

– From Awareness to Action – A Journey of Workplace Health Promotion



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Insurance Group®

Workplace Wellness Conference
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Who I Am

- Jennifer Hubbard
- AVP, Corporate HR Service at TEIG
- Portfolio - wellness, benefits, pension, reward & recognition, talent management, HR systems
- 17 years with TEIG



What We'll Cover

- Who we are
- Where our wellness journey started
- Our new direction
 - Enhance awareness
 - Continue learning & create action
 - Challenge & sustain
- The results & outcomes
- Where we're going next



Who We Are

The Economical Insurance Group (TEIG):

- One of the largest Property & Casualty insurance companies in Canada
- Sell our products through independent insurance brokers
- Founded in 1871; have 2,500 employees
- 18 locations from Vancouver to Moncton & in between
- Head Office in Waterloo, Ontario



Who We Are

Our employees:

- 66% female
- Average age of 41 years
- Predominantly work in sedentary office jobs
- 700 employees in corporate in Waterloo
- 1,800 employees in branches across Canada



Where Our Journey Started

1. Demographics are changing
 - Aging population & declining health
 - 60% of Canadians are obese or overweight
 - 25% have pre-diabetes or diabetes
 - 90% have at least 1 risk factor for heart disease or stroke
2. Employer costs to treat & manage sick or injured employees are increasing
 - Absenteeism / presenteeism
 - Drug & benefit costs & premiums
 - Disability, injuries, turnover, etc.



Where We'd Been

- Awareness of top drug and disability claims
- Fitness Reimbursement Program - Low cost to company but also low value to employees
- Employee Feedback
 - “Fitness reimbursement has been \$150 since I started with the company many, many years ago.”



Tip – Understand current state & build case for change

A New Direction – Our Objectives

1. Build employee awareness of individual health
2. Enhance employee engagement
3. Reward employees for broader range of wellness behaviours
4. Enhance organizational health
5. Develop a wellness program designed to evolve
6. See cost avoidance results in group benefits experience, absenteeism, etc. in 3 to 5 years



Tip – Set objectives

Our Partners & Stakeholders

1. Benefits consultant
2. Benefits carrier
3. TEIG Executives
4. Communications
5. Leaders
6. Employees



Tip – Gain support from key stakeholders

Executive Commitment

1. Compelling business case
2. Three options presented:
 - High – what we wanted
 - Middle – what we got
 - Low – what we had



Our Approach

1. Year 1 – Enhance awareness
2. Year 2 – Continue learning & create action
3. Year 3 – Challenge & sustain



Enhance Awareness



Communications

- Fully bilingual but no branding, no gimmicks – no time!
- Email messages from VP, HR
- Links to on-line information
- Articles on company intranet about program details and FAQs



Tip – Do what you can with what you've got

Communications Evolution

- Added branding
- Learned from previous years - dates & deadlines required repeated & varied communication
- Add to emails & intranet articles
- Use desk-drop promotional items with messages to reinforce critical dates & deadlines



Biometric Screening Clinics

- Registered nurses met in scheduled, confidential, 15-minute timeslots with employees
- Provided employees scorecard with 6 measures
- Provided TEIG with aggregate report



Random Blood Glucose: _____
[Ideal: 4.0 - 7.0 mmol/L]

Total Cholesterol: _____
[Ideal: 3.8 - 5.2 mmol/L]

Blood Pressure: _____
[Ideal: \leq 120/80 mmHg]

Body Fat Percentage: _____
[Ideal Male: 12 - 19 %]
[Ideal Female: 20 - 27 %]

Body Mass Index: _____
[Ideal: 18.5 - 24.9]

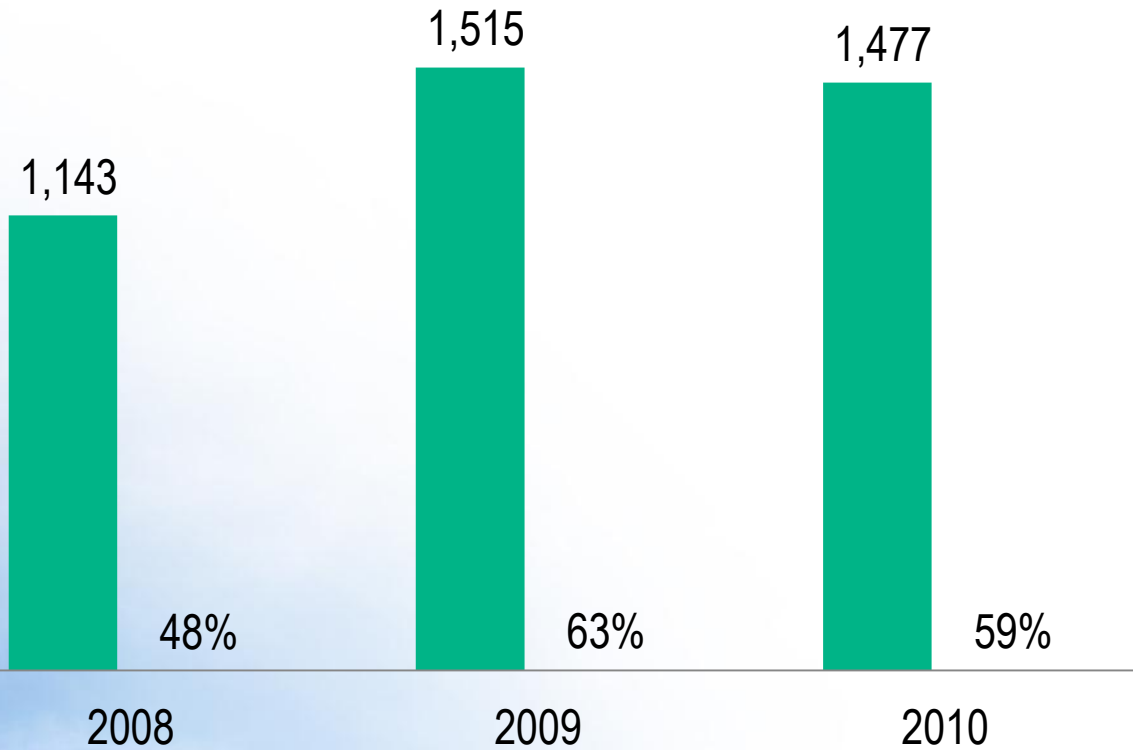
Waist Circumference: _____
[Ideal Male: < 102 cm or < 40 inches]
[Ideal Female: < 88 cm or < 35 inches]

Disclaimer: Please be advised that all measures obtained are for screening purposes only and are not diagnostic in nature. Please consult with your physician concerning your health status.

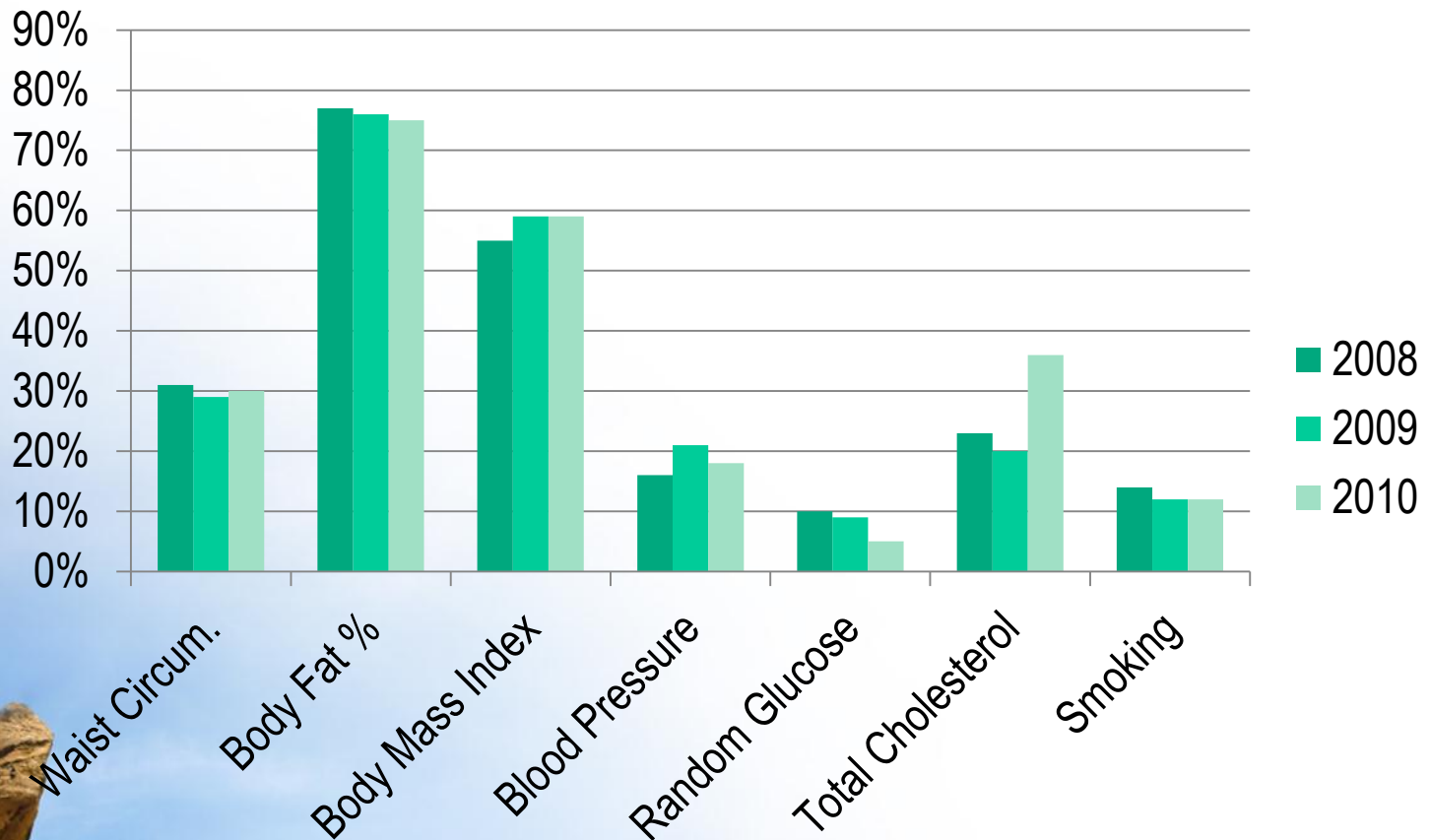
Tip – Partner with great service providers

Clinic Participants

■ Participation ■ % Employees



Clinic Measures - % At Risk



- BF, BMI, & WC remain greatest % at risk
- Area posing greatest risk is Body Fat %



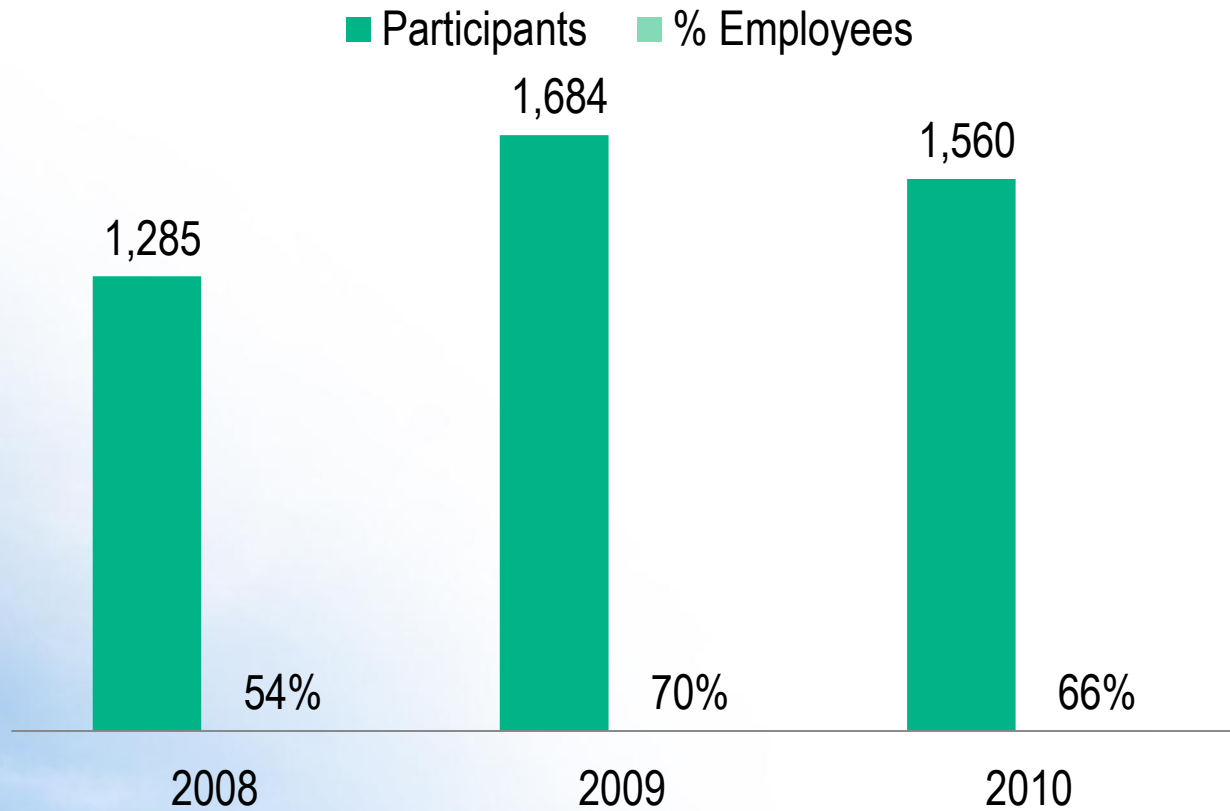
Wellness Assessments

- Online, confidential 32-point questionnaire on benefit carrier's website
 - Assesses 10 health risks (health habits, readiness to change, culture, productivity)
 - Employee also inputs info from clinic
- Provided employees:
 - Report of problem areas & tips on how to improve health & well-being
 - Reward for building awareness
- Provided TEIG with aggregate report

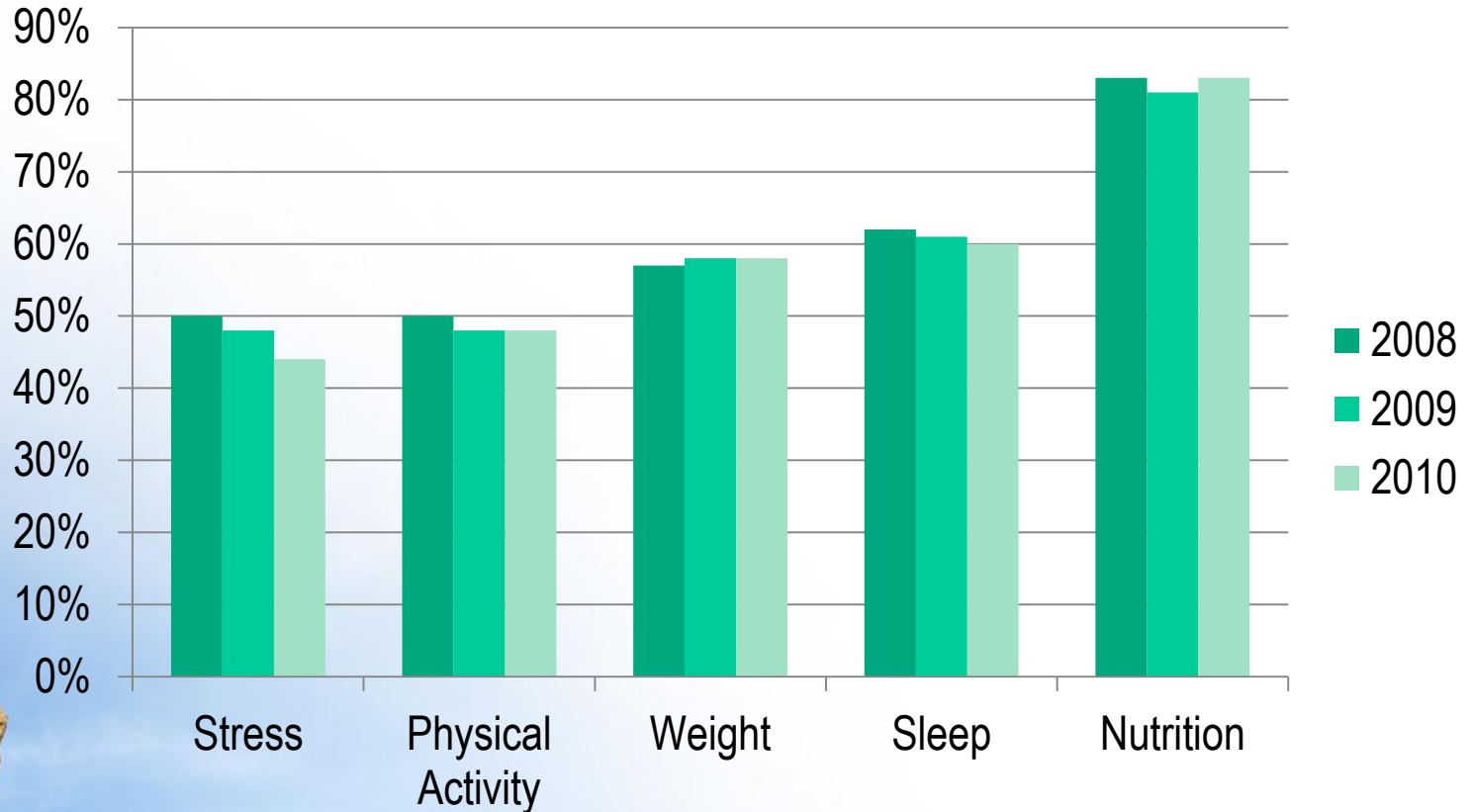


Tip – Leverage all the data you can

Assessment Participants



Assessment Results - % At Risk




- Greatest risk areas remain consistent
- % at risk declined except in Weight & Nutrition

Wellness Account

- All who completed Wellness Assessment during Wellness Campaign were rewarded “Wellness Credits” in flex benefit plan
- Adjudicated by benefit carrier just like medical claims
- Wellness Credits are used to claim expenses for:
 - Fitness & sports equipment
 - Fitness & sports activities, lessons, memberships, registration
 - Recognized weight management programs



Tip – Use rewards to motivate behaviour change

A scenic photograph of a wooden boardwalk leading to a pond. The boardwalk is made of weathered wooden planks and runs from the bottom left towards the center of the frame. In the bottom left corner, a single, bright green apple sits on the boardwalk. The pond is on the right side, reflecting the surrounding lush green trees and foliage. The text "Continue Learning & Create Action" is overlaid in a semi-transparent grey box in the center of the image.

**Continue Learning &
Create Action**

Team Wellness Challenge

- Wellness Challenges encourage & reward *actions* that address risk areas
- TEIG employees are competitive!
- Teams of approximately 10 employees
- Team members motivate each other
- Honour system - Track physical activity time
- 1 point/minute; min 20 & max 60 minutes/day
- If met, 5 bonus points awarded based on focus area for that year



Tip – Ensure your program fits your organizational culture



Health Challenge: Welcome! Défi santé : Bienvenue !

Already registered? Please login! Déjà inscrit? Veuillez ouvrir une session!

Email address/Courriel:

Password/Mot de
passe:

English

Français

[Forgot your password? Mot de passe oublié?](#)

CHECK SYSTEM
REQUIREMENTS



VÉRIFICATION DE
LA CONFIGURATION
NÉCESSAIRE

CURRENTLY SUPPORTS THE FOLLOWING BROWSERS; INTERNET EXPLORER, FIREFOX AND NETSCAPE.
PREND ACTUELLEMENT EN CHARGE LES NAVIGATEURS SUIVANTS : INTERNET EXPLORER ET FIREFOX.

Not yet registered?
Click here to get started!



Pas encore enregistré?
Cliquez ici pour débiter!

Website
contained all
pertinent
Wellness
Challenge
information.



- + home
- + about challenge
- + challenge rules
- + challenge stats
- + standings

the support zone

tips & resources

challenge photos

interactive tools

success stories

The Support Zone

[view support zone rules](#)

Use this space to let others know what you're doing to keep healthy, ask for suggestions or provide feedback to others. Please find thoughts shared by your colleagues below. We hope you find them motivating and helpful.

If you are concerned about a post, please let us know by clicking below.

[+ share your thoughts](#)

Jenny from the Front Runners says :

July 17 2009 at 3:15 pm EST

This Challenge is fantastic; my team is eating lunch together everyday. We all compete on who's lunch is the healthiest.

[report concern](#)

John from the Winners says :

July 17 2009 at 3:10 pm EST

Tip#5
Evaluate Your Priorities for a Healthier Lifestyle

YOUR CHALLENGE STATS

Minutes of Exercise:

1,851

Calories Used:

3,785

Veggies Eaten:

2,124

Fruits Eaten:

Allowed for an aspect of Social Networking.

For the English presentation



- + au sujet du Défi
- + règles du Défi
- + statistiques
- + classement



soutien

conseils & ressources

photos du Défi

outils interactifs

histoires à succès

Soutien

Trouvez ci-dessous les pensées partagées par vos collègues. Nous espérons que vous trouverez le tout motivant et utile. Si un message vous préoccupe, veuillez nous en faire part en cliquant sur le lien Signaler une préoccupation sous le message.

+ partagez votre opinion

Page 1 de 2

Darrell de ES 3 is fun fit & fabulous dit :

Can't be perfect everyday, but being aware every day makes all the difference. Just make good choices. Keep up the great work ES3

> Signaler une préoccupation

Beth de The BIG Stride dit :

The BIG Stride has started Wii fitness at lunch hour! Lots of fun and we are active too!

> Signaler une préoccupation

Anne de TWG Tigers dit :

Way to go Tigers....keep up the good work, we are all doing a great job, I am proud to be part of the team.

> Signaler une préoccupation

LA ZONE SOUTIEN

Communiquez
vos pensées

Darrell de ES 3 is fun fit & fabulous dit :

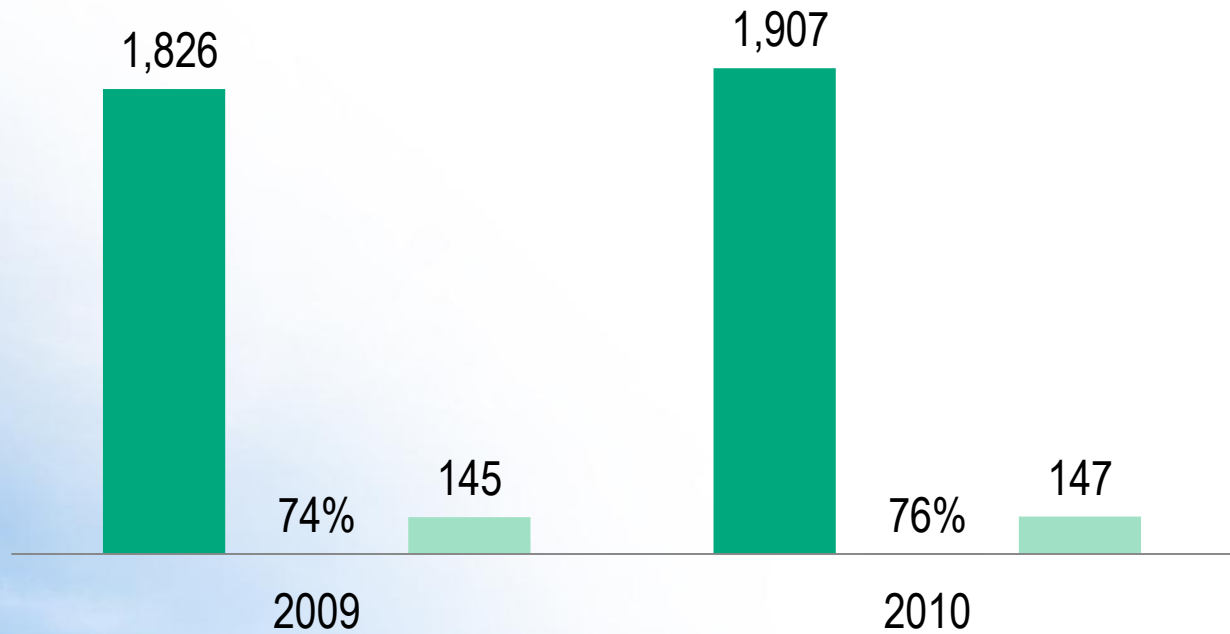
Can't be perfect everyday, but being aware every day makes all the difference. Just make good choices. Keep up the great work ES3

Allowed for an aspect of Social Networking.

For the French presentation

Team Challenge Participants

■ Participants ■ % Employees ■ # Teams



Team Challenge Results

- Prizes awarded to top team & top individuals
- Feedback from challenge evaluation indicated increased: physical activity, fruit/vegetable consumption, water intake
- Participants wanted more challenges throughout the year



Challenge and Sustain



Sustain through Positioning

- Created an umbrella brand for our holistic wellness strategy, encompassing:
 - Wellness program
 - Employee assistance program
 - Occupational Health & Safety
 - Medical absence management



Sustain through Core Crew

- The Core Crew - a Committee of Wellness Ambassadors in each location
 - Champion local wellness activities
 - Launch initiatives – health fairs, fitness classes
 - Address wellness related inquiries
 - Ensure wellness communications are effectively & efficiently distributed
 - Participate in quarterly meetings
 - Provide updates



Sustain through Calendar

- Launched spring walking challenge program
- 1,765 participants traveled a collective 111,905 km over the 4-week walking challenge

Stride into Summer

with

the
core
The centre for wellness at TEIG



En marche vers l'été

avec

le
cœur
Le centre de bien-être du Groupe

Sustain through Incentive Changes

Campaign Component	Design Objective	2008 Incentive	2009 Incentive	2010 Incentive
Biometric Screening Clinics	Enhance awareness	\$0	Points in Team Challenge	Points in Team Challenge
Wellness Assessment	Enhance awareness	\$300	\$150	\$100
Fall Team Wellness Challenge	Create action	N/A	\$150	\$100
Spring Walking Challenge	Create action & sustainment	N/A	N/A	\$100

Tip – Link program design to objectives

Wellness Journey Outcomes



Overall Outcomes - Awareness

Evaluation Results:

- Evaluation forms completed
- Vast majority said clinic helped learn more about cardiovascular health
- Vast majority said will be making changes to lifestyle in upcoming months

Participant Comments:

- “Will be quitting smoking as a result of screening scores.”



Overall Outcomes - Engagement

*“A top driver of engagement is senior management’s sincere interest in employee well-being.”**

- 2009 poll asked TEIG employees: How have changes implemented since 2007 Employee Engagement Survey affected you?
 - “I believe that the changes that have brought about the most significant impact [include] ... the Personal Wellness focus.”
- 2010 engagement score rose 12% over 2007



** Towers Perrin 2007-2008 Global Workforce Study*

Overall Outcomes - Reward

- Fitness Reimbursement Program - gym memberships
- Wellness Account –
 - Fitness & sports equipment
 - Fitness & sports activities, lessons, memberships, registration
 - Recognized weight management programs



Overall Outcomes - Health

*“When employers support good health for employees, employees become better health care consumers.”**

- TEIG received aggregate reports from biometric screening clinics & wellness assessments
- They provided:
 - Baseline measures of TEIG’s organizational health
 - Information on areas to focus on in 2009, 2010 & beyond



**Towers Perrin 2005 Health Care Consumerism Study*

Overall Outcomes - Evolve

- Using information from aggregate reports, we knew where we needed to go next
- Evolved strategy based on corporate health profile



Overall Outcomes - Cost Avoidance

Biometric Clinic Measurement Category	Improved Toward Healthy Benefit Zone	Improved Into Healthy Benefit Zone	Cost Avoidance	Overall Improvements
Smoking N=842	0 (0%)	1 (0%)	\$3,400	1
Total Cholesterol N=833	61 (5%)	63 (6%)	\$42,900	124
Random Glucose N=831	11 (1%)	78 (7%)	\$57,800	89
Blood Pressure N=836	36 (3%)	109 (10%)	\$27,400	145
Body Mass Index N=832	298 (26%)	42 (4%)	\$18,700	340
Body Fat Percentage N=818	373 (33%)	45 (4%)	N/A	418
Waist Circumference N=826	187 (17%)	69 (6%)	N/A	256
Total Improvements and Cost Avoidance			\$150,200	1,373

Testimonials

“The team challenges are a great team-building exercise.”

“The challenges motivate you to get out and do it, also it promotes camaraderie with my colleagues; it’s a thing you can all do together and talk about.”

“The biometric screening clinic is a fabulous tool that is being provided to employees. It helped me to refocus on my health (and waist!).”

“Wellness programs are a progressive and worthwhile endeavor for companies.”



Tips for Your Wellness Journey



Tips for Your Wellness Journey

1. Understand current state & build case for change
2. Set objectives
3. Gain support from key stakeholders
4. Do what you can with what you've got because sometimes it's enough
5. Partner with great service providers
6. Leverage all the data you can
7. Use rewards to motivate behaviour change
8. Ensure your program fits your organizational culture
9. Link program design to your objectives



Where TEIG is Going Next

1. Link wellness & corporate social responsibility
2. Investigate Health Coaching for targeted health risks
3. Conduct integrated data analysis to understand linkages between health-related metrics
4. Implement promotional campaign with TEIG senior leaders as wellness role models
5. Expand Community Shared Agriculture program
6. Refresh & promote Resource Library resources
7. Investigate corporate discounts with national fitness clubs
8. Investigate smoking cessation program & policy



Questions?

