



PENNSYLVANIA

Borough News

<https://boroughs.org> | January 2020

LEGAL *Landscape*

2019 FOLIO:
**EDDIE
AND
OZZIE**
HONORABLE
MENTION
AWARDS

Volume 13; Issue 1

PAGE
28

Winning Your Unemployment
Compensation Case

PAGE
34

Workplace Wellness Programs the
Key to Cutting Insurance Costs

PAGE
38

Call Before You Dig: Understanding
the Changes to the One Call Law





By David Leng, CPCU, Executive Vice President
Duncan Financial Group

Workplace Wellness Programs the Key to Cutting Insurance Costs

According to numerous studies, healthier employees lead to lower premiums. And if employers can make their employees healthier without cutting benefits or shifting more premium costs to their employees, is there a downside? After all, Fortune 1000 companies have been using wellness to combat rising health care costs for years.

According to a Duke University study, the cost of obesity among full-time employees is estimated to be \$73.1 billion. As a result of health problems linked to obesity, lost job productivity could be more costly than medical expenditures. The report recommended that employers promote healthy foods in the workplace, encourage a culture of wellness from the CEO on down, and provide economic and other incentives to employees who show signs of improvement.

While workplace wellness programs began as a niche industry, they have morphed into comprehensive programs for worksites of all sizes.

They're touted as an effective business strategy to improve the health and productivity of workers, reduce health care costs, attract new employees, and retain existing ones.

Sadly, these programs have no value if they're not used.

A study by the National Institute for Occupational Safety and Health, "Availability of and Participation in Workplace Health Promotion Programs (WHPPs) by Sociodemographic, Occupation, and Work Organization Characteristics in U.S. Workers," found that approximately 47 percent of workers have access to WHPPs and

only 58 percent of those with access actually participate.

So, who's using WHPPs and who's not?

That depends on several factors, including the type of job and whether the employee is full time or part time.

Occupations such as farming, fishing, forestry, food preparation and serving, construction, and extraction had the lowest availability of WHPPs and workers in these occupations were also the least likely to participate in the programs. Employees who worked less than 20 hours a week, worked regular night shifts, were paid by the hour, or worked for temporary agencies were also less likely to participate.

continues on page 36...

Recognize that workplace wellness is more than physical health – Studies have shown that most worksite health programs focus on physical activity, nutrition, and stress management. Environmental factors such as air, light, temperature, and acoustics are usually overlooked.



Researchers also identified barriers that kept workers from participating, including time constraints, lack of awareness, low supervisory support, and perceived need, but noted such barriers vary by industry.

The report concluded that employers should gauge workers' priorities before designing and implementing WHPPs and to customize programs to their employees' specific needs in order to maximize participation.

Another factor that may be helpful in gauging participation is to identify which wellness perks were most important to workers and how those perks impacted productivity.

Polling among employees was surprising. It wasn't fitness

facilities nor technology-based health tools that topped the list of why workers had job satisfaction, but air quality and natural light.

Air quality and light were the biggest influencers of employee performance, happiness, and well-being. Also high on the must-have list was water quality, followed by comfortable temperatures, then acoustics and noise levels.

Not surprisingly, employees want to be able to customize their work environment, such as the temperature and natural light.

One company has taken those needs to heart by managing the acoustic levels in their employee's space by creating a floor plan without assigned seating. Neighborhoods of workspaces

were designed specifically for employees collaborating in person, remotely, or those who choose to work alone. Similar arrangements can be made for temperature and light.

Here are seven steps employers can take to improve their results:

- Make WHPPs employee-centric – Survey employees about their workplace wellness priorities and tailor or modify the program to those needs.
- Integrate WHPPs with workplace safety programs – For positive results, common safety issues such as work schedules, workplace culture, ergonomics, substance exposures, noise levels, fatigue, and so on should be incorporated with the wellness program.

- Personalize as much as possible – Employees love to personalize their workspace, whether it's framed photos of their kids or Star Wars memorabilia. Along those same lines, employees expect the company to take their well-being into account in all aspects of work.
- Recognize that workplace wellness is more than physical health – Studies have shown that most worksite health programs focus on physical activity, nutrition, and stress management. Environmental factors such as air, light, temperature, and acoustics are usually overlooked.
- Recognize the challenge of changing human behavior – Personal behaviors and habits, including health and safety, are

very difficult to change. It takes time and effort.

- Give employees a sense of ownership – Much like a culture of safety, employees must buy into a culture of wellness. Consider a wellness committee from a cross-section of departments and employees to provide input and drive participation.
- Monitor employee satisfaction – Attempt to measure the return on investment of WHPPs, including health care costs, absenteeism, disability claims, and workers' compensation claims. It's important to incorporate "soft" measures, too, such as satisfaction and morale.

In addition to holding down insurance premiums, wellness programs can positively affect workers' compensation costs, although measuring the impact takes longer because of the method of calculating the experience rating.



About the author: David R. Leng, CPCU, CIC, CBWA, CRM, CWCA, is author of the #1

Best Seller Amazon Business Book *The 10 Laws of Insurance Attraction*, as well as *Stop Being Frustrated & Overcharged (by your workers' compensation program)* and executive vice president of the Duncan

Financial Group in Irwin, Pa., which is a member of Keystone. Leng is also an instructor for the Institute of WorkComp Professionals. He can be contacted at dleng@duncangrp.com. For more information, visit www.StopBeingFrustrated.com.

About Keystone: Keystone has been the endorsed insurance provider to PSAB members since 2002. This exclusive insurance opportunity is only available to PSAB members. Key features include competitive and consistent pricing, broad coverage and market stability, and strong dividend potential. Keystone started in 1983 when four independent insurance agencies teamed up to pool their experience and expertise. Determined and scrappy in the face of a difficult market, this small group believed that agencies could be stronger and more successful if they linked arms. Today, that passion and spirit that started Keystone continues. Growing to almost 300 independent agency partners, Keystone provides its agents with a community of like-minded agencies, industry expertise, and access to specialized products for their clients. Keystone is ranked number two on Insurance Journal's 2016 list of Top 20 Privately-Held Property/Casualty Agency Partnerships. For more information, email programs@keystoneinsgrp.com. 