

**Wellness Programs:
Understanding the Why,
Knowing How,
and Making it Work
Outline**

9:00-9:15 I. Why Wellness

- A. What is a wellness program?
- B. Business Case for Wellness
 - a. Statistics: cost of medical conditions such as diabetes, heart disease, depression, and obesity
 - b. Leading causes of morbidity and mortality
- C. Why Wellness at Work
 - a. We spend most of our time at work.
 - b. Lifestyle changes work best in a supportive environment.
- D. How Employers Benefit
 - a. Save on healthcare dollars
 - b. Improve productivity
 - c. Increase profits
 - d. Lower absenteeism, increase presenteeism
- E. Definition of a "Healthy Worker" according to the World Health Organization

9:15-9:50 II. Legal Requirements

- A. Regulatory Compliance: HIPPA Title 1, DOL, IRS, CMS
 - a. Wellness programs defined in 1996 non discrimination rules
 - b. Final regulations issued 2006
 - c. Permitted Wellness Programs
 - i. Participation based programs
 - ii. Health standard based
 - 1. Must meet 5 standards
 - a. Limited value of reward
 - b. Promote health or prevent disease
 - c. Annual qualifications
 - d. Reward available to all similarly situated individuals
 - e. Full disclosure of alternative standards and waiver opportunity
 - d. DOL filed assistance bulletin
 - i. Wellness program checklist

9:50-10:00 BREAK

10:00-10:25 III. Legal Requirements Cont.

- A. Lawsuits
- B. ERISA subject
- C. Other benefit laws
- D. Other laws that may apply such as ADA, ADEA, FLSA
- E. State laws such as state smoker rights

- F. HIPAA administrative simplification
- G. Health Care Reform

10:25-10:50 IV. Best Practices

- A. What are the best practices? Employee Centric Design
- B. Evaluate Cultures, form team, implement communication
- C. Design and Evaluate

10:50-11:00 BREAK

11:00-11:10 V. Design Your Wellness Program

- A. Getting started
 - a. Establishing upper level management support
 - b. Establish wellness committee
 - i. Review existing wellness culture
 - ii. Create a wellness culture
 - c. Communication of the wellness program
 - d. Survey employees

11:10-11:35 VI. Design the Wellness Program for Individual Needs

- A. Take a snapshot
 - a. Finding your baseline numbers and eliminating barriers
- B. Health Risk Assessment
 - a. What to ask and what not to ask
 - b. ADA
 - c. GINA
- C. Health Screening
 - a. Know your numbers
 - b. How to have a health fair
 - c. Review summary risk report
 - d. Educate
 - i. Online courses
 - ii. Lunch n' Learns
 - e. Set Goals
- D. Components
 - a. Physical activity
 - b. Nutrition
 - c. Fitness
 - i. Weight management
 - d. Lifestyle
 - i. Smoking cessation
 - ii. Stress management
 - e. Financial wellness
 - f. Preventive Care
- E. Cross your T's and dot your I's
 - a. Wellness Plan Document
 - b. APD

- c. SBC
- F. Reports and On Going Communication
 - a. Report-Reward-Repeat

11:35-11:40 VII. How to Maximize Participation

- A. Incentives

- B. Tax Consequences of Incentives

11:40-11:45 VIII. Examples of Plan Designs and Wellness Programs

11:45-11:50 IX. Return on Value

11:50-11:55 X. Return on Investment

11:55-12:00 XI. Wellness Future and Health care Reform