



# **WELLNESS PROGRAMS**

## **An Idea Whose Time Has Come?**

**NWFI**  
**NWFI**



# Should Companies Help Employees Improve Their Health?

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NWFI



# Should Employers Control Employees' Private Lives?

NWU  
NWU



# Clean Up Your Act or You're Fired!

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Do You Smoke?

Do You Drink?

How Often?

Do You Ever Drink to Excess?

How Often?

How Often Do You Eat Fast Food?

How Much Sleep Do You Get?

How Often Do You Exercise?

What are Your Hobbies?

Do You Ski or Scuba Dive?

How Many Sexual Partners Have

You Had in the Last Year?

Do You Practice Safe Sex?

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# **Americans with Disabilities Act**

## **EEOC Enforcement Guidance**





# Wellness Programs Must be “Voluntary”

Voluntary = No Penalty

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# HIPAA

## Proposed Rule 29 CFR 2590

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# Maximum Differential

10%/15%/20%

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72% of Employees  
Participate in Wellness  
Programs

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Only 35% Receive  
Any Incentive



78% of Employers Have  
No Exercise Facility

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# 31% of Employers do Not Offer Healthy Food

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# State Lifestyle Discrimination Laws

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# No Discrimination Based on

Off-Duty Tobacco Use  
Use of Lawful Product  
Legal Off-Duty Behavior



# Cost-Justification





Journal of Occupational  
Medicine  
Wright (2002)

“Health Risk Criteria”  
correlate with  
absenteeism

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# “Health Risk Criteria” includes

Medication Use

Job Satisfaction

Life Satisfaction

Stress

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# Journal of Occupational Environmental Medicine Serxner (2001)

Wellness Program Cost Justified

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Assumes Program Cost

\$50/year/employee

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# Beware of the Bandwagon

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# Questions

How much money do you expect to save? (Net of Expenses)

Why do you think you will achieve these savings?

Are these savings worth the risk of liability?

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