of a sugary beverage more convenient.
- Provide healthy recipes and cooking classes for employees and their families.
- Offer employees the opportunity to purchase locally grown fruit and vegetables at the workplace (this could be a workplace farmers market or a community supported agriculture drop-off point).

Physical Activity

Physical activity burns calories, which is necessary for weight loss. You can implement a variety of initiatives to encourage employees to exercise during the workday and at home.

- Install bicycle racks in convenient, accessible locations to encourage bicycling to work. Consider sponsoring a “bike to work” day and reward employees who participate.
- Post motivational signs near elevators to encourage employees to take the stairs instead.
- Create recreational company sports teams or walking clubs, or organize a company-sponsored team for a local run or walk event to help make exercise more fun.
- Provide on-site fitness equipment, offer standing desks or build walking trails near the building for employees to use.
- If on-site fitness is not an option, offer discounted memberships to local fitness centers instead.
- Run programs or competitions to encourage activity, such as a pedometer walking challenge. Consider providing incentives for participation in physical activity and weight management or maintenance activities.
- Instead of sitting down for meetings, host walk-and-talk meetings when it is nice outside.

When designing wellness programs, employers must consider their legal obligations to disabled employees under the Americans with Disabilities Act (ADA). Under the ADA, an employer must generally provide reasonable accommodations that enable employees with disabilities to participate in the program and earn whatever incentives the employer offers.

Support

Adopting better eating and exercise habits requires a commitment and lifestyle change on the part of your employees. Use the following strategies to support your employees’ healthy lifestyle efforts.

- Create a support group that meets weekly or an online forum where employees can encourage each other and share advice.
- Design activities that feature partners or teams to encourage accountability and peer support.
- Offer flexible work hours and breaks to enable employees to develop healthier, more active lifestyles.

Encouraging your employees to live healthy lifestyles can help lower your company's health care costs. Focus on implementing initiatives that address exercise and nutrition, as well as provide support, in order to keep your employees healthy.

Healthy Workplace Food and Vending Options

Most full-time employees eat at least one or two meals at work each workday. Not only are a significant number of meals eaten in the workplace, but work is also where employees are most susceptible to distracted or stress-related eating. As an employer, you can help your employees make healthy meal and snack choices.

Good nutrition is an essential part of a healthy lifestyle, and healthier employees can mean increased productivity, fewer sick days and fewer on-the-job accidents. Health care costs associated with poor diets account for over $200 billion each year in lost productivity and medical expenses. Serving unhealthy food at staff lunches or offering high-fat and sugar-filled choices in vending machines or your employee cafeteria is detrimental to your wellness program and your employees' health. While you can't control what employees choose to eat, you can encourage healthy choices by providing nutritious options.

Implementing Healthier Food Options

When beginning a healthy food initiative, you need to first assess your current food options in vending machines, the cafeteria and at catered events and meetings. Then survey employees to better understand the types of healthy foods that they would be interested in seeing at the workplace. Meet with vending machine and cafeteria vendors to discuss increasing the availability of healthy food and drink options. Ask your regular event caterer about healthier options or consider a new caterer.

In general, phasing out unhealthy food by first offering healthy alternatives and then slowly dropping less healthy choices might make the transition smoother for some employees.

Healthy Options

As you add in healthier food options to workplace events, consider the following foods.

Beverages:

- Ice water or bottled spring or sparkling water with no sugar added
- 100 percent fruit or vegetable juices
- Skim or 1 percent milk
- Coffee with skim or 1 percent milk, or fat-free half-and-half
- Regular or herbal tea

Breakfast:

- Fresh fruit
- Yogurt
- Bagels with fat-free cream cheese or sugar-free jelly
- Granola bars (5 grams of fat or less per bar)

Lunch and Dinner:

- Entrees that are broiled, baked, grilled or steamed (instead of fried, for example)
- Fresh fruits and vegetables
- Salads with low-fat dressings on the side
- Whole grain breads

Snacks:

- Raw vegetables with fat-free or low-fat dressing or salsa
- Low-fat pretzels served with sweet mustard
- Baked tortilla chips with salsa
- Fresh fruit

Providing healthy options in the workplace is a simple way to positively influence your employees' eating habits, contributing to a healthier workforce.

Keeping Healthy Employees Healthy

Most wellness efforts stress the importance of helping your employees get into shape, eat right, exercise and stop smoking. But, it is equally important to support and encourage employees who already lead a healthy lifestyle.

You can take several steps to implement policies and promote behaviors that encourage and support already-healthy employees.

- Establish a smoke-free environment in and around your company's facility in order to reduce exposure to secondhand smoke.
- Create an environment that promotes physical activity during the workday.
    - Promote the use of nearby walking or biking trails, and provide a map marked with distances.
    - Encourage stand-up and walking meetings.
    - Recommend that employees take three minutes out of every hour to stand up and stretch. Research shows that even individuals who regularly exercise cannot completely counteract the negative health effects of sitting for several hours every day.
    - Consider offering discounted memberships to local health clubs.
    - If you have the space and a larger budget, consider creating an on-site gym.

    - Encourage employees to fit in some exercise during their lunch break, whether it's on-site, at a local gym or outside.
    - Provide pedometers to employees and encourage them to reach a certain number of steps each day or week. You could also start an informal competition for who can log the most steps in a designated amount of time.
- Offer healthy food in the workplace to support health-conscious employees.
    - Offer healthy food options in vending machines.
    - Provide healthy food options during meetings and work-sponsored events. Even if a less-healthy food such as pizza is more popular, consider at least offering salad or vegetable options as well.
    - Compile a list for your employees of local restaurants and delivery places that offer healthy choices.
- Make modifications and upgrades to your employees' workstations to create a more ergonomic environment.
    - Conduct workstation assessments to learn more about each employee's working environment (including placement of the computer monitor, keyboard and mouse, the quality of lighting, and chair mechanics). Then, take steps to improve their workstations to fit their individual needs.
    - Give employees the option of using an exercise ball instead of (or in addition to) a regular desk chair.
    - If you have a larger budget, or already need to replace or add workstations, consider installing standing desks and similar options that allow and encourage a less sedentary workday.
- Create a clean working environment.
    - Monitor your facility's heating, lighting and ventilation systems to ensure that they are in proper working order. Pollutants from malfunctioning systems can cause illness in otherwise healthy individuals.
    - Sanitize your facility often to reduce dust and allergen particle buildups in the workplace and to cut down on allergic reactions and illness outbreaks.

Although most wellness programs address disease management and help make unhealthy employees healthier, paying attention to protecting and supporting those employees who are already committed to healthy living is just as important.

Conclusion

Legal Compliance

When deciding on and planning your wellness program, you also need to consider how the program is classified for the purpose of legal compliance. Wellness plans must be carefully structured to comply with both state and federal laws. The three main federal laws that impact the design of wellness plans include the following:

- The Health Insurance Portability and Accountability Act (HIPAA)
- The Americans with Disabilities Act (ADA)
- The Genetic Information Nondiscrimination Act (GINA)

These laws each have their own set of legal rules for acceptable wellness program design, which are not always consistent with one another.

HIPAA Requirements

A workplace wellness program that relates to a group health plan must comply with HIPAA's nondiscrimination rules. HIPAA generally prohibits group health plans from using health factors to discriminate against similarly situated individuals with regard to eligibility, premiums or contributions. However, HIPAA includes a special rule that allows employers to provide incentives or rewards as part of a wellness program, as long as the program follows certain guidelines.

The HIPAA nondiscrimination rules were clarified by the Affordable Care Act (ACA). Under these rules, workplace wellness programs are divided into two general categories: participatory wellness plans and health-contingent wellness plans. This distinction is important because participatory wellness plans are not required to meet the same nondiscrimination standards that apply to health-contingent wellness plans.

Wellness programs that are not part of group health plans (for example, standalone programs that pay health club dues) are not subject to HIPAA's nondiscrimination requirements.

ADA Requirements

The ADA prohibits employers with 15 or more employees from discriminating against individuals with disabilities. As a general rule, to comply with the ADA, covered employers should structure their wellness plans to ensure that qualified individuals with disabilities have equal access to the program's benefits. Employers must provide reasonable accommodations that enable employees with disabilities to fully participate in employee health programs and to earn any rewards or avoid any penalties offered as part of those programs.

Also, under the ADA, an employer may make disability-related inquiries and require medical examinations after employment begins only if they are job-related and consistent with business necessity. However, these inquiries and exams are permitted if they are part of a voluntary wellness program.

GINA Requirements

GINA prohibits discrimination based on genetic information in health plan coverage (Title I) and employment (Title II). “Genetic information” means information about the following:

- An individual's genetic tests;
- The genetic tests of the individual's family members; and
- The manifestation of a disease or disorder in the individual's family member (that is, family medical history).

Genetic information also includes an individual's request for, or receipt of, genetic services (including genetic research, counseling regarding the genetic condition and genetic education). GINA’s restrictions apply to a wellness program when it requests genetic information—for example, family health history.

For more information regarding how you can implement a wellness program for your employees, contact ExpertQuote Insurance Services Inc..

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