

Healthy Workplaces

2007 Best Practices

March 27, 2007

The Business Council
of Fairfield County

HEALTHY WORKPLACES



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UBS

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The Health Care Leadership Council

The Healthy Workplaces Best Practices Recognition Program is a service of The Business Council's Health Care Leadership Council. The Council concentrates on the issues of health, health care quality, access and affordability. It develops and publishes health metrics, conducts a communications and events program to raise awareness of health issues and options, hosts best practices exchanges among health care stakeholders, educates small business owners about health insurance options and conducts a public policy advocacy program. The 24-person group is co-chaired by Stephen Baird, Managing Director, UBS and Johnna G. Torsone, S.V.P. & Chief Human Resources Officer, Pitney Bowes Inc.

The Business Council of Fairfield County

Over the past decade, The Business Council of Fairfield County has emerged as a nationally respected and influential regional network of business leaders, committed to strengthening the economic vitality of our region and the performance of its member firms through research-based public policy initiatives, information services and network building programs. It was formed in 1970 by the merger of three existing organizations, the oldest of which had been founded in 1890. Today, The Business Council of Fairfield County is a private, not-for profit corporation governed by a volunteer board of senior executives and served by a professional staff. It has more than 400 corporate and non-profit institution members and 1100 professional affiliate members.

The Business Council of Fairfield County would like to thank UBS for their generous support of the Healthy Workplaces Best Practices Recognition Program.

UBS

UBS is one of the world's leading financial firms, serving a discerning global client base. As an organization, it combines financial strength with an international culture that embraces change. As an integrated firm, UBS creates added value for clients by drawing on the combined resources and expertise of all its businesses.

UBS is the leading global wealth manager, a top tier investment banking and securities firm, and one of the largest global asset managers. In Switzerland, UBS is the market leader in retail and commercial banking.

UBS is present in all major financial centers worldwide. It has offices in 50 countries, with about 39% of its employees working in the Americas, 35% in Switzerland, 16% in the rest of Europe and 10% in Asia Pacific. UBS's financial businesses employ some 78,000 people around the world. Its shares are listed on the SWX Swiss Stock Exchange, the New York Stock Exchange (NYSE) and the Tokyo Stock Exchange (TSE).

Healthy Workplaces 2007 Best Practices

Award Recognitions

Platinum

**Anthem Blue Cross and Blue Shield
Big Y Foods, Inc.
Pitney Bowes Inc.
The Reader's Digest Association, Inc.
Xerox Corporation**

Gold

**Eos Airlines
Guideposts
Waldner's Business Environments
XL Capital**

Silver

**Greenwich Emergency Medical Services, Inc.
The Griswold Company
Northern Westchester Hospital**

Mark Your Calendars

Pitney Bowes Inc. will be featured in the next Healthy Workplaces Best Practices Recognition on **May 22** and

Big Y Foods, Inc. will be featured in a Healthy Workplaces Best Practices Recognition on **June 21**.

Register online at www.BusinessFairfield.com or contact us at 203-359-3220.

Anthem Blue Cross and Blue Shield North Haven, CT

The overall mission of the **Wellness at WellPoint** program is to engage employees to choose better health, with a focus on:

- Reducing health risk factors
- Incenting employees to make choices to improve individual health
- Supporting an environment that makes choosing better health easier for the workforce

The Wellness program offers an umbrella approach for a wide variety of initiatives, including weight management, diet and nutrition, smoking cessation, exercise, stress management and preventive care and screenings.

Throughout 2006, Anthem Blue Cross and Blue Shield in Connecticut, an operating subsidiary of WellPoint, Inc., used many approaches to raise awareness of individual health, such as a maintaining a free on-site Health & Wellness Center, conducting lunchtime wellness lectures, hosting educational information tables and ask-the-expert booths, encouraging the use of company sponsored e-based tools and conducting group walking programs.

Big Y Foods, Inc.
Springfield, MA

Big Y Foods, a family owned and operated business since 1936, has demonstrated a commitment to their employees and the community since their founding. The name of their EAP Program "**Big Y Cares**" epitomizes their relationship with their employees and the community.

In 2002, Big Y began to address specific medical conditions that were identified through a Utilization Report as a major health issues for its population. As the consumerism movement began to take shape it was clear to Big Y that there were many more issues impacting the health of their employees. A decision was made to provide high quality programs across a range of disease/conditions and an effective Consumer Directed Health Plan (CDHP).

Recognizing that CDHP's must be supported with ongoing education, disease/condition management programs and other support, Big Y took the following actions:

- Hired dedicated wellness staff, purchased a van and equipment and created an ongoing wellness program, including employee meetings and health fairs. Currently an RN and Medical Assistant are in the stores three days a week.
- Provide the following Disease/Condition management programs: Asthma, Cardiac/Diabetes, COPD, Low-back, and Weight Complications
- Hold quarterly meetings with their vendors and the internal wellness committee to review activity, results and discuss upcoming activity.
- Big Y property will be smoke-free effective July 1, 2007. A focused smoking cessation effort has been underway since July 2006.
- Incentives are offered to employees and their spouses for the following activities/programs: completing a Health Risk Assessment, non-smoker, and fitness. All family members who participate in disease management programs are eligible for an incentive payment made their HRA account up to \$750 annually.
- To ensure that they are meeting the needs of the employees Big Y surveys their employees.

Mark Your Calendars

Big Y Foods, Inc. will be featured in a Healthy Workplaces Best Practices Recognition on **June 21**. Register online at www.BusinessFairfield.com or contact us at 203-359-3220.

Pitney Bowes Inc.
Stamford, CT

As a provider of innovative mailstream solutions, Pitney Bowes has been recognized nationally for its equally innovative efforts to improve employee health, while aggressively pursuing ways to contain the escalating cost of health care. This is achieved by building a “**Culture of Health**” for employees using a strategy to maintain and improve employee health, to maximize the utilization of health plans and programs, and to make health care affordable for Pitney Bowes and its employees.

Underpinning the strategy is a belief that the investment in healthy, engaged and productive employees stems from a *healthy corporation*, a *healthy work environment* and *personal responsibility*. The *healthy corporation* results from its cultures and values, benefit plans, management practices and employee resources. A *healthy work environment* includes healthy food options in cafeterias, vending machines and meetings, on-site medical facilities and fitness centers, ergonomic workspaces, and embedded messaging about health and well being. Finally, *personal responsibility* on the part of Pitney Bowes employees includes accountability for personal wellness and disease management, and taking an active role in the decisions and costs of their health care.

Mark Your Calendars

Pitney Bowes Inc. will be featured in the next Healthy Workplaces Best Practices Recognition on **May 22**. Register online at www.BusinessFairfield.com or contact us at 203-359-3220.

The Reader's Digest Association, Inc.
Pleasantville, New York

The Reader's Digest strategy promotes a healthy lifestyle and health care consumerism by focusing on affordability, availability and partnership. The objective of **Partners in Health** is to encourage employees to become engaged, educated health care consumers who "partner" with their employer to manage health care costs.

Employees were asked to get involved, get informed, and get healthy. Through Partners in Health, employees are educated in three main areas: lifestyle, learning, and purchasing. Information is provided that encourages employees to live a lifestyle that maintains and improves their health status through diet, smoke cessation, weight management and screening programs.

Program components include: Healthy Choices (redesigned health plan offerings); Healthy Purchases (two key tools: Medical Decision Support and Informed Health Line) and Healthy Living (information that encourages employees to live healthy lifestyles and better understand the risks of unhealthy behavior).

The first Partners-in-Health Day brought the program to life and was based on the theme "Life is an Olympic sport. Train for a healthy life!" The event raised awareness of the wellness programs and helped to connect those programs to the company's health care benefits. The event highlighted all of Reader's Digest's health care partners: the Fitness Center, Medical Department, health care vendors and even a Partners-in-Health menu in the cafeteria offering choices from Reader's Digest's ChangeOne diet plan.

Xerox Corporation
Stamford, CT

The goal of Xerox Corporation's **Matter of Choice Health Incentives Program** is to support employees in getting and staying healthy as well as to help employees become better consumers of health care.

Incentives are offered to drive healthy behavior. Employees and spouses/domestic partners are eligible to receive up to \$800 in health care incentives per calendar year, to reduce the cost of health care.

Health Assessment Incentives are given if the employee, spouse/domestic partner participate in a Health Risk Assessment AND agree to accept the call for participation in the LifeStyle Management Program, if identified as being at risk. Participation in the program is strictly voluntary.

Employees and their spouse/domestic partner are eligible for a Tobacco-Free Incentive if they do not currently use any tobacco product (including cigarettes, cigars, pipes, chewing tobacco, and snuff) OR are enrolled, or plan to enroll, in a smoking cessation program during the year, if currently using a tobacco product.

These incentives are in conjunction with ongoing communication efforts and online tools to help employees understand the true cost of health care and the positive effect of personal health care decisions.

Eos Airlines **Purchase, New York**

The goal of Eos Airlines' health benefit package is to:

- Improve employee health, productivity and retention and attract highest quality employees to work at Eos.
- Decrease the rate of cost increases for health benefits over the next several years.

Eos offers a high deductible health plan with a health savings account. Eos helps their employees fund their HSA. Employers who complete an initial baseline assessment receive a \$500 contribution to their HSA. Employees must maintain low risk or reduce medium/high risk by 5 points annually to qualify for the \$500 contribution. Eos makes a \$300 annual contribution as well as a 2 to 1 match for every \$1 an employee contributes.

Health benefits rate increase at first annual renewal: 5% (projected lower increase next year). Many employees have stated they are now much more focused on maintaining good health and improving poor health, and they're grateful for the push to get them to do that. Even employees disgruntled about the high deductible are now beginning to realize how rich the benefits really are.

Guideposts Carmel, New York

Guideposts' mission is to help people from all walks of life achieve their maximum personal and spiritual potential. They are committed to communicating positive, faith-filled principles for people everywhere to use in successful daily living. Guideposts is also committed to improving the health and well being of their employees by creating a culture of health and health awareness through their wellness program.

The Guideposts Wellness Program was designed to provide the tools employees need to maintain and improve their health. Components of the wellness programs are: annual health fairs with biometric screenings and raffle prizes for fair participants, participation in national health and wellness events and programs like Go Red and America on the Move, on-site EAP seminars, stress management and smoking cessation programs and monthly employee newsletters that are focused on various health topics and promotion of the use of their medical carrier's health resources and tools.

In addition, Guideposts has tried to create a healthier work environment by creating walking trails around the campus, distributing pedometers to employees and offering a greater number of healthy food choices in their cafeteria and including Weight Watchers points on their cafeteria menu.

The program has been well received by employees and they appreciate that their employer cares about their health and well being.

Waldner's Business Environments Rye, New York

Waldner's has incorporated and offered a **Healthy Workplace Program** throughout the decades to their employees. They have whole-heartedly invested and committed to supporting their employees in living healthier and more well-balanced lives. Waldner's truly believes that healthier and happier employees are more productive and it is proven in the long-term success of the company over the last 68 years.

Programs and Services that Waldner's has promoted and supported include:

- Ergonomic Environment Support
- "Green" Environment
- Safe Work Environment
- Open Door Policy
- On-going Training & Development (monthly)
- Flexible Work-Hours
- Job-Sharing
- Work-Life Programs
- Internal EAP Program
- Referral Programs
- Gym Membership Promotion
- On-Site Chiropractor

Waldner's has not only created the healthiest of corporate cultures and environments to retain and attract top talent – Waldner's has listened to their employees and have made a huge effort in maintaining their best and brightest by taking a "Personal" approach to include individual employee cases such as:

- | | |
|--------------------------|---|
| • Visibly Impaired | Provided a Magnifying Attachment to Monitors |
| • Hearing Impaired | Brought in New Phone System with Audio Adjustment |
| • Obesity | Provide Bariatric Seating |
| • Neck and Back Cases | Provide Headsets, Customized Keyboard Trays, Ergonomic Expert Consulting, Ergonomic Seating |
| • Carpal Tunnel | Elevated Computer Monitors, Added pads to the Arms on Office Chair |
| • Handicapped/Wheelchair | Created & Established New Roles, Supported The Role with Handicap Work Stations, Special Step Stools, Tools |

**XL Capital
Stamford, CT**

Staying Well at XL Capital is about creating a healthy culture and health awareness that will improve the health and well being of employees. The program consists of the following measures:

- Annual health fair with biometric screenings and raffle prizes for participants
- Monthly newsletter on health-related topics
- On-site weekly Weight Watchers meetings at 2 largest office locations
- On-site fitness center and fitness center discounts
- Offer smoking cessation and stress management programs through medical carrier
- Launched web based wellness program in January 2007 that offers incentives to employees who take a health risk assessment and participate in healthy living programs and monthly health seminars
- Promote medical & EAP carrier tools and resources and offered an incentive to employees who registered on medical carrier's website

After several years of high double-digit medical plan increases, XL's average claim per employee has been decreasing every year since 2004.

**Greenwich Emergency Medical Services, Inc.
Riverside, CT**

Our employees are one of the most important factors in the success of GEMS. In order to assure their health and well being, GEMS has set up numerous programs to maintain wellness, and to prevent injury and illness.

To help our staff maintain personal fitness, GEMS supports their effort with financial incentive to employees. Full time employees are reimbursed 100% of their gym fees if they maintain 4 visits per week to their gym. The reimbursement is prorated for a lesser attendance.

Free yearly physicals are provided through Greenwich Hospital's Occupational Health department. GEMS will also pay for any remediation program recommended by the Occupational Health physician performed at Greenwich Hospital. GEMS provides its employees with free flu, pneumonia, and hep B vaccinations. It also provides for yearly TB titers.

The Employee Assistance Program (EAP) is a voluntary and confidential assessment, counseling, and referral service that provide employees, volunteers, and their eligible family members with an opportunity to resolve personal problems that may be affecting their work or personal life. Additionally, GEMS believes in an "Open Door Policy". Employees are all encouraged to communicate directly with one another.

GEMS considers certain benefits essential to the employee and their families well being. They provide full time employees with enough credits to purchase group medical, dental, and disability insurance. With flex benefits, employees will have the opportunity to supplement their coverage with additional life insurance, individual long term disability, flexible spending account (health/dependent care) and 401k plan.

GEMS has a work place safety committee that is committed to safe workplace practices. The committee addresses issues such as reviewing workplace injuries and how they can be prevented.

The Griswold Company
New York City, New York

The Griswold Company's **Health and Wellness** program goals are:

- To make employees and their dependents more actively involved in their health care and well being
- To create more active consumers of their health care
- To provide the employees with greater choice
- Lessen the financial strain of health insurance renewal increases on both the employees and employer (over 10% for two straight years)

In 2006, Griswold decided to challenge the employees by providing education on factors in the rising costs of health care, training on wellness and the option for employees to enroll in Health Savings Account plans. The goals were to; (a) increase the awareness of employees on the actual details of the health/dental insurance plans and (b) challenge employees and dependents to look more closely at their utilization of medical and dental insurance. This program stressed the wellness and preventive visits covered at 100%. By fully funding the HSA Accounts, Griswold achieved 10% participation and most employees enrolled spoke favorably of the new programs.

For 2007, Griswold introduced Health Risk Assessment forms as an additional step for employees to engage their health and wellness. The employees were challenged to think differently about their health and wellness not only for themselves but their families. Another successful result was Griswold received a renewal increase of 4% (versus 10% in the previous two years) and once again funded the HSA to provide incentive for employees to enroll in the HSA plans. The cost of the health insurance plans were lowered for both the employer and employees. Griswold also introduced a new Vision program for employees and their families as another method of preventative wellness at 100% employer funding.

**Northern Westchester Hospital
Mt. Kisco, New York**

The purpose of Northern Westchester Hospital's program is to educate employees on the importance of relaxation and the use of holistic therapies to improve their overall health and well being.

Each year during our Employee Recognition Week, employees are offered a variety of free services in our Integrative Medicine Department ranging from Aromatherapy to Reiki. Employees are strongly encouraged to utilize these services whenever needed.

Aligning with the Planetree philosophy, the Integrative Medicine Program promotes the nurturing and support of staff. Staff members have access to integrative sessions, in the form of "healing breaks" in which they receive a complimentary session of their choice of modality. Receiving these sessions enhances the health and well being, as well as the management of stress of caregivers. New employees at orientation enjoy relaxation techniques in an effort to embrace the holistic culture from the onset of their employment. Additionally, once a week a meditation session is offered to staff.

The following modalities are currently available on a complimentary basis through the Integrative Medicine Program: aromatherapy, 'm' technique, energy work/Reiki, and therapeutic suggestion/guided imagery.