

HEALTH AND WELLNESS PROGRAM: A PROFITABLE INVESTMENT

For several years, there has been a significant increase in illnesses related to physical inactivity and poor hygiene, such as diabetes and coronary diseases. The same holds true for mental health issues, such as stress, burnout and depression. The incidence of those illnesses, which now represent the main causes of absence from work, undermines companies' productivity and leads to a sharp increase in medical costs. To prevent this, an increasing number of companies are introducing workplace health and wellness programs.

What is a workplace health and wellness program?

It is a series of measures that promote the company's employees' health, well-being and development. Such measures are highly diversified, depending on the company's culture and the interests of its employees. For instance, they may aim to accomplish the following:

- Provide employees with information on their state of health and the means to make improvements by holding conferences and workshops on various topics, such as stress management, nutrition, weight management, back injuries and how to quit smoking
- Encourage employees to adopt better life habits by proposing, for example, a healthy menu at the cafeteria or yoga classes or fitness training during the lunch hour
- Promote psychological health by offering flexible work schedules and facilitating work-life balance
- Contribute to employees' overall development by giving them access to training sessions or introducing a recognition program

What are the benefits?

Often perceived as an expense, numerous studies demonstrate that a health and wellness program properly adapted to the company's reality is a sound investment and may even become a competitive advantage. In particular, such programs allow the company to do the following:

- Lower the cost of employee benefits, absenteeism and presenteeism
- Improve employee productivity
- Enhance the company's image as an employer of choice
- Retain their personnel

How do you set up such a program?

A health and wellness program doesn't have to be costly or extensive to be effective. It must correspond to the employees' needs and the company's objectives. It can even be implemented gradually. The program's success hinges first and foremost on the following five elements:

1. **Management's commitment.** Management members must get onboard the program by setting an example, approving adequate budgets and aligning wellness initiatives with the company's strategic objectives.
2. **A needs assessment.** It is vital to collect data on the employees' interests, state of health and risk of illness (medical check-up and analysis of prior claims) to introduce the most relevant and profitable measures.
3. **Communication.** The only way to reach the objective is to ensure the workforce is aware of and fully understands the proposed initiatives. That is why messages have to be clear, systematic and convincing.
4. **Incentives.** Making use of incentives is the most widespread means of increasing employee participation and encouraging change. That could mean small, occasional rewards or a long-term points program.
5. **Continuous assessment.** The company needs to analyze the program's results and assess employees' needs on a regular basis to confirm the effectiveness of any measures and make adjustments as needed.

Where can we get help?

Experienced resources and service providers can help employers set up a well-suited action plan.

The [Canadian Centre for Occupational Health and Safety](http://cchoh.ca) (cchoh.ca) provides enlightening answers and proposes a [comprehensive guide](#) on the subject. Most insurance companies offer employee assistance programs (EAPs), and some even offer tools to develop a health and wellness program.

To learn more on this topic or for more information concerning your insurance or risk management needs, contact your portfolio manager at Vézina. Together, we'll examine your situation and give you the best advice.