

# Control Rising Costs. Increase Productivity and Morale.

## Your Workplace Wellness Partner

Our agency can deliver resources that you need to effectively create a healthy and happy employee culture. Our tools will help you create and administer a wellness program at your organization with minimal investment of time and money.



## Our Tools for Your Success

Our company can help you create a wellness program that will help you control rising health care costs, increase employee productivity and increase employee morale.

### Customized to fit your needs

Whether it's a simple monthly wellness newsletter or a comprehensive plan, we'll help you develop a program that fits your needs.

### Data Analysis

We have tools to help you gather claims data, conduct a needs-and-interest survey, and audit your current wellness culture, all to help pinpoint your employee group health needs.

### The Seven Cs

Whether it's a simple wellness newsletter or a comprehensive plan, we will help you develop a wellness program that suits your needs and guides you through your efforts. Our article will advise you on how to:

- Capture senior-level support
- Create a wellness team
- Collect data
- Craft an operating plan
- Choose health initiatives
- Create supportive environment
- Consistently evaluate outcomes

### Custom Communication to Your Employees

Speak to your employees through educational materials that meet your wellness needs. We have documents that will help them understand their health issues and make wise decisions to benefit their lives now and in the future. These include posters, payroll stuffers, communications flyers and e-mails.

## Stay Virtually Connected

We deliver documents on command, all from the convenience of your unique Web-based client portal. These tools allow you to access and share valuable resources, including employee newsletters, wellness information and awareness postings.



# TABLE OF CONTENTS

---

Workplace Wellness: Why Promote Wellness? .....	3-4
Workplace Wellness 2009 Survey Results .....	5-8
Plan Designs: What is a Wellness Program? .....	9-11
Workplace Wellness: An Employer’s Guide to Promoting Wellness at the Workplace .....	12-15
Wellness Program: Needs & Interests Survey .....	16-22
Workplace Wellness: Low-Cost Activities that Work.....	23-25
Wellness Program Tools – Employee Communications:	
<i>Live Well, Work Well</i> flyer – Smoking: Think about Quitting, Part One .....	26-27
<i>Live Well, Work Well</i> payroll stuffer – Quit Smoking... Today’s the Day! .....	28
<i>Live Well, Work Well</i> flyer – The Costs of Smoking .....	29-30
E-mail: Why Quit? .....	31
Sample Employee Wellness Posters .....	32



## Workplace Wellness: Why Promote Wellness?

Wellness issues important to you – brought to you by the insurance specialists at Benefit Management Solutions Inc..

### What is Workplace Wellness?

Workplace wellness refers to the education and activities that a worksite may do to promote healthy lifestyles to employees and their families. Examples of wellness programming include such things as health education classes, subsidized use of fitness facilities, internal policies that promote healthy behavior, and any other activities, policies or environmental changes that affect the health of employees. Wellness programs can be simple or complex. Many programs require a minimal investment of time and money. More substantial programs often use more resources, but the many benefits to supporting and encouraging employee health and safety outweigh the costs.

### Why Workplace Wellness?

**It affects your company's bottom line in many ways.** Here are three key factors:

- Decreased healthcare costs
- Increased productivity
- Better morale

Rising healthcare benefit costs are a significant concern, and poor health habits and unnecessary medical care costs consume portions of our corporate resources as well as the employee paycheck. The worksite is an ideal setting for health promotion and disease prevention programs. Employees spend many of their waking hours at work, nearing 50 hours per week. That's why the workplace is an ideal setting to address health/wellness issues.

### Why Start a Company Wellness Program?

#### Wellness programs help control costs

An investment in your employees' health may lower healthcare costs or slow the increase in providing that important benefit. In fact, employees with more risk factors, including being overweight, smoking and having diabetes, cost more to insure and pay more for health care than people with fewer risk factors.

An employee wellness program can raise awareness so employees with fewer risk factors remain in a lower-cost group. A program also can encourage employees with health risk factors to make lifestyle changes to improve their quality of life and lower costs. The payoff in dollars as well as in quality of life can have a big impact on your company's bottom line.

### **Increase productivity**

Healthier employees are more productive. This has been demonstrated in factory settings and in office environments in which workers with workplace wellness initiatives miss less work. Presenteeism, in which employees are physically present on the job but are not at their most productive or effective, is reduced in workplaces that have wellness programs.

### **Reduce absenteeism**

Healthier employees miss less work. Companies that support wellness and healthy decisions have a greater percentage of employees at work every day. Because health frequently carries over into better family choices, your employees may miss less work caring for ill family members as well. The cost savings of providing a wellness program can be measured against reduced overtime to cover absent employees and other aspects of absenteeism.

### **Improve morale and enhanced image for the organization**

A company that cares about its employees' health is often seen as a better place to work. Those companies save money by retaining workers who appreciate the benefit of a wellness program and they can attract new employees in a competitive market.



# SURVEY RESULTS

A dark blue banner with a white line graph pattern. The banner has a speech bubble-like shape at the bottom right corner. The line graph consists of several jagged peaks and valleys, representing data trends.

**2009** Wellness Benefits

# 2009 Wellness Benefits Survey Results

Workplace wellness continues to be a hot topic, as there are many different types of wellness programs. The essence of these programs is to encourage employees to take preventive measures to avert the onset or worsening of an illness or disease, and to adopt healthier lifestyles.

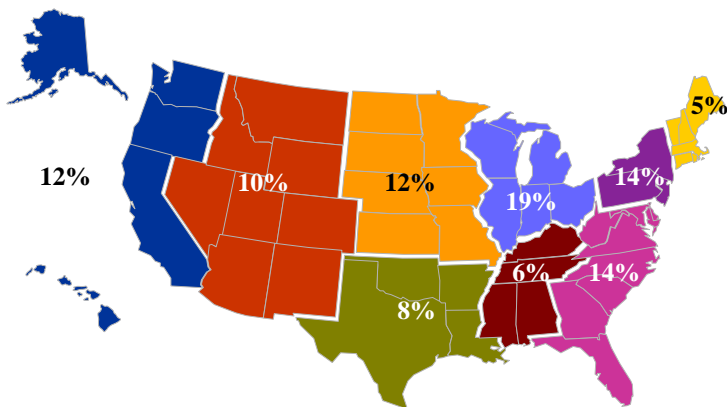
Employers may utilize a wide range of wellness initiatives, from onsite gyms to simple wellness newsletters. You can achieve savings and increased productivity with just a few simple activities that promote healthy behaviors. What's important is getting started. Having a plan, along with one or two health promotion activities, can serve as a foundation for a more comprehensive program down the road. If your company isn't participating yet, these results might help you think about your next steps.

This survey was intended to uncover the trends in current wellness programs, along with gauging future employer needs, as more companies utilize this strategy as a portion of the overall health plan.

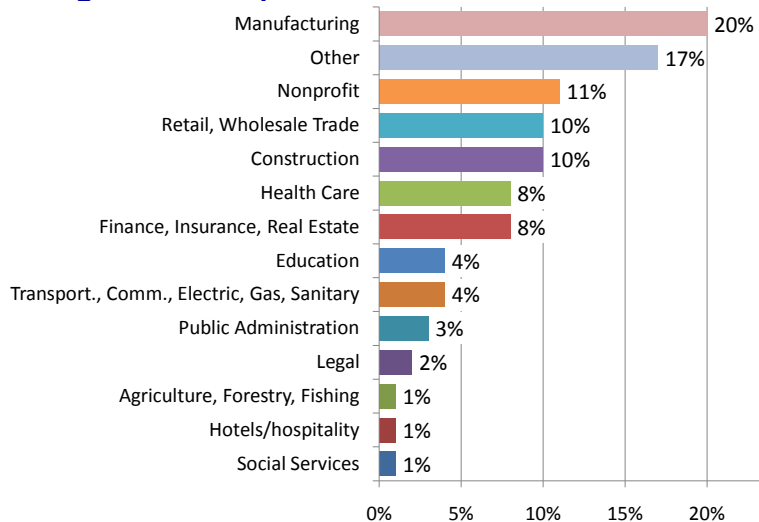
A total of 1163 respondents completed this survey.

## Demographic Information

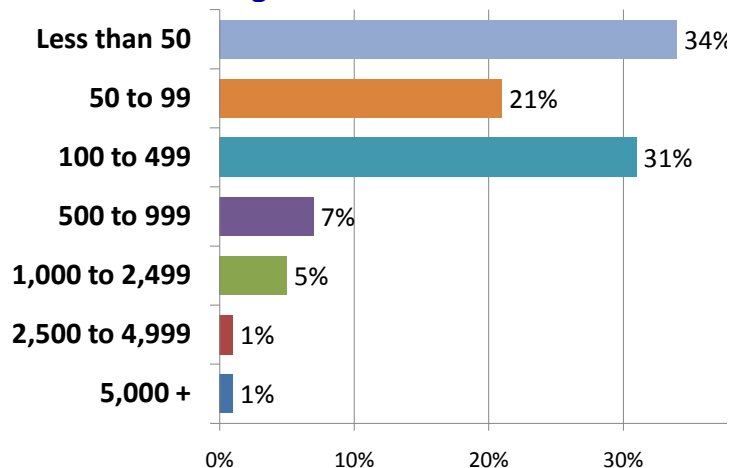
*In which region is your organization based (the most employees)?*



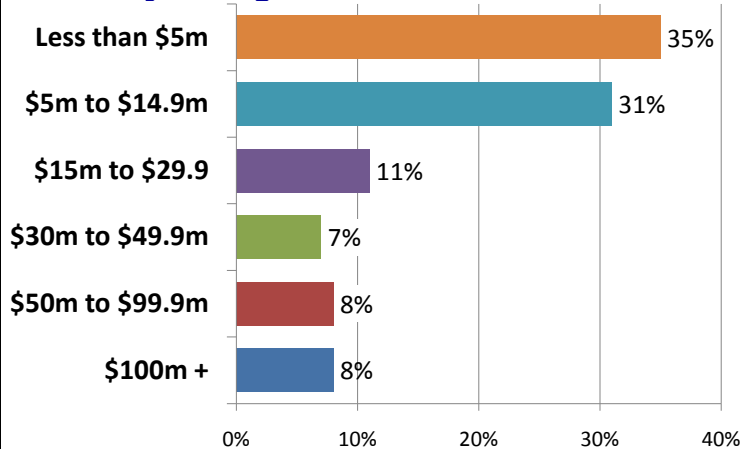
*In which industry/sector does your organization operate?*



*How many employees does your organization have?*



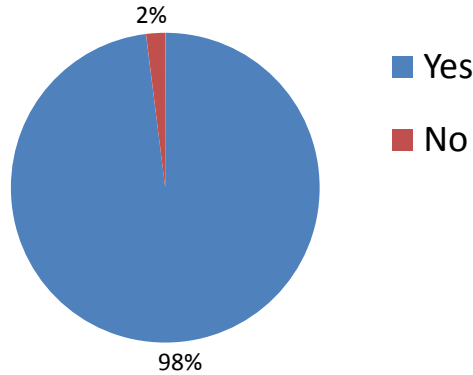
*What is your organization's annual revenue?*



## Your Health Plan

Almost one hundred percent of respondents are offering health benefits to their employees. Of those, sixty percent are likely to ask their employees to pay more for their health insurance in 2010. Fifty-five percent of respondents find workplace wellness programs to be at least a somewhat effective way of helping employers to control the increasing costs of health insurance.

### Are you offering health benefits to your employees?



### Indicate the likelihood of making the following changes to your health plan in the next year.

	Very Likely	Somewhat Likely	Not Too Likely	Not At All Likely	Don't Know
Increase the amount employees pay for health insurance	29%	31%	19%	16%	5%
Increase the amount employees pay for deductibles	15%	28%	32%	21%	4%
Increase the amount employees pay for office visits, copays or coinsurance	11%	27%	36%	21%	5%
Increase the amount employees pay for prescription drugs	7%	25%	40%	22%	6%
Restrict employees' eligibility for coverage	2%	4%	32%	58%	4%
Drop coverage completely	0%	1%	11%	83%	4%
Introduce tiered networks for office visits or hospital stays	3%	9%	32%	41%	15%
Offer high deductible health plan with a health reimbursement arrangement (HRA)	16%	15%	22%	38%	9%
Offer HSA-qualified high deductible health plan	20%	10%	21%	39%	10%

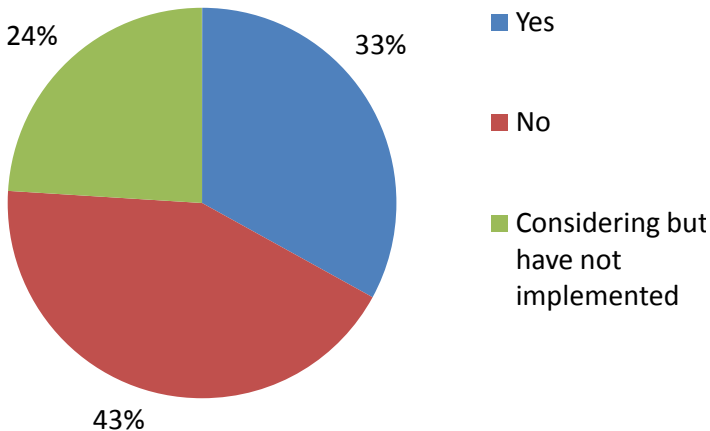
### Rate how effective the following strategies are in reducing the growth of health insurance costs.

	Very Effective	Somewhat Effective	Not Too Effective	Not Effective At All	Don't Know
Workplace wellness programs	11%	44%	18%	3%	24%
Disease management programs	10%	41%	17%	3%	29%
Consumer-driven health plans (ex: HDHP combined with an HSA)	9%	30%	18%	5%	38%
Higher employee cost-sharing	8%	37%	26%	8%	21%
Tighter managed care networks	4%	28%	26%	7%	35%
Don't know	6%	4%	13%	3%	74%

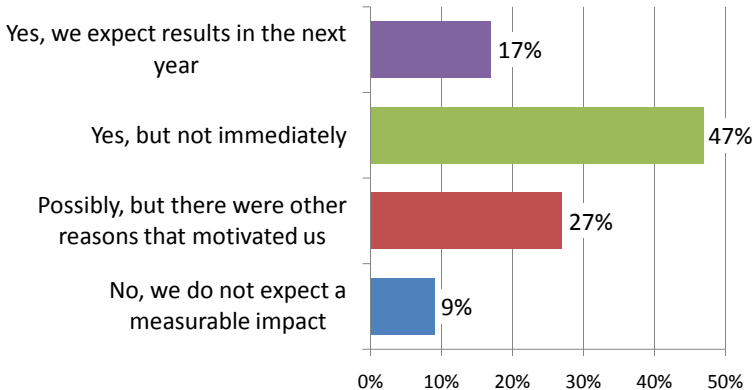
## Your Wellness Program

There is a high level of interest toward wellness programs – 76 percent of respondents are currently utilizing or considering a wellness program, up from 72 percent last year. The top two reasons for implementing a wellness program are improved employee health/reduction in absenteeism and a decrease in health care costs, in line with last year's findings. Sixty-three percent expect a reduction of health care costs resulting from the implementation of a wellness program. Seventy-three percent of all respondents believe their wellness program has been successful in improving the overall health of their employees. The most popular workplace wellness programs include: health risk assessments, weight management programs and distributing a health/wellness newsletter.

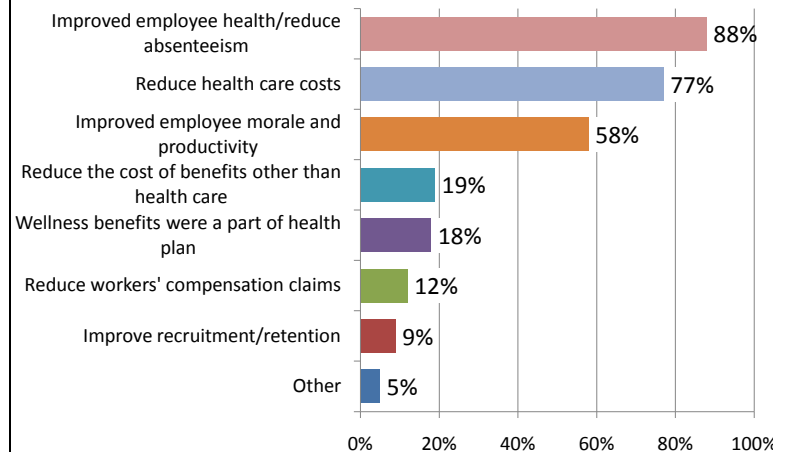
### Has your organization moved toward a focus on improving employee health through wellness programs?



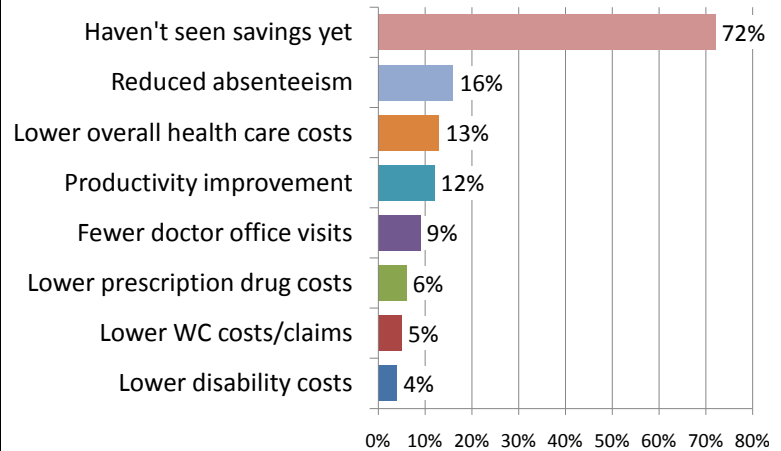
### Do you expect that your wellness program will reduce your overall health care costs?



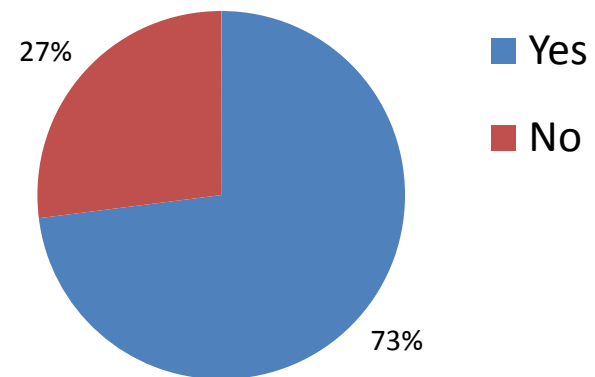
### What top three factors influenced your decision to implement a workplace wellness program?



### If you have seen a reduction in costs as a result of your wellness initiative, where have you realized a savings?



### Do you think your wellness program has been successful in improving the overall health of employees?



Contact Benefit Management Solutions Inc. to discuss how this survey information can assist you in your future benefit plan strategies.



## What Is a Wellness Program?

A wellness program is an organized program intended to assist employees and family members in making voluntary behavior changes that reduce their health risks and enhance their individual productivity. Wellness programs vary widely in design and may offer opportunities or incentives for improving health and wellness, such as increasing fitness, losing weight, managing chronic health conditions or quitting smoking.

### Why Offer a Wellness Program?

Investing in a wellness program may save money over time by reducing health care costs. Plan Sponsors will have to determine whether the value expected to be derived from offering a wellness program is worth the cost. Depending on the scope of the program, it can be a relatively low-cost way to encourage healthy behavior among plan participants.

### Sample Wellness Plan Design

The following is a sample plan provision regarding a wellness program.

#### **A. Wellness**

Subject to the participant maximum benefit limit stated in \_\_\_\_\_, ABC Company will pay benefits for fees incurred by you, and your spouse who is a participant, for participation in any of the listed health and wellness programs that are sponsored by a hospital, YMCA (legally-operating Young Men's Christian Association), YWCA (legally-operating Young Women's Christian Association), or a covered organization as defined in (1) and (2) following:

1. A fitness or health club will be considered a covered organization by the Claim Administrator if the Claim Administrator, at its sole option, determines that the fitness facility or health club meets all of the following requirements:
  - a) each fitness instructor is certified in cardiopulmonary resuscitation (CPR), and a staff person certified in CPR is on the premises at all times of operation;
  - b) written procedures exist for medical emergencies with all staff trained in these procedures;
  - c) fire, rescue, and police telephone numbers are posted by all telephones in the fitness facility or health club;
  - d) liability waivers are maintained on file for each participant by the fitness facility or health club;
  - e) the fitness facility or health club employs at least one full-time staff person with a minimum of a four-year degree in either health education, wellness education,

- physical education, exercise physiology, physical therapy, or public health; or employs a full-time physician's assistant, registered nurse, or physician;
- f) an individual performs and evaluates a review or assessment of medical and physical health for each participant;
  - g) membership fees are paid by or receipted to each participant on a quarterly or more frequent basis;
  - h) there is a designated manager or director of the fitness facility or health club; and
  - i) the fitness facility or health club has an accepted current wellness services provider application on file with the Claim Administrator as of the date fees are to be paid by the covered employee or his/her spouse who is a participant.
2. Other health agencies, post-secondary schools, clinics, fitness facilities or other organizations offering educational programs will be considered covered organizations by us if we, at our sole option, determine that program meets all of the following requirements:
    - a) the organization employs at least one full-time staff person with a minimum of a four-year degree in either health education, wellness education, physical education, exercise physiology, physical therapy, or public health; or employs a registered dietitian, registered nurse, physician's assistant, nurse practitioner, physician, psychologist, psychiatrist, or a social worker with a master's degree.
    - b) the program instructor has appropriate training and experience and consults with a professional practicing in a field directly related to the program topic;
    - c) the program provides each participant with the opportunity to evaluate program content and the instructors;
    - d) the fees are to be paid by the participant on a per-session or per-course basis; and
    - e) the organization has an accepted current wellness services provider application on file with us as of the date fees are to be paid by the participant.
  3. Subject to the participant maximum benefit limit, ABC Company will pay benefits at 90% of the fees charged for the following programs sponsored by a covered organization as described above.
    - a) accident prevention and safety skills education classes;
    - b) healthy back education classes, including back pain prevention classes;
    - c) biofeedback education classes;
    - d) hypertension screening and treatment education classes;
    - e) nutrition and/or diet instruction including weight control and management classes, including necessary laboratory charges as part of the program, not including any food items or diet supplements;
    - f) educational classes for alcohol and drug misuse/abuse training and/or understanding;
    - g) parenting skills education classes (does not include prenatal, Lamaze, or birthing education or training);
    - h) stress management educational classes;
    - i) smoking cessation programs;
    - j) classes for wellness concepts; and
    - k) classes and assessment of lifestyle health risk factors including initial evaluations for admittance to an exercise program.
  4. Subject to the participant maximum benefit limit, ABC Company will pay benefits at 60% of the fees charged for the following programs sponsored by a covered organization as defined above.
    - a) any continuous three month or more frequent membership fees for aerobic fitness conditioning programs of a qualified fitness facility, health club, or other covered organization as defined above, including court fees, circuit weight training, and weight lifting that enhances aerobic training (does not include

- swimming lessons, initiation fees, tanning fees, or sauna fees and similar charges);
  - b) CPR classes and instruction on first aid (does not include instructor training courses); and
  - c) prenatal classes, Lamaze classes, and birthing instruction courses.
5. Subject to the participant maximum benefit limit, ABC Company will pay benefits at 30% of the fees charged for the following programs sponsored by a covered organization as defined above.
- a) biomechanical assessment which includes flexibility, body and muscle strength, and/or percent body fat measurements;
  - b) relaxation skills and techniques educational classes;
  - c) retirement planning and educational classes; and
  - d) time management instruction and educational classes.

If you or your spouse who is a participant is eligible to receive payment for a fee under more than one of the above paragraphs, ABC Company will pay only the benefit for that program which provides the higher payment to you or your spouse who is a participant.

## **B. Health Risk Assessment**

ABC Company will pay benefits for charges incurred by you, and your spouse who is a participant, from the facility currently contracted by us to provide this service and associated with the completion of the personal health risk assessment. The completed forms will be submitted to the facility at the address provided on the form. Confidential return of the evaluation will be directly to you or your spouse who is a participant. ABC Company does not require you to complete a health risk assessment.

Other types of health risk assessments may also qualify for payment under the policy, but the use of such an assessment must be authorized in writing in advance by the policyholder. The policy payment will be limited to the amount charged by the facility currently contracted by us to provide this same type of service.

## **C. Self-Care**

ABC Company will provide plan participants with a health and wellness newsletter for each subscriber on a quarterly basis each calendar year. Additionally, we will periodically provide the policyholder with pamphlets and brochures on health and wellness subjects for distribution to subscribers.

ABC Company will have videocassette programs on health and wellness subjects available for loan to plan participants. Such programs are subject to change, and availability will be on a first call basis.

Benefit Management Solutions Inc. welcomes the opportunity to help your organization examine its plan design(s) and make recommendations for improvement.

*This copy of Plan Designs is not meant to be provided as legal advice. Readers seeking legal advice should contact an attorney.*

Content © 2007-2010 Zywave, Inc. All rights reserved.



## **Workplace Wellness:** An Employer's Guide to Promoting Wellness at the Workplace

Wellness issues important to you – brought to you by the insurance specialists at Benefit Management Solutions Inc..

There are many different types of wellness programs. The essence of these programs is to promote healthy lifestyles wellness initiatives such as smoking cessation programs, on-site gyms, educational materials and much more. While some businesses have instituted very comprehensive health programs, others have achieved savings or increased productivity with just a few simple activities that promote healthy behaviors. What's most important is to commit to wellness promotion in your organization and get started.

### **Why Promote Wellness in the Workplace?**

Worksite health promotion is an investment in your most important asset, your employees. Studies have shown that employees are more likely to be on the job and performing well when they are in optimal health. Benefits of implementing a wellness program include:

- Attracting the most talented workers
- Reducing absenteeism and lost time
- Improving on-the-job time utilization, decision making and productivity
- Improving employee morale
- Reduction in turnover
- Improved disease management and prevention, and a healthier workforce in general, both of which contribute to lower health care costs

### **Best Practices When Developing a Wellness Program**

The Wellness Council of America (WELCOA), an organization dedicated to the promotion of worksite wellness, has identified seven best practices ("The Seven Benchmarks") for employers to follow when building a comprehensive, effective worksite wellness program within their organization.<sup>1</sup>

<sup>1</sup>

1. **Capture senior-level support.** A commitment from the top is critical to the success of any wellness initiative. Management must understand the benefits of the program for both the employees and the organization, and be willing to commit sufficient funding. Link health promotion to business goals, values and strategic priorities, and emphasize improved employee productivity and health care cost savings.
2. **Create a wellness team.** Wellness teams should include a cross-section of people from all levels of your company, to ensure broad ownership of the program, help garner buy-in from the rest of the company, and make sure the program is responsive to the needs of all participants. These individuals will drive program development, implementation and evaluation.
3. **Collect data that will drive your health initiatives.** Once your team is in place and management is on board, it is time to gather baseline data to help assess employee health interests and risks, which will guide you in crafting your program. This process may involve a survey of employee interest in various health initiatives, health risk assessments, and claims analysis to determine current employee disease risk.
4. **Craft an annual operating plan.** An annual operating plan is important for your program's success and should include a mission statement along with specific, measurable short- and long-term goals and objectives. Your program is also more likely to be successful if it is linked to one or more of the company's strategic initiatives, as it will have a better chance of maintaining the support of management. A written plan also provides continuity when members of the wellness committee change and is instrumental in holding the team accountable to the goals, objectives and timeline agreed upon.
5. **Choose appropriate health initiatives.** The health initiatives that you choose should flow naturally from your data (survey, HRA aggregate report, claims) and be cohesive with your goals and objectives. They should address prevailing risk factors in your employee population and be in line with what both management and employees want from the wellness program.
6. **Create a supportive environment.** A supportive environment provides employees with encouragement, opportunity and rewards. A culture of health might have such features as healthy food choices in the vending machines, a no-smoking policy and flexible work schedules that allow workers to exercise. Also, your workplace should celebrate and reward health achievements and have a management team that models healthy behavior. Most importantly, be sure to involve employees in every aspect of the wellness program from its design and promotion to its implementation and evaluation.
7. **Consistently evaluate your outcomes.** Evaluation involves taking a close look at your goals and objectives to determine whether you achieved your desired result. Evaluation allows you to celebrate goals that have been achieved and to discontinue or change ineffective initiatives.

### **Developing an Operating Plan**

One feature that all successful worksite wellness programs share is an outcome-oriented operating plan. An operating plan is important because it:

- Links wellness initiatives to company needs and strategic priorities

- “Legitimizes” the program, which increases the likelihood of continued resources and support
- Provides continuity for the program when personnel changes occur
- Serves as a means to evaluate the effectiveness of the programs

Your operating plan should contain the following elements:

1. **Vision Statement.** All successful and long-lasting wellness programs, and organizations for that matter, have clear vision or mission statements. A vision statement should include the values that drive the program along with the ultimate goals or accomplishments the program is trying to achieve. It should support the company’s overall mission statement. The following is a sample wellness program vision statement:
  - To improve the health and well-being of ABC Co. employees through health education and activities that support healthy lifestyles, thereby resulting in improved employee productivity, morale and health care cost savings for ABC Co.
2. **Goals.** Goals are the long-term accomplishments hoped to be achieved from the program. To be attainable they should be realistically set, reflect the needs of both management and employees, and flow naturally from the data collected. Goals should include clear time limits, so it is easy to determine whether or not the goal has been accomplished. The following is an example of a wellness program goal:
  - ABC Co. will reduce the prevalence of employee smoking from 35 percent to 25 percent by the end of the next fiscal year.
3. **Objectives.** Objectives are the tactics you will implement to achieve the stated goals. Like goals, they should be written so that it is clear whether or not they have been accomplished and include specific action steps and timelines. The following are examples of objectives that support the sample goal above:
  - By x date, ABC Co. will implement a smoke-free workplace policy.
  - By x date, ABC Co. will offer all employees a health risk appraisal and will follow up with smokers by x date.
  - By x date, ABC Co. will offer employees and their spouses smoking cessation classes to help them to quit smoking.
  - In November, ABC Co. will participate in the American Cancer Society’s Great American Smoke Out.
4. **Timeline.** Develop a realistic timeline to both implement and evaluate the program. The timeline will incorporate key dates contained in the objectives and goals. Health promotion programs generally begin at the start of the New Year when people are making resolutions and then are remarketed at least twice throughout the year. Wellness activities should be scheduled at times that are convenient for all participants, so it may be necessary to offer multiple sessions, including evening sessions.
5. **Budget.** It takes resources to implement a wellness program. Your budget may include such items as salaries, program materials, administrative needs, outside vendors, evaluation and the costs associated with incentives. A comprehensive budget is essential during the evaluation process as program costs are compared to outcomes.
6. **Communication Plan.** You must communicate your program to increase employee awareness of the program and drive participation. Your operating plan should address the types of marketing efforts that will be used to inform your employees about your

wellness plan. Specific communication techniques will vary depending on the size of your company and your budget. Some effective but low-cost methods are:

- Involve employees in the planning and implementation process
- Involve the company president to encourage participation
- Use e-mail, bulletin boards and company newsletters
- Make the program fun by starting with a creative name
- Provide incentives
- Keep it simple and easy by making activities easy to sign up for and participate in

7. **Implementation Plan.** This section of the operating plan will provide detailed information about implementing the various health promotion programs and will assign individual responsibilities associated with the offerings.

**Evaluation Plan.** The final section will address how you will measure the success of your program. Ideally, evaluation will include both measuring how well the program is working and whether or not it is achieving its expected results. Participation rate, participant evaluations and surveys are good evaluation tools. Also measure your results by reviewing each program goal and determining if it has been achieved. Using the example from above: Did the prevalence of smoking decrease by 10 percent by the end of the fiscal year? If not, why not? Was the goal realistic? Does the timeline need to be adjusted and objectives revised?

Implementing a wellness program requires careful planning to ensure your company can reap the benefits of workplace health promotion: healthier employees, reduced absenteeism, increased productivity, a boost in morale and reduced health care costs. All of these benefits will contribute to keeping the company's bottom line fit and healthy.

<sup>1</sup> For more information on the Wellness Council of America, please see WELCOA's Web site at [www.welcoa.org](http://www.welcoa.org)

*This article is not intended to be exhaustive nor should any discussion or opinions be construed as legal advice. Readers should contact legal counsel for legal advice.*

Content © 2009-2010 Zywave, Inc. All rights reserved.



## ABC Company Wellness Program: Needs & Interest Survey

Dear Fellow Employees:

The purpose of this survey is to obtain your input for ABC Company's new Wellness Program. The survey includes questions on your needs, interests, and other pertinent information to be used in deciding what programs to offer and when to offer them.

- There is neither a right nor wrong answer on this survey.
- Your completion of this survey is completely voluntary.
- Your answers will remain completely anonymous.
- Thank you for your participation and support.

*What is a Wellness Program?* Simply put, it is a program designed to help employees stay well. It is the employer providing the tools and resources to allow employees to lead healthier lives.

### Tobacco Use:

1. Please read the statements below. Select the statement that best describes your current tobacco use.
  - I don't smoke.
  - I'm not thinking about quitting, at least not in the next six months.
  - I'm thinking about quitting someday, but not right now.
  - I want to quit within the next month or two, and want to know more about how to do it.
  - I have just quit, and I am going through withdrawal.
  - I have quit smoking, and I want to know more about how to never smoke again.

### Allergies:

1. Do you have allergies?  Yes  No
2. If yes, what kind of allergies?  Seasonal  Food  Other \_\_\_\_\_
3. What is your current method of treatment:  Over-the-Counter  Prescription
4. Would you like to learn more about allergies?  Yes  No

## Nutrition:

1. Please read the following statements below. Select the statement that best describes your current intake of 100% juices and fresh, frozen and/or dried fruits and vegetables. A serving is a ½ cup or 1 medium piece of most fresh or frozen fruits and vegetables, 6 ounces of 100% juice and ¼ cup of dried fruits or vegetables.
  - I don't eat fruits and vegetables regularly now, and I don't plan to start in the near future.
  - I don't eat fruits and vegetables regularly, but I've been thinking about starting.
  - I'm eating some fruits and vegetables a day (total of 2 servings or less).
  - I've been eating fruits and vegetables every day (total of 3 or more servings), for the last 0 to 6 months.
  - I've been eating 5 or more servings of fruits and vegetables every day, for 7 months or longer.
2. Please read the statements below. Select the statement that best describes your current intake of low-fat foods.
  - I don't cook, eat or purchase low-fat foods now, or plan to start in the near future.
  - I don't cook, eat or purchase low-fat foods regularly, but I've been thinking about starting.
  - I'm cooking, eating or purchasing low-fat foods 1-2 times a day.
  - I've been cooking, eating or purchasing low-fat foods every day, for the past 1 to 6 months.
  - I've been cooking, eating or purchasing low-fat foods every day, for 7 months or longer.
3. Please read the statements below. Select the statement that best describes your current intake of whole grain foods. The serving size for whole grains is one ounce (ex. 1 slice of bread, 1 oz. of cereal, ½ cup of cooked rice or pasta).
  - I don't cook, eat or purchase whole grain foods now, and I don't plan to start in the near future.
  - I don't cook, eat or purchase whole grain foods regularly, but I've been thinking about starting.
  - I'm cooking, eating or purchasing whole grain foods 3-4 times a week.
  - I've been cooking, eating or purchasing whole grain foods every day, for the past 1 to 6 months.
  - I've been cooking, eating or purchasing at least 3 servings of whole grain foods every day, for 7 months or longer.

### Physical Activity:

1. Select the number of the statement that best describes your current level of physical activity. When considering time spent being active, count any time you are active for at least 10 minutes at a time. In other words, if you have three 10-minute "bouts" of activity in a day, record that as 30 minutes in a day. "Vigorous" exercise includes activities like jogging, running, fast cycling, aerobics classes, swimming laps, singles tennis and racquetball. These types of activities make you sweat and make you feel out of breath. "Moderate" exercise includes activities such as brisk walking, gardening, slow cycling, dancing, doubles tennis or hard work around the house.

- I don't exercise or walk regularly now, and I don't plan to start in the near future.
- I don't exercise or walk regularly, but I've been thinking about starting.
- I'm doing moderate or vigorous physical activities for at least 30 minutes on some days, but fewer than 5 days a week.
- I've been doing moderate or vigorous physical activities for at least 30 minutes in a day, on five or more days a week, and have been doing it for the last 1 to 6 months.
- I've been doing moderate or vigorous physical activities for at least 30 minutes in a day, on five or more days a week, and have been doing it for 7 months or longer.

### Health Screenings:

1. Please indicate whether you have had the following screenings or examinations in the ***past 12 months:***

	Yes	No	N/A
Blood Pressure Check	<input type="checkbox"/>	<input type="checkbox"/>	
Blood Sugar Check	<input type="checkbox"/>	<input type="checkbox"/>	
Cholesterol Check	<input type="checkbox"/>	<input type="checkbox"/>	
Multiphasic Blood Screening	<input type="checkbox"/>	<input type="checkbox"/>	
Cardiovascular Exam (EKGs)	<input type="checkbox"/>	<input type="checkbox"/>	
Colon/Rectal Exam	<input type="checkbox"/>	<input type="checkbox"/>	
Prostate Exam	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Stool Check (bowels)	<input type="checkbox"/>	<input type="checkbox"/>	
Mammogram	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Vision	<input type="checkbox"/>	<input type="checkbox"/>	

## Program Interests

1. We would like your input on possible worksite wellness program initiatives that are being considered. Please rate your interest in the following programs:

	Very Low	Low	Neutral	High	Very High
<b>1. Body Fat Testing</b>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>2. Educational Programs:</b>					
• Back Safety	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• Cancer Prevention	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• Heart Disease Prevention	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• Stroke Prevention Programs	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• Cholesterol Reduction	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• Home Safety	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• Substance Abuse	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• Headache Prevention & Treatment	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• Cold/Flu Prevention & Treatment	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• Automobile Safety	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• Accident Prevention & Home Safety	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• Managing Chronic Health Conditions (diabetes, hypertension, etc.)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• Managing Chronic Pain (neck/shoulder injuries, back injuries, etc.)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>3. Employee Assistance Programs:</b>					
• Depression Treatment	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• Financial Management	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• Job Stress Management	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• Accepting Change	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• Marriage Maintenance	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• Parenting Skills	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• Controlling Anger/Emotions	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>4. Fitness Programs:</b>					
• Corporate Fitness Membership Rates	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

	<b>Very Low</b>	<b>Low</b>	<b>Neutral</b>	<b>High</b>	<b>Very High</b>
• Onsite, Low-Impact Exercise Equipment	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• Prescribed Exercise Programs	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• Stretching Programs	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• Walk-Fit Programs	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• Worksite Recreation (softball, basketball, volleyball)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• Attending regular presentations on physical activity topics	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• Receiving regular physical activity tips via e-mail	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• Having access to Web resources on physical activity	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• Getting information on existing activities in the area	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• Point-of-decision prompts to help you be active (stair/elevator signs)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>5. Immunization Programs:</b>					
• Flu Shots	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• Tetanus Shots	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• Lyme Disease Vaccine	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• Hepatitis 'B' Vaccine	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>6. Nutrition Education Programs:</b>					
• Healthy Cooking (meals/snacks)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• Cooking Wild Game	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• Healthy Eating (do's & don'ts)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• Weight Management Programs (diet & exercise)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• Onsite vending machines with healthy choices	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• Attending regular presentations on nutrition topics	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• Receiving regular health eating tips via e-mail	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• Having access to Web resources on nutrition/healthy eating	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

	<b>Very Low</b>	<b>Low</b>	<b>Neutral</b>	<b>High</b>	<b>Very High</b>
• Getting information on existing food/diet groups in the area	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• Recipes/healthy meal ideas	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• Point-of-decision prompts to help you eat well (i.e., strategically placed healthy eating reminders)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• Joining small groups for regular information on diet (i.e., Weight Watchers)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>7. Screening Programs:</b>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• Blood Pressure Checks	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• Blood Sugar (diabetes)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• Cholesterol Levels	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• Multiphasic Blood Screenings	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• Cardiovascular (EKGs)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• Colon/Rectal (cancer)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• Prostate Checks (PSA)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• Stool Check (bowels)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• Mammograms	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• Vision	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>8. Smoking Cessation Program</b>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>9. Stress Reduction Programs</b>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>10. Time Management Programs</b>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>11. Visiting Onsite Healthcare Nurse</b>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>12. Self-Help/Self-Care (Learn medical treatments that you can carry out at home/home remedies)</b>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>13. Environmental/Worksite Changes</b>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• Review health food options for the cafeteria & vending machines; healthy food options labeled	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• Develop an organization recommendation on food choices for meetings and conferences	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

	Very Low	Low	Neutral	High	Very High
• Not schedule meetings within the organization on a specific day/time to allow for open time for wellness activities	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• Provide preventive wellness screenings (blood pressure, body composition, blood cholesterol, diabetes)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• Provide Health Risk Appraisals	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

2. Please indicate how likely you would be to participate in a health promotion programs during the following times:

	Extremely Likely	Somewhat Likely	Likely	Somewhat Unlikely	Extremely Unlikely
Before Work	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
During Lunch at Work	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
After Work	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

**Any Other Interest or Suggestions (please specify):**

1. List any suggestions you may have for health promotion programs. Your input is an *important* element to the success of our program.

---



---



---



---



---



---



---



---

**Demographic Information:**

1. What is your age? \_\_\_\_\_
2. What is your sex?     Male         Female
3. Are you married?     Yes         No
4. Do you have children living at home?  Yes  No



## Workplace Wellness: Low-Cost Activities That Work

Wellness issues important to you – brought to you by the insurance specialists at Benefit Management Solutions Inc..

Workplace wellness programs that support employees and the environment that they work in have been shown to be a good return on investment. Workplace wellness programs can be extensive and sometimes expensive. However, there are ways for small employers to make positive changes at little or no cost.

### Program Activities

#### Nutrition Activities

##### Fruit and Vegetable Consumption

1. Provide healthy eating reminders and prompts to employees via multiple means (i.e. e-mail, posters, payroll stuffers, etc.).
2. Offer appealing, low-cost fruits and vegetables in vending machines and in the cafeteria.
3. Provide cookbooks, food preparation, and cooking classes for employees' families.
4. Ensure onsite cafeterias follow healthy cooking practices and set nutritional standards for foods served that align with the U.S. Dietary Guidelines for Americans.
5. Offer healthy foods at meetings, conferences, and catered events.
6. Use point-of-decision prompts as a marketing technique to promote healthier choices.
7. Provide healthy cooking demonstrations that teach skills (i.e. fruit and vegetable selection and preparation).
8. Provide taste-testing opportunities at the workplace.
9. Offer employee-led campaigns, demonstrations or programs.
10. Offer local fruits and vegetables at the workplace (i.e. workplace farmer's market or community-supported agriculture drop-off point).
11. Use competitive pricing (price non-nutritious foods in vending machines and cafeterias at higher prices).
12. Provide protected time and dedicated space away from the work area for breaks and lunch.
13. Make kitchen equipment available to employees.
14. Provide an opportunity for onsite gardening if possible.

##### Sweetened Beverage Consumption

1. Make water available throughout the day.
2. Offer appealing, low-cost healthful drink options in vending machines and the cafeteria.

3. Modify worksite vending contracts to increase the number of healthy options.
4. Price non-nutritious beverages at a higher cost.
5. Use point-of-decision prompts to promote healthier choices.

#### Portion Control

1. Label foods to show serving size and/or nutritional content.
2. Provide food models, food scales for weighing and pictures to help employees assess portion size.
3. Offer appropriate portion sizes at meetings, workplace events and in the cafeteria.

#### Breastfeeding

1. Support nursing mothers by providing them rooms for expressing milk in a secure and relaxed environment, a refrigerator for storage of breast milk, policies that support breast feeding, and lactation education programs.
2. Offer flexible scheduling and/or onsite or near-site child care to allow for milk expression during the workday.
3. Adopt alternative work options (i.e. teleworking, part-time, extended maternity) for breast-feeding mothers returning to work.
4. Educate personnel on the importance of supporting breast-feeding co-workers.

#### T.V. & Food Advertising

1. Place TVs in non-eating areas of the workplace.
2. Limit food advertising in the cafeteria (i.e. print and other media).

#### **Physical/Weight Management Activities**

1. Allow access to on- and off- worksite gyms and recreational activities before, during, and after work hours.
2. Offer and encourage participation in after work recreation or leagues.
3. Provide cash incentives or reduced insurance costs for participation in physical activity and/or weight management or maintenance activities.
4. Provide shower and/or changing facilities onsite.
5. Provide outdoor exercise areas such as fields and trails for employee use.
6. Provide bicycle racks in safe, convenient, and accessible locations.
7. Offer onsite fitness opportunities, such as group classes or personal training.
8. Provide an onsite exercise facility.
9. Set up programs that have strong social support systems and incentives, such as:
  - Buddy or team physical activity goals
  - Programs that involve workers and family
  - Programs to encourage physical activity, such as pedometer walking challenges
  - Explore discounted or subsidized memberships at local health clubs, recreation centers, or YMCAs
10. Offer flexible work hours to allow for physical activity during the day.
11. Support physical activity breaks during the workday, such as stretching or walking.
12. Host walk-and-talk meetings.
13. Map out onsite trails or nearby walking routes and destinations.
14. Have employees map out their own biking or walking route to and from work.
15. Post motivational signs at elevators and escalators to encourage stair usage.
16. Provide exercise/physical fitness messages and information to employees.

17. Provide or support recreation leagues and other physical activity events onsite or in the community.
18. Start employee activity clubs such as walking or bicycling clubs.
19. Provide onsite child care facilities to facilitate physical activity.
20. Sponsor a bike to work day and reward employees who participate.
21. Set up a box and solicit fitness and health tips.

### **General Health Education Activities**

1. Have a current policy outlining the requirements and functions of a comprehensive workplace wellness program.
2. Have a wellness plan in place that addresses the purpose, nature, duration, resources required, participants in, and expected results of a workplace wellness program.
3. Orient employees to the wellness program and give them copies of the physical activity, nutrition, and tobacco use policies.
4. Promote and encourage employee participation in the physical activity/fitness and nutrition education/weight management program.
5. Provide health education information to employees.
6. Have a committee that meets at least once a month to oversee the wellness program.
7. Offer regular health education presentations on various physical activity, nutrition, and wellness-related topics. Ask voluntary health associations, healthcare providers, and/or public health agencies to offer onsite education classes.
8. Host a health fair as a kick-off event or as a celebration for completion of a wellness campaign.
9. Designate specific areas to support employees such as diabetics and nursing mothers.
10. Conduct preventive wellness screenings for blood pressure, body composition, blood cholesterol, and diabetes.
11. Provide confidential health risk appraisals.
12. Offer onsite weight management/maintenance programs for employees.
13. Add weight management/maintenance, nutrition, and physical activity counseling as a member benefit in health insurance contracts.

### **Tobacco Cessation**

1. Establish a company policy prohibiting tobacco use anywhere on the property.
2. Provide prompts/posters to support no tobacco use policy.
3. Policy supporting participation in smoking cessation activities during duty time (flex-time).
4. Provide counseling through an individual, group, or telephone counseling program onsite.
5. Provide counseling through a health plan sponsored individual, group, or telephone counseling program.
6. Provide cessation medications through health insurance.

*This article is not intended to be exhaustive nor should any discussion or opinions be construed as legal advice. Readers should contact legal counsel for legal advice.*

Content © 2007-2010 Zywave, Inc.

# Smoking: Think About Quitting

## *Part One*

### Consider Quitting

Decide for sure that you want to quit smoking. Promise yourself that you'll do it. It's okay to have mixed feelings. Don't let that stop you. There will be times, every day, you won't feel like quitting, but you have to stick with it anyway. Find reasons to quit that are important to you. Think of more than the health benefits, such as:

- How much money you'll save by not buying cigarettes.
- The time you'll have for yourself instead of taking cigarette breaks, rushing out to buy a pack, or searching for a light.
- Not being short of breath or coughing as much.
- Setting a better example for your children.
- Write down all the reasons why you want to quit. Keep your list where you'll see it often, such as where you keep your cigarettes, in your wallet or purse, in the kitchen or your car. When reaching for a cigarette, you'll see your list and it can remind you why you want to stop.

### What You're Really Smoking

Your body gets more than nicotine when you smoke. There are more than 4,000 chemicals in cigarette smoke. Some of them are also in wood varnish, insect poison, arsenic, nail polish remover and rat poison. The ashes, tar, gases and other poisons in cigarettes harm your body over time, damaging your heart and lungs. They also make it harder for you to taste, smell and fight infection.

### Reasons for Quitting

You will:

- Feel healthier.
- Have more energy, improved focus, increased sense of smell and taste – not to mention whiter teeth, fresher breath, easier breathing and less coughing.
- Lower your risk for cancer, heart attacks, strokes, early death, cataracts and skin wrinkling.
- Make your partner, friends, family, kids, grandchildren co-workers and yourself proud.

- Save money, and have more of it.
- Not have to worry about when you'll be having your next cigarette, or what to do if you are going to a place where smoking is not allowed.

### Impact on Others

Secondhand smoke can cause cancer, breathing problems and heart disease in non-smokers:

- People exposed to secondhand smoke get colds and the flu more easily, and they often die younger.
- Pregnant women who smoke or are exposed to secondhand smoke are also at risk, such as losing their baby, small birth weight, increased risk for SIDS and kids that are cranky, restless, often sick and/or are more likely to have



learning disabilities. Quitting can help you have a healthy baby. It is beneficial to quit at any time during a pregnancy, but it's best to quit before getting pregnant.

- Children exposed to secondhand smoke can experience complications as well. They are much more likely to have breathing problems like asthma, or ear and lung infections, like pneumonia.

### **Why Quitting is so Hard**

Many ex-smokers say quitting was the hardest thing they ever did. Your addiction to nicotine, a substance found in all tobacco products, is why it's so hard to stop smoking. Nicotine makes you feel calm, satisfied, alert and focused. However, the more nicotine you take in, the more you'll need in order to keep getting the same effects, and soon you won't even feel normal without it in your system.

It takes time to recover from nicotine addiction. It is not uncommon for people to make several attempts before they can quit for good. Quitting is also difficult because smoking is such a part of your life and daily routine. The simple actions of holding a cigarette, inhaling, puffing, blowing it out are all part of the addictive behavior. This is especially true when you are feeling stressed, bored, upset

or angry. After years of smoking every day, it's likely become so habitual that you may light up without even thinking about it.

### **Triggers While Quitting**

You may feel uncomfortable not smoking during specific times or at places where you usually have a cigarette; these are called triggers. These situations trigger, or turn on, your cigarette cravings.

For example:

- Feeling stressed or down
- Talking on the phone
- Drinking alcohol
- Watching TV
- Driving
- Finishing a meal
- Playing cards
- Taking a break
- Spending time around other smokers
- Drinking coffee
- Witnessing someone else smoke
- Cooling off after a fight or winding down after sex

Breaking these habits is the hardest part of quitting for most smokers. Knowing what your triggers are is important so you can meet them head-on. Stay away from the things that tempt you. Also, be prepared to fight those urges when they attack:

- Stay away from places that are not smoke-free. If you

are somewhere smoking is allowed, sit in non-smoking sections.

- Keep your hands busy by holding a pencil or paper clip. Doodle or write letters, or carry a water bottle.
- Stay away from others who smoke. Spend time with non-smoking friends.
- Keep something else in your mouth such as gum, a carrot or celery stick. Keep your mouth and hands occupied with toothpicks or straws.
- Drink less or stay completely away from alcohol. Drinking makes people want to smoke. Stick to juice, soda or ice water.
- Remember: The urge to smoke will come and go. Cravings usually only last for a brief time.
- Consider when you smoke and why you smoke.
- Keep a record of each cigarette you smoke for the next few weeks to help identify your triggers. You may find that you light up a lot without even thinking about it, and you'll learn which cigarettes are your favorites. This information can help you prepare to fight your smoking urges.

## **Did you know...?**

Over 438,000 Americans die each year from diseases due to smoking. That's more deaths than are caused by alcohol, cocaine, heroin, car accidents, homicides, suicides, fires and AIDS combined!



# The Cost of Smoking

How much are you willing to spend and lose to light up?

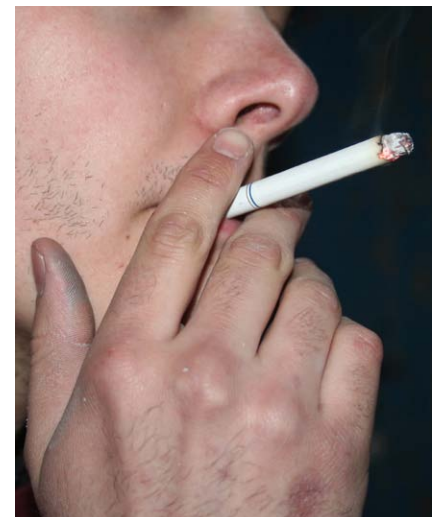
According to MSNmoney.com, the costs of smoking can skyrocket fast due to insurance costs, dry cleaning bills and countless other expenses. Plus, smoking could even cost you your job!

The most startling statistic: A 40-year-old professional who quits smoking and puts the amount of money he/she spent on cigarettes into a 401(k) account could realistically save almost \$250,000 (earning 9 percent) by the time he/she is 70 years old.<sup>1</sup> Now think about that question again... how much are you willing to pay to light up?

Here are some of the ways in which smokers lose out financially as compared to those who choose not to light up:

- Cost of purchasing cigarettes and smoking-related materials (lighters, ashtray, etc.)
  - The average cost of a pack of cigarettes is \$5.00.<sup>2</sup> Multiply that by a pack per day – that is \$35 per week and \$1,820 per year.

- Insurance (health, life, property, etc.)
- Using Budgetlife.com, a 20-year term life insurance policy of \$500,000 would cost a nonsmoking, generally healthy 44-year-old man \$1,110 in annual premiums, but would cost \$2,571 for the same man if he smoked a pack of cigarettes per day.
- Nonsmoking homeowners generally receive a 10 percent discount off their homeowner's insurance. In the insurance industry, smoking equals a greater chance of burning down a house.
- Resale value of cars is lower due to damage (odor and burn damage)
  - It costs roughly \$150 for a thorough car cleaning.
  - Dealers will knock down the trade-in value of a more expensive car by at least \$1,000 because of damage due to smoking.
- Resale value of homes is lower due to damage (burn damage, odor in carpeting, window treatments, etc.)
  - To clean carpet, it costs about 28 cents per square foot. Multiply that number by the number of square feet in a home and that's a big expense.
  - The smell of cigarettes turns off many buyers, causing the house to sit on the market a lot longer than others. This will cause the seller to lose money on taxes, mortgage payments, realtor fees, etc. while waiting for the house to sell.
- Dry cleaning
- Teeth cleaning and/or whitening
- Loss of wages



- Many studies suggest that smokers earn between four and 11 percent less than nonsmokers because they are perceived as less attractive and not as successful.
- Less pension and Social Security benefits
  - If a smoker dies before age 65, he/she will not collect Social Security, despite paying into it for years.
- Losing out on a job opportunity or current employment because of a refusal to quit smoking
  - Weyco, a Michigan-based benefits administration company, fired employees for not submitting to a breath test after instituting a no-smoking policy for its employees. Both employees and their spouses were tested at the company and were issued an \$80-per-month charge for failed tests.
  - Alaska Airlines will not hire anyone without a nicotine test first.
  - Union Pacific Railroad Company will not hire smokers, period.
- Kalamazoo Community College in Michigan will not hire smokers for full-time positions at either of their two campuses.

## A Financial Incentive to Quit

With all the money you're spending on your smoking habit, just think of what else you could do with that money if you didn't smoke! You could invest for your retirement, pay bills, go on vacation, or reward yourself some other way.

Sources:

<sup>1</sup> "The high cost of smoking" - MSNMoney.com

<sup>2</sup> <http://tobaccofreekids.org/research/factsheets/pdf/0099.pdf>

*This brochure is for informational purposes only and is not intended as medical advice. For further information, please consult a medical professional.*  
Content © 2010 Zywave, Inc. All rights reserved.



## ABC Company urges you to kick some butts! Why is this so important? Your health is at risk and it is not limited to your lungs!

- Smokers are at risk for cancer of the lung, mouth, larynx (voice box), pharynx (throat), esophagus, bladder, kidney, pancreas, cervix and stomach, and some forms of leukemia.
- Smokers are at risk of pneumonia, emphysema and chronic bronchitis. These diseases, lumped together as chronic obstructive pulmonary disease (COPD), cause long-term debilitating health problems and can sometimes be fatal.
- Smokers are 50 percent more likely to die from a heart attack than nonsmokers, and have a greater chance of developing peripheral vascular disease (narrowing of blood vessels that carry blood to the legs and arms).
- Smoking affects the walls of the blood vessels that carry blood to the brain, which causes strokes.
- Male smokers are at risk of erectile dysfunction because of blood vessel disease.
- Female smokers over 35 years old who use oral contraceptives are at risk of heart attack, stroke and blood clots in the legs.
- Babies born to smoking mothers are more likely to have a low birth weight which tends to cause learning and physical impairments.
- Wrinkling of the skin, yellow fingernails and bad breath are all caused by smoking.
- Smoking increases the risk of macular degeneration, a common cause of blindness.
- Overall, male smokers lose an average of 13.2 years of life and females lose 14.5 years, according to the U.S. Centers for Disease Control and Prevention (CDC).


Are you motivated to quit yet or will you need to go blind, have a heart attack or get cancer first?

---

We respect your privacy. If you no longer wish to receive emails from Benefit Management Solutions Inc., please reply back to this email with "UNSUBSCRIBE" in the subject line.

© 2008-2010 Zywave, Inc. All rights reserved. The information contained herein, including its attachments, contains proprietary and confidential information. Any distribution of these materials to third parties is strictly prohibited.

# Sample Employee Wellness Posters



## FILL UP on FIBER

**Are You Getting a Regular Dose of Fiber?**

A recent study conducted at the University of Texas at Austin revealed that consuming fiber can have major positive effects on your waistline.

In the study, researchers analyzed the food intake of 100 adults; 50 were within the normal weight range and 50 were considered obese. Though both groups' diets were similar in many ways, the normal-weight participants consumed 33 percent more dietary fiber and 43 percent more complex carbohydrates each day than the obese participants.

Eating 25 to 30 grams of fiber per day also promotes healthy bowel functions and may lower your risk for heart disease and cancer. Here's how to incorporate fiber into your diet:

- Eat fiber-rich fruits as snacks or use them as ingredients in your favorite recipes. Pears have 4 grams of fiber, apples have 3, strawberries have 2 per cup and bananas have 2 grams of fiber. These fruits would be delicious in salads, on cereal, in yogurt or as toppings on desserts.
- Set
- Eat
- Inc
- san

It's easy vegetable



## The Benefits of Participating in Our Company's Wellness Program


What can our wellness program do for you?

Do you strive to live a healthier lifestyle, but lack the money, time or motivation to make a change? Look no further than our wellness program!

- We provide resources to help you quit smoking, lower your cholesterol, lose weight and eat healthier, and provide all the support you need to make a goal and stick to it.
- We can help you discover ways to fit healthy eating and exercise into your work day, so that it stops being a burden and becomes a manageable part of your life.
- Encourage co-workers to participate with you, and you'll have an immediate team effort – you'll never feel alone in your quest to adopt healthier habits and nix the bad ones.

Other benefits of joining our wellness program:

- By participating, you can take advantage of great incentives from the company.
- As you become healthier and lower your health risk factors, you will eventually save money on your health care costs, either through lower premiums or fewer medical bills.
- Although you may not see immediate results, you'll feel the difference within a few weeks – such as more energy, lower stress levels and better sleep at night.



## MAP it Out

**Need a guide on your path to fitness success? Here's just the ticket...log on to [www.prevention.com/mywalkingmaps/main1.html](http://www.prevention.com/mywalkingmaps/main1.html).**


This site provides a mapping tool that allows you to create a walking or running route in your area. In addition to your ability to make a customized fitness route, you can track your distance, pace and your calories burned.

Here's how the tool works and some of its highlights:

- Enter your starting location and then click on the map where you would like to start your route. This will be your starting point. Then, continue to click on the map to plot different points on your route.
- You can also insert markers on your route to identify bathrooms, first aid kit locations and places to stop for some water.
- The map is able to display distance, elevation and follow roads.
- To end your route, simply use the "Loop" tool to return to your starting point or select an end point. You can also use the "Out & Back" tool to follow the route back to the starting point.
- Prevention also has pre-designed local walks that are searchable by location, distance or keyword.

Walking and running outdoors can be a great way to get fit and stay healthy. Use this online mapping tool to devise a route that is close to your home or work, and suits your fitness goals. It's as easy as 1-2-3-click!

Copyright © 2009 2wells, Inc.



## Eat Breakfast

**Rise and shine...it's time to eat breakfast!**

Even though your stomach may not be growling first thing in the morning, it is wise to eat breakfast within two hours of waking up. Here are some of the benefits of having a morning meal:

- Breakfast controls weight and binge eating throughout the day.
- Breakfast eaters have more strength and endurance, sharper concentration and better problem-solving abilities.
- People who eat a morning meal consume more vitamins, minerals and other healthy nutrients.
- Breakfast eaters consume less fat and cholesterol than non-breakfast eaters.
- People who eat breakfast have lower blood cholesterol, which can reduce the risk of heart disease.

Begin your day with a piece of fruit, such as an apple or banana. Then, pair that with a piece of whole wheat toast and low-fat peanut butter or a small bowl of high fiber cereal with fat-free milk.

**Your tummy will thank you later when it's not grumbling and your waistline will too!**

Copyright © 2009 2wells, Inc.



## Shoo the FLU

**It's Time to Shoo the Flu!**

Every year, between five and 20 percent of the U.S. population will get the flu, according to the Centers for Disease Control and Prevention (CDC).

**How can you catch the flu?**

The flu is contracted by breathing in contaminated air from someone who already has the disease, or by touching something that has the flu virus on it and then touching your nose or mouth.

**What are symptoms of the flu?**


- Sudden onset of fever
- Headache
- Extreme tiredness
- Muscle aches
- Cough and/or sore throat
- Runny or stuffy nose

**What can you do to prevent the flu?**

- Get a flu vaccine – especially if you are over 65, are in close contact with the elderly or have a weakened immune system.
- Avoid close contact with people who are sick.
- Wash your hands often to protect against germs.
- Avoid touching your eyes, nose and mouth in case your hands are contaminated with the illness.
- Get plenty of sleep, stay physically active, eat a nutritious diet and keep your stress level low.

Need some help warding off the flu this winter? [C\_officialname] can help! Contact HR for more tips on how to stay healthy and stay tuned for more information on our company-sponsored flu shots!

Copyright © 2009 2wells, Inc.



## An Apple a Day

**Apples CAN keep the doctor away!** Apples contain nutrients and vitamins that may actually work to prevent disease.

**Here are the facts:**

- Boron, an ingredient in apples, is known to strengthen bones.
- Need to brush your teeth but don't have a toothbrush? Eat an apple! Known as "nature's toothbrush," apples stimulate the salivary glands, which aid in cleaning the teeth.
- Research has shown that the components in apples significantly lower the risk of colon, liver, lung and breast cancers.
- Pectin in apples lowers LDL (or "bad") cholesterol. Those who eat just two apples per day can lower their cholesterol by as much as 16 percent.
- A study done at Cornell University suggests that apples may protect brain cells, helping to prevent Alzheimer's disease.
- Brazilian researchers discovered that women who ate three apples per day while dieting lost more weight than those who ate no fruit.
- At only 80 calories, five grams of fiber and no fat, an apple makes for a perfect snack.

**They're crispy, juicy, sweet and tart. Why not have an apple – or two – today?**

Copyright © 2009 2wells, Inc.