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## Vital Business Solutions Newsletter

### Marketing Your Employee Benefits

As an employer, you invest in your employees in different ways, including offering health insurance as part of your total compensation package. Offering good health insurance is not only beneficial in the recruiting process to attract prospective employees to work for your business; it promotes a healthy workforce, which is good for your business, your employees, and the overall economy of the country. Health insurance might be the most expensive benefits in terms of cost and maintenance that you provide for your employees. Are your employees taking advantage of all of the services that accompany the core health insurance plans?

Many small and medium sized organizations use Health Insurance Purchasing Cooperatives (HIPCs) who typically shop for the highest quality health plans at the lowest prices. These HIPCs also negotiate directly with health-care providers on behalf of the organizations within their group. HIPCs have a vested interest in ensuring usage of the plan designs. HIPCs also provide usage reports to their group members as needed.

If plan usage is low or has been declining you want to ensure that your current plan design takes into consideration the changes in your workforce demographics. Your HIPC representative should be available to discuss potential plan improvement and develop a customized marketing plan for the upcoming benefits open enrollment season.

Most standard insurance programs provide value-added services (*some free*) from which employees can benefit:

- Employee Assistance Program (EAP)
- Online health-risk assessments and screenings
- Online sites for health advice
- Free health education Webinars
- Annual wellness screenings such as mammograms
- Other disease prevention screening or service
- Prepaid Legal Insurance (offers consulting services for real estate matters, divorces, or wills)
- Employer Sponsored Gym memberships

Even employees who do not participate in your business' health insurance plan can sometimes benefit from the free services that accompany most health insurance plans. All of the services should be promoted on a regular basis for effective utilization.

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### Workplace Wellness Programs

Increasingly, employers are recognizing and accepting the need for all-around health and wellness programs in the workplace and not dismiss them as just some "touchy-feely" activities that have no bona fide results. Your HR team can design and implement wellness programs fairly easily with little or no cost. Below are some ideas for wellness programs:

- Injury and illness prevention or reduction guide that can be a supplement or reinforcement to OSHA safety training;
- Health Promotion Seminars focused on eating habits and food choices to manage weight and

- reduce the effects of stress.
- Company Sponsored Health Fairs
- Behavior Change/Improvement Programs (Parenting, Elder Care, Smoking cessation guidelines, Marriage, Dating)
- Walk/Run for the Cause (5K and 10K) Blood
- Drives onsite
- The benefits of frequent exercise and fitness, also to manage weight and reduce the effects of stress:
  - This can be tied into a national or international athletic event such as basketball season, the Olympics, Tour de France, US Open - Tennis and Golf
  - Hold friendly voluntary exercise challenges to coincide with these events and assign points to level of effort
  - Recognize and reward participants and winners. Rewards do not have to be financial
- Free health risk assessments for high blood pressure and cholesterol levels; Changes in the work environment, for example, smoke-free workplace and evaluate the ergonomics of the office, guidelines and tips on how to avoid back pain when sitting in an office chair for long hours, and how to lift heavy items.

The programs you decide to offer depend on your business culture and the available support to maintain the programs. Designing, developing, and implementing the programs are important steps that lead to a healthy workplace. However, promoting the programs regularly will help make them successful. Promotion can begin at the recruiting process and continue with managers and the HR team. Ways to promote the programs include:

- Email campaigns
- Company newsletter
- Notices in common areas of the workplace
- Reminders in staff meetings

Communication is key in getting the word out and motivating employees to participate in your wellness programs.

## Complying and Tracking Utilization

Should participation in wellness programs be required? Will you incentivize and penalize participants based on the results? While developing your wellness programs, keep in mind that they should comply with certain federal and state requirements. Not all employees can participate in certain activities due any number of reasons, so you will need to decide whether to make your programs voluntary or compulsory. Be certain to comply with laws and regulations, especially the following:

- Americans with Disabilities Act (ADA)
- Genetic Information Nondiscrimination Act (GINA)
- Health Insurance Portability and Accountability Act (HIPAA)
- Employee Retirement Income Security Act (ERISA) \*not applicable to Governmental Entities

Employers must also address, and be sensitive to, any personal concerns that employees might have about participating in wellness programs. Employees might be reluctant to reveal why they cannot participate in a particular activity and at the same time concerned that they might be penalized for not complying. Clear communication and good outline of the program will help to alleviate concerns.

Tracking the utilization of the program is important to measure its success and because it might be required by some health insurance companies for cost containment purposes and to reduce the employer's payment. For a small business, the best way to do this is to:

- Decide what and how often you will need to track participation and completion
- Select a system of how employees will sign up for the program
- Design a spreadsheet to track employees that enroll in the program and participate partially or through completion
- Develop a method for employees to report their activities
- Create a schedule to review results and input the data into the spreadsheet
- Review the information to ensure accuracy
- Address all concerns immediately
- Convert the data to charts and graphs for high-level reporting

If you use an external plan administrator, they might offer an online system to enroll employees, register them for wellness programs, and track utilization of both the health benefits and the wellness programs.

**If you need assistance with creating or updating your employee wellness program or promoting your current employee benefits for greater employee utilization, please don't hesitate to call us.**

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*Is your Employee Handbook updated for 2013?*

**We can help you with your Policies & Procedures Manuals!**

VBS can update your Employee Handbook and HR forms. An Employee Handbook identifies management's objectives, outlines company rules and regulations, and identifies the company's expectations.

Let us know if you need the following documents:

- Employee Handbook
- Policies & Procedures Manual
- Human Resources Forms
- Job Descriptions
- HR Audit/Assessment

**Get everyone on the same page!**