

Wellness Program

An employee benefits program can be one of the largest expenses a public entity faces. As one of New Jersey’s leading public entity benefits brokers, Business & Governmental Insurance Agency (BGIA) understands that employee benefit costs are affected by more than just numbers and plans. A proactive Wellness Program can reduce your overall employee benefit costs, as well as improve the lives, longevity and productivity of your employees.

Why Initiate a Wellness Program?

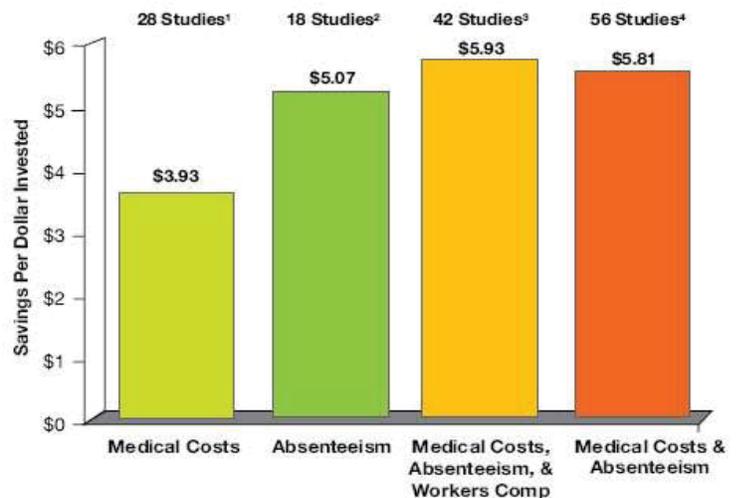
As public entities strive to control employee benefit costs, Medical Loss Ratio (MLR) is a key number used to track medical claims. The higher the MLR, the more expensive your program. Improving the health of your employees and their dependents will decrease your MLR and save your public entity money. Employee health, and that of their dependents, can be significantly improved with proactive screening, preventative medicine and changes in lifestyle and behavior. BGIA’s Wellness Program is designed to address these issues, by helping improve employee health as well as providing financial relief to the employee benefit program costs.

According to a 2005 survey by The Art of Health Promotion, companies who instituted employee health and wellness programs realized a 30% reduction in medical and absenteeism costs in less than four years.⁵

Wellness Programs are under-utilized, but carry potential for material MLR improvement and long-range cost savings. Recent statistics indicate that an organization’s investment of \$100-\$150 per employee each year to participate in an employee wellness program can save companies \$300 to \$450 for each employee every year, according to Ron Goetzel, Director, Cornell University Institute for Health and Productivity Studies.⁵ The savings can take a few years to actualize, says Goetzel, and are seen in reduced health expenditures.

Return on Investment in Worksite Health Promotion

A review of scores of published studies on worksite wellness found substantial Return on Investment due to reductions in medical costs, absenteeism and Workers’ Compensation



⁵http://www.qigonginstitute.org/html/papers/Wellness_WhitePaper.pdf

¹Aldana, SG, Financial impact of health promotion programs: a comprehensive review of the literature, American Journal of Health Promotion, 2001, volume 15:5: pages 296-320.

²Chapman, LS, Meta-evaluation of worksite health promotion economic return studies, Art of Health Promotion, 2003, 6:6, pages 1-16.

³Chapman, LS, Meta-evaluation of worksite health promotion economic return studies: 2005 Update Art of Health Promotion, 2005, p. 1-16.

⁴http://health-insurance.suite101.com/article.cfm/workplace_wellness_programs

Small decreases in absenteeism alone can offset the cost of a wellness program:

- An analysis of five absenteeism studies determined an **average program savings of almost \$5.00 for every dollar spent.** ⁶
- Number of **days lost to illness or disability were reduced by 14%** after implementation of a health promotion program at one manufacturer.⁶
- A computer company estimated that its wellness program, evaluated over a six-year period with longitudinal data in 50,000 employees, has **saved the company at least \$1.8 million as a result of reduced absenteeism** among employees with lowered health risk scores.⁶
- A multi-site intervention involving a police force, chemical company, and banking firm showed that weekly participation in supervised exercise **reduced use of sick leave by an average of 4.8 days per person** in the year following program implementation.⁷

⁶Aldana SG. Financial Impact of Worksite Health Promotion and Methodological Quality of the Evidence. The Art of Health Promotion. 1998; 2 (1).

⁷Ten Research Studies You Can't Afford to Ignore, Part IV. Worksite Health 1998; 5 (3): 23-27.

What is the Wellness Program Process?

Planning

BGIA will define a Wellness Program to meet the needs of your public entity. Possible program elements include:

- Regular health fairs featuring a nutritionist, wellness counselor and lab technician to conduct confidential health risk assessments (HRA) that track blood pressure, body fat percentage, diet and lifestyle. The HRA will be the ongoing tracking mechanism to assess an employee's overall health rating and provide recommendations for improvement.
- Smoking cessation support programs
- Weight loss programs/competitions
- Partnerships with local gyms, food stores and health food stores
- Discounts with local nutritionists and dieticians
- Personalized Employee Benefits website for employees to access health information and wellness support tools

Communication & Implementation

BGIA will communicate the program to all employees via mail, email and phone. We will ensure all employees are fully informed of the program, the website and all scheduled health fairs and events. Once up and running, BGIA will coordinate a toll free 800-number, fielding phone calls and facilitating carrier assistance. We will coordinate with the carrier and measure progress in utilization and MLR. Quarterly reports will be issued to the public entity tracking overall statistics, but maintaining employee confidentiality.

Why Choose BGIA?

Expertise

BGIA is on the frontline in providing wellness program services to New Jersey public entities. BGIA's team is committed to promoting healthier lifestyles and will tailor a Wellness Program to meet the specific needs of your public entity. We manage all aspects of the program from initial concept and design through to program implementation, including organization of events, educational training sessions and discount programs. We will help your public entity achieve its goals of reducing the annual cost of your employee benefits program, while simultaneously helping your employees achieve a higher quality of life.

Experience

BGIA is one of New Jersey's leading public entity benefits brokers. We have experience representing clients at all levels of New Jersey government. Formed in 1993, BGIA has built a team of professionals who are well-known and respected in the highly-specialized field of public entity benefits consulting and brokerage. More than a consulting broker, BGIA acts as strategic partner and trusted advisor to its clients, applying in-depth knowledge and expertise to craft customized insurance and employee benefits solutions that meet each entity's needs and objectives.

Call Us Today

Make BGIA your Broker of Record today and take advantage of the full scope of services we provide to our clients.



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