

Health and Wellness Benefits Checklist



A consistent, long-term commitment to health care education and wellness can make a lasting impact on health care costs. Here are some tips to implement a solid wellness program.

- Do you offer a comprehensive wellness program with the following elements?**
 - ✓ A health risk assessment
 - ✓ On-site health screening that includes biometric screenings (such as blood tests)
 - ✓ Targeted health management programs for high-risk conditions (blood pressure, cholesterol, weight management)
 - ✓ Positive lifestyle and educational materials and events
 - ✓ Approaches that actively engage employees
 - ✓ No-cost or low-cost preventive care
- Are you offering on-site nurse visits?** You may save employees a trip to the doctor's office and catch health problems early.
- Do you tap into educational services from your employee assistance program (EAP)?** Many programs put on webinars on wellness topics.
- Are you helping employees quit smoking?** Banning smoking at the workplace goes a long way toward helping employees cut down. Offering smoking cessation classes helps as well. Some companies offer to pay for nicotine patches.
- Do you work with a broker?** Brokers can help you negotiate better renewals, keep you up on market trends, provide benchmark data and keep you informed on compliance issues.
- Have you considered lifting the cap on wellness benefits?** If it's wellness, consider covering it. An investment in wellness is a long-term investment in the health plan.
- Do you offer incentives to employees for participating in wellness activities?** Consider a reduction of premiums for employees who earn a wellness score by going through health risk appraisals and the associated biometrics blood work. Alternatively, consider a reward like a savings bond.
- Do you make physicals free?** Removing all copays and coinsurance for annual physicals encourages employees to get regular checkups and helps catch health issues early.



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