



Three Ways To Support Wellness In The Workplace



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'Wellness' gets thrown around a lot in the world of human resources, but what does this generic buzzword actually mean when it comes to building benefits programs, engaging employees and meeting organizational goals?

In this quick guide, we'll explore the three pillars of wellness in the workplace and share quick, actionable tips on how to create a culture of wellness and drive measurable results.

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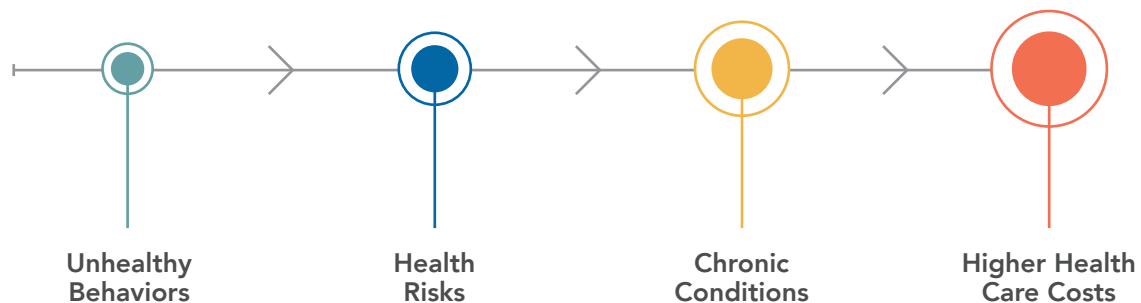
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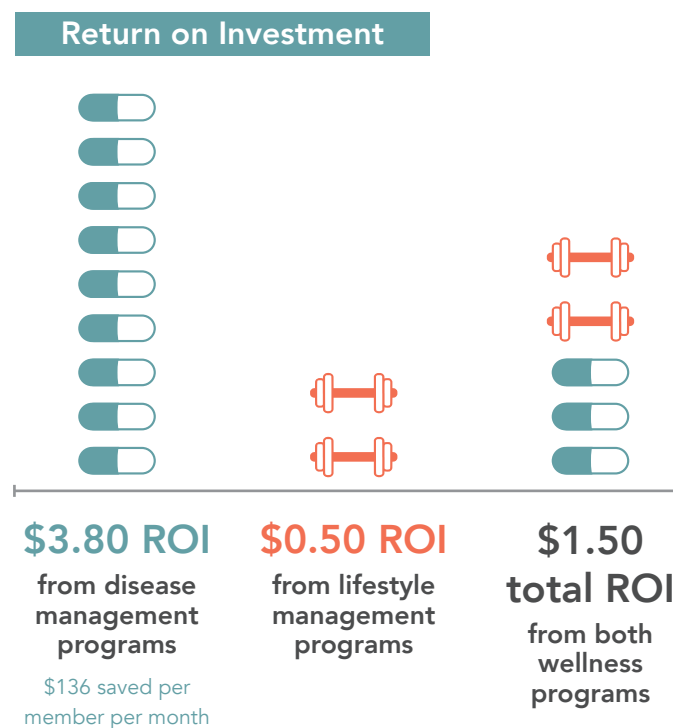
Physical Wellness

It's no secret that the cost of health care continues to climb. Employee benefits and health care spending are often the second highest business expense employers face. Creative plan design and clever negotiations can be short-term strategies to address the inflation, but looking at long-term solutions is truly the only way to control the escalating problem over time.

It's time to put the 'human' back in human resources and remember who your health care is servicing—your employees—and consider how you can actively engage your workforce to lead healthier lives.



Most 'wellness' programs fall into two categories: lifestyle management and disease management. A 10-year workplace wellness study revealed that **disease management programs** were most effective at driving immediate and meaningful results that generated long-term cost savings. The diagram below illustrates the return on every \$1 spent on wellness programs.



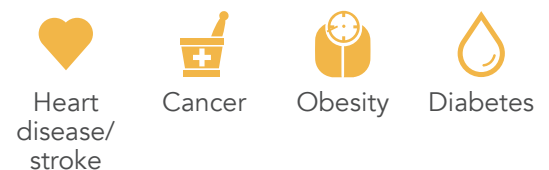
[View the full study on Rand.org](#)

Did You Know?

6 in 10 Americans live with at least one chronic health condition, and **90% of the nation's** \$3.3 trillion in annual health care expenditures are tied to people with chronic health conditions.

Chronic Conditions

Most common:



Drivers of chronic conditions:





Physical Wellness

Troubleshoot

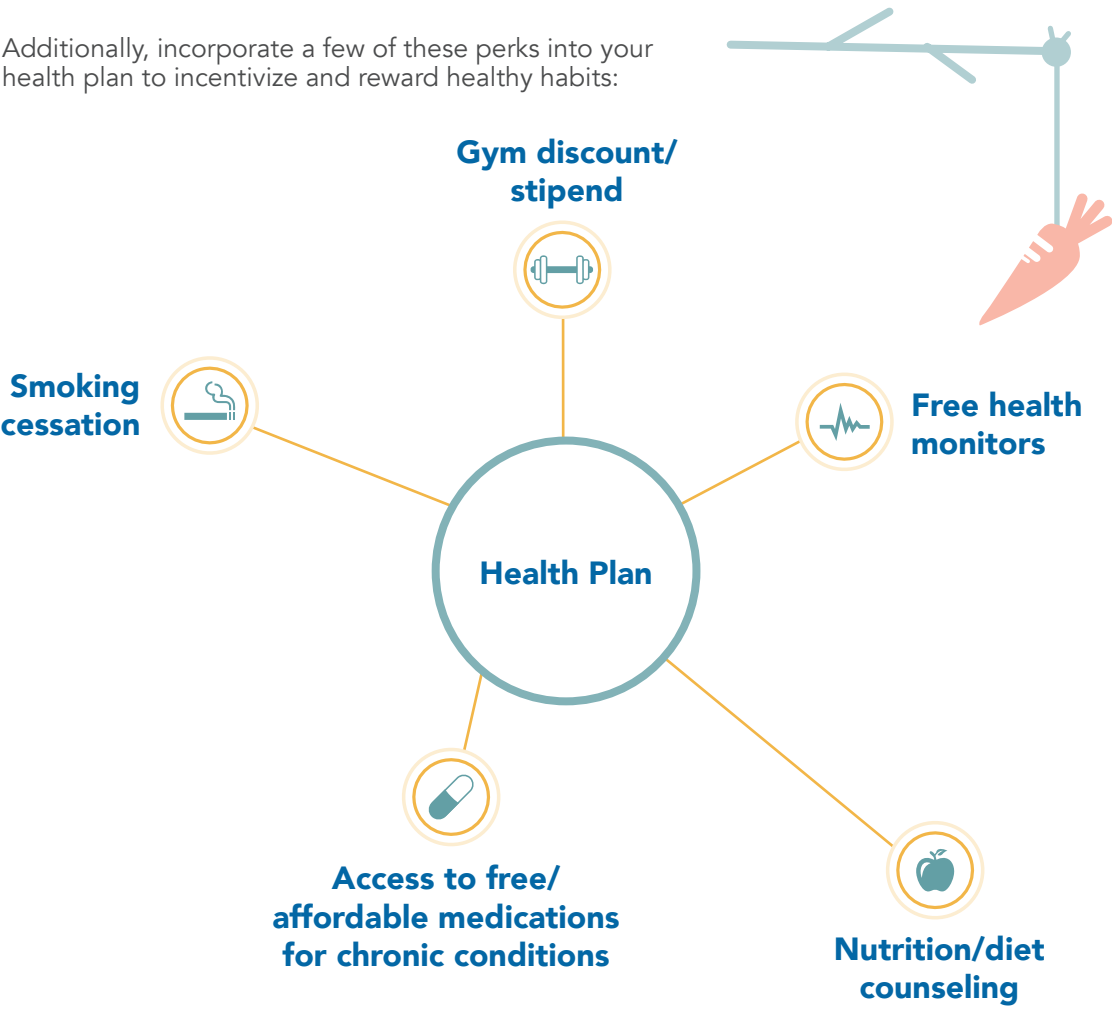
So, we’ve identified the problem. What can HR departments do to encourage healthy lifestyle choices and get ahead of chronic conditions before they occur?

Thanks to the ACA, most health plans must cover certain **preventive programs** at no cost to the plan participant. Examples of FREE preventive screening services include: blood pressure, depression, HIV/STIs, various cancers, tuberculosis, diabetes, cholesterol and more. Other preventive services that must be covered for no cost include immunization, diet and obesity counseling, and certain medications for high-risk patients.

All of these free preventive services are great, but only if employees know about them! Make sure these free programs are clearly communicated across all of your benefits guides and materials.

Solutions

Additionally, incorporate a few of these perks into your health plan to incentivize and reward healthy habits:



TECH TIP:

Invest in a benefits technology solution that can expedite and incentivize these programs for you. Your HR partner should be able to track participation in wellness programs and calculate financial rewards for participation. For example, if employees take a health risk assessment or participate in smoking cessation, you could automatically contribute more towards their premium.



Mental Wellness

Mental health has been a hot topic this year—and for good reasons. **1 in 5** adults will experience a diagnosable mental illness every year, and of those that are diagnosed, **over 50%** will go untreated.



All too often, people avoid or delay reaching out for help. One in three people who need help get it. This is due to stigma and shame, fear of impact on one's livelihood, financial barriers to care and inadequate access to quality care and support.

Thomas Insel, Director, U.S. National Institute of Mental Health at the World Economic Forum



Breaking the silence and supporting mental health in the workplace is good not only for employees but for employers, too. Mental health conditions, such as depression and anxiety, can lower productivity, increase absenteeism and lead to other long-term health issues.

On the opposite end of the spectrum, for every \$1 put into treatment for common mental health conditions, there is \$4 direct return on investment in improved health and productivity. And, 80% of employees who are treated report improved levels of work efficacy and satisfaction.

Did You Know?

\$1 Trillion



Estimated economic cost of depression and anxiety

Tips

5 Tips For Boosting Mental Wellness Participation

- Design programs that fit the needs of your workforce
- Put mental health perks front and center
- Make access confidential and convenient
- Communicate frequently and consistently
- Lead by example and create a culture of wellness

Programs

Create a culture of holistic health and mental wellness by incorporating these popular programs:



EAP



Health Care



PTO/
Flex Work



Stress Management



Tech Solutions

Employee Assistance Programs (EAPs) offer free, confidential services but generally have extremely low participation rates. In fact, while 78% of employers offer EAPs, only 3.5% of employees use these free tools. This gap alone suggests that more can be done to encourage people to reach out for help when they need it and to create a culture that prioritize mental health.



Download this video for free at plansource.com/eap



Financial Wellness

The dream of downsizing to an RV and traveling the country is far from reality for many people. Instead of building up a nest egg for retirement dreams, many employees are spending hard-earned savings on unexpected medical bills or postponing retirement altogether.

Facts



1 in 3

Americans have less than \$5,000 in retirement savings



1 in 5

Americans have **NO** retirement savings whatsoever

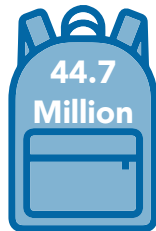
Late-career employees aren't the only ones feeling the squeeze—millennials and Gen Z'ers are buried in what has ballooned into the biggest student loan debt crisis in our country's history.

Early and mid-career employees are postponing important life events, like purchasing their first home and saving for retirement in a last-ditch effort to stay on top of their student debt.

Student Debt



Total U.S. student loan debt



Americans with student loan debt



Average monthly student loan payment

Programs

If investing in the long-term success and retention of employees is a top priority, consider adding a few of these financial-focused wellness programs into your benefits offerings.

- Retirement Savings
- Financial Counseling
- Student Loan Repayment
- Employer Loans
- Benefit Accounts (FSA/HSA)

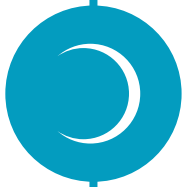
Sure, offering financial education and wellness programs is a great first step, but these programs are simply not effective if employees don't see the value or actively participate.

To address this, offer an **employer match** and consider a tiered match strategy. For example, you could offer a 50% match up to the first 6% of employee contributions, which would incentivize employees to contribute at least the full 6% to meet your 3% contribution match.

Decision support and user-friendly tools can also help advise employees in real time and offer real-life scenarios to help guide appropriate allocations. Check out this handy [retirement calculator](#) as an example of how a quick and interactive tool can help guide savings decisions.

Americans leave over **\$24 billion** worth of unclaimed 401(k) matches on the table.

46% of Americans are just guessing at how much money they need for retirement.



About PlanSource

At PlanSource, we are devoted to creating the best benefits experience possible.

Helping people get the coverage they need is immensely important. Benefits give people peace of mind, access to invaluable health care, and can even save them from financial ruin. It's a responsibility we take seriously. That's why we are honored to partner with thousands of organizations on custom benefits programs, services and human capital management tools that help millions of employees and their families when they need it most.

PlanSource provides a cloud-based solution for benefits administration and human capital management that is affordable, intuitive and highly configurable to support any benefits strategy. Combined with a range of complementary benefit services, PlanSource is an employer's single and complete source for human resources software.

Additional Resources

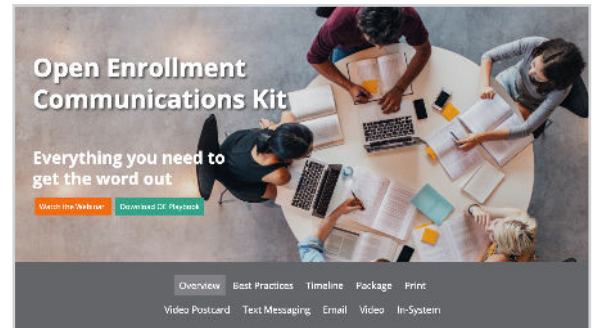
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Online Open Enrollment Kit



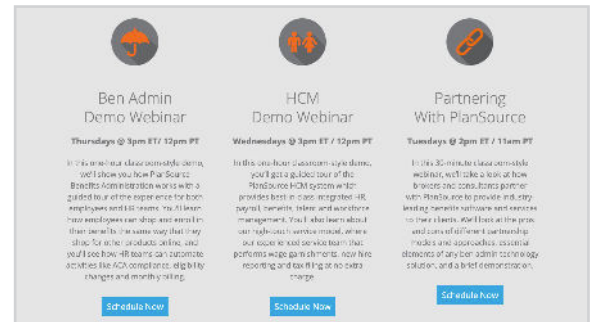
[Visit the Kit](#)

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