



"Solutions you can understand"



Wellness: A Key Component to Managing Your Benefits

State of the Union: Healthcare Today

In the 1990's health care cost control focused on the supply side of the equation: the stake holders, doctors, drug companies, and hospitals. Today the focus is on the demand side: employees, individuals, consumers!

Would you believe that Starbucks spends more on health care than it does on coffee beans? One in four American children will be diagnosed with Type II Diabetes, and in the U.S. every 90 seconds obesity claims a life. For every ten office visits, seven result in a prescription being written. Annual premium increases have been in the double digits for years. Consider General Motors who spent \$5.3 billion on healthcare, 25% of which could be traced back to unhealthy employee habits.

Spiraling health care costs are creating an "unhealthy" bottom line for small and large employers alike, not just due to rising premiums but also due to declining employee health. Consumers are assuming more healthcare responsibility on higher deductible plans and need access to timely information to make the best decisions. Wellness programs do not have to be complex or costly. Some corporate plans are less than ten dollars per employee per month.

Wellness is defined as "the quality or state of being in good health especially as an actively sought goal."

What can a wellness program accomplish for your company?

- Engage employees in the value of your benefit programs
- Improve employee health and reduce future risk of disease
- Differentiate your company in the employer marketplace
- Increase employee morale, well-being, and productivity
- Better contain healthcare costs over time

Positive Return on Investment for Wellness Programs can be 2:1

For information on how your company can benefit from adding Wellness programs into your business contact the EHL Employee Benefits Team at 800.929.1669