

WELLNESS 101 FOR BROKERS

Creating a Competitive Advantage



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Why Learn About Wellness?

You're a broker – not a wellness guru, right? You may not be but you **are** an essential resource to your clients. You are on the front lines fielding questions about everything from benefits, HR to health and wellness, and everything in between! Clients want to know why their premiums are increasing and what they can do to manage costs.

As you know, there are many options and health and wellness is one of them. This document will arm you with some basic knowledge to 'talk the talk' about wellness – while gaining a competitive advantage!

Plus, check out helpful templates at the end of this document to get your clients started.

Creating a Competitive Advantage

Insurance brokers have the knowledge to cut through complexity to find the best, most suitable employee benefit coverage for your clients and provide an ongoing service. You give professional advice and assistance based on years of training and experience.

When clients turn to you for wellness programs, you may find yourself in unfamiliar territory. Many small to mid-size companies lack the resources for appropriate options and are looking to you, a trusted advisor, to help them explore their options.

If you are a health insurance broker, then your clients may fall into one of these categories as it relates to wellness:

1. **Want a wellness program**, but do not want to invest any money into it.
2. **Need a wellness program**, but do not see the value.
3. **Ready to implement** a wellness program and looking to you for guidance.
4. **Meeting with another broker** who is offering a wellness program.

Don't Fear Wellness

Regardless of where your book of business falls, at some point a client will be ready for wellness and, as their broker, you must be armed with the knowledge and experience needed to build (or at minimum, recommend helpful resources) a well-designed program that is effective and sustainable.

Brokers that invest in a combination of training internal staff on wellness basics, aligning with appropriate vendor partners and working with health care providers to advise clients, ensure long-term client relationships, attract and retain customers and exceed expectations **and** your revenue targets!

The Value of Wellness

A company should care about the health and welfare of their workers, but it's also important to appreciate that each employer may have a very different view on how much/little they wish to support their workforce with wellness initiatives. Most organizations know wellness is about human capital management and it's the right thing to do.

Wellness helps employees by improving their health and quality of life. Employers benefit by reducing health care costs and absenteeism and improving productivity, morale and boosting the bottom line.



All wellness programs are not created equal.

Only a well-designed wellness program will provide value. Wellness or wellbeing programs provide value by doing much more than just lowering medical costs.

A well-designed program may:

- Improve morale
- Increase productivity
- Aid in employee recruiting and retention
- Lower absenteeism and presenteeism
- Improve a company's bottom line
- Change health behaviors
- Lower health risks

A Well-Designed Wellness Program

The wellness market can seem a lot like a carnival. Imagine the rides representing different wellness programs. Employees would stand in long lines with their ticket to get on a ride they didn't choose, go round and round, then exit to the left and move on. Everyone is getting the same program whether it's a good fit or not – and that's not a recipe for a well-designed program!

* J Occup Environ Med. 2004;46(6) suppl:S38-S45.

* Pelletier B, Boles M, Lynch W. Change in health risks and work productivity over time. J Occup Environ Med. 2004;46(7):746-754.

* Goetzel RZ, Long SR, Ozminkowski RJ, Hawkins K, Wang S, Lynch W. Health, absence, disability, and presenteeism cost estimates of certain physical and mental health conditions affecting U.S. Employers. J Occup Environ Med. 2004;46(4):398-412.

At a real carnival, people can choose what rides they want to go on. Some may favor the merry-go-round and another may prefer the haunted house.

This is where a well-designed program that has flexibility, is meaningful and fully integrated with internal programs such as health benefits, 401K, safety, employee discounts, employee assistance programs, health carrier nurse lines and beyond should be a top priority... or else it's just a carnival. It's important that employees see the big picture of health and wellness vs. various free-standing wellness programs.

Start with the WHY

The basics of a well-designed wellness program start with *the why*.

Why is your client interested in a wellness program?

There can be several motivators, but if you don't know what is at the heart of their intention then you can't know what programs need to be put in place.



Questions to Ask Clients

- What are your main goals for wellness? (e.g. reduce number of employees with chronic, preventable diseases; reduce prescription drug costs, reduce absenteeism, etc.)
- Why do they want to put a program into place?
- What is their wellness vision and how does it align with company strategy?
- Ask them to rate the order of importance of the following:
 - Improve employee morale/productivity
 - Become/remain best in class employer
 - Lower health care costs
 - Recruiting/retention
 - Healthier workforce

Winning Tip: If a wellness program effectively aligns the wellness vision and company strategy while building mutual accountability between the employer and the employee, you have the beginning of a successful wellness program!

There are several wellness models available for how to make a successful wellness program. Let's learn more about them.

4 Common Wellness Programs

To help you get comfortable talking about wellness, here is a summary of the four most widely recognized wellness program models:

1. AMSO Model

https://www.welcoa.org/wp/wp-content/uploads/2014/06/newsviews_odonnell.pdf

- Awareness – The belief that people will make the right choices with the right information.
- Motivation – Intention or readiness to change.
- Skills – Practicing behaviors for new habits.
- Opportunities – Access or removing barriers to practicing the behaviors.



2. WELCOA 7 Benchmarks

<https://www.welcoa.org/resources/welcoas-7-benchmarks-success-classic-edition/>

The WELCOA model begins with these 7 benchmarks:

1. Gaining senior level support
2. Putting together a wellness team or committee
3. Collecting data
4. Building an operating plan
5. Planning interventions
6. Creating a supportive work environment and then
7. Evaluating outcomes.

3. HERO (Health Enhancement Research Organization)

<http://hero-health.org/>

Best Practice Scorecard HERO is based on these 6 sections:

1. Strategic Planning
2. Leadership Support
3. Integration of vendor and health plan resources
4. Program types
5. Engagement methods such as communication and incentives
6. Measurement and evaluation



4. CDC Workplace Health Resource Center

<https://www.cdc.gov/workplacehealthpromotion/index.html>

Emphasizes four main steps:

- **Step 1** – Workplace Health Assessment
- **Step 2** – Planning the Program
- **Step 3** – Implementing the Program
- **Step 4** – Determine Impact through Evaluation



The PERSON Approach – Integrated Wellness

Inspired Perspectives offers a new perspective to the four traditional models shared above. We call it the **PERSON Approach**. Rather than delve into the 4 traditional models, some that are decades old and have people spinning their wheels, we have our own approach.

The PERSON Approach is a model with a simple *human-centered focus* where policy, programs and culture reflect mutual accountability between people and the organization so both can thrive.

PERSON stands for:

- Perspective for a consciousness of good health
- Establishing culture
- Resources to effectively assist individuals to make a lifestyle change
- Support demonstrated by organizational leadership
- Ongoing communication to shape belief
- Navigating people through the health care system wisely

Why the PERSON model?

This model was developed as a solution to *integrate programs* beyond the silos of wellness, wellbeing, engagement, safety, benefits, rewards, training, people development and even charitable giving. It is by integrating and understanding that the strategies for each are interdependent, that a person-centered approach to wellbeing can be successful and sustainable.

The model comes from 25 years of information and review of over 500 organizations' wellness program operating plans and evaluation data. In addition, over 150 companies' "Healthiest Company Applications" and evaluations were studied with year-over-year comparisons for 2 to 3 years to formulate an *intuitive* model that **any practitioner** can work from.

The PERSON Model

The components of the PERSONAL model include:

1. **PERSPECTIVE FOR A CONSCIOUSNESS** of good health. This doesn't mean an awareness of the link between behaviors and health conditions. The perspective is the way of thinking that is believed and accepted by leadership and the

workforce. People want good health but believing they can achieve the life they desire is a healthy perspective.

2. **ESTABLISHING CULTURE** is about a mutually accepted understanding that the organization cares about its employees and their health and that employees expect an environment that supports the easiest options that improve quality of life. Creating a healthy culture takes a lot more than banning donuts in the break room and changing out the vending machines.



Policies and practices that establish a thriving culture include:

• Flexible work hours	• Frequent stretch breaks	• Clean work space
• Job design	• Job design	• Safety
• Stairwells	• Comfortable work stations	• No emails past 6pm
• Sick time	• Employee recognition	
• Walking meetings	• Transparency	

3. **RESOURCES** to effectively assist individuals to make a lifestyle change can be programs, partners or vendors that employees perceive as a benefit.
- Benefit Design
 - EAP (Employee Assistance Programs)
 - Tele-doc or nurse line services
 - Wellness coaching
 - Health plan
 - Wellbeing portal
 - Educational and lifestyle behavior management
 - Retirement and financial wellness support

4. **SUPPORT** demonstrated by organizational leadership can include:

Branding: the brand is the face of the program. It shows the importance and buy in from the company and leadership. Branding should:

1. *Reflect the core values* of the company and overall goal of the program.
2. *Be easily recognized* and used on all collateral for mailings, emails, letterhead, posters etc.
3. *Become a part of the culture.* Show that the program is here to stay and not a passing whim.

Authenticity: Supervisors are on board and supportive of leadership's directives and make it easy for employees to participate in programs.

Budget: Making a financial investment shows understanding of the value of investment of a wellness program.

5. **ONGOING COMMUNICATION** from implementation to continued campaigns that set a positive perception that the programs are for employees to enhance and improve their lives. Delivering messages that are relevant, meaningful and include emotional appeal, motivate and lead to action.

Include content on topics that increase life satisfaction and cover whole-health wellbeing, rather than just physical wellness.

6. **NAVIGATING** people through the health care system wisely means offering self-care programs and empowering them to be wise health care consumers. Knowing when to go to the doctor, appropriate use of the Emergency Room and how to self-care if medical attention is not needed is the key to being an informed patient.

Putting Wellness into Practice

Perspective

Start by assessing the current perspective of the organization.

1. What is the overall climate of employee engagement and productivity? Look at overall attendance, injuries, claims data, use of EAP and job satisfaction.
2. What is the core message that seems to be conveyed to employees and what is the message that the company wants to send?

Establishing Culture

1. *Assess the work environment* including cleanliness, natural light, comfort at work stations, access to fresh water and refrigerators.
2. *Identify the work climate*. Do employees feel energized, empowered and motivated? Supportive supervision that shows confidence and acknowledges contributions fosters a positive climate.
3. *The culture is “the way we do things here”* or the pattern of shared values and assumptions that organization’s members share. A healthy work environment should be designed to alleviate work related stress. Happy employees are healthier and more productive. This starts with the value and the mission of the company.

Resources

Start a list of all programs, internal and external, that support employee wellbeing. See the [Quick Reference List Template](#) in this document to get you started. Don’t worry what department they are out of or if it’s a vendor or internal program. Your list may look like this:

1. **Health Carrier** – wellness website, health coaching, nurse call line, care coordination.
2. **Internal Resources** – gym reimbursement, employee benefits (covered preventative screening visits), volunteer programs, safety trainings, financial programs, training.
3. **Vendor Partners** – EAP programs, flu shots, wellness vendors or other programs.
4. **Local resources** – American Heart Association, state parks, local hospitals, public health department, government resources and retail stores or restaurants.

Support

Create a Health Promotion Operating Plan. Gain leadership support by crafting an operating plan. Start by creating a vision for the wellness program and align it with the corporate mission.

- Include the mission, vision, goals (short-term and long-term) and objectives.
- Once the plan is complete and approved by leadership, keep the focus on the working plan and don't veer off with exciting ideas and suggestions.
- If something in the plan isn't working, be prepared to adjust.

Ongoing Communication

There are three main types of communications:

1. **Awareness:** program communications explain what the programs are, why they are being offered, and set a tone for how employees will perceive the initiatives.
2. **Content:** focus on topics that improve quality of life. Messaging should be concise, relevant, inspiring and repeated often. Repetition is good marketing.
3. **Advertise:** plan ahead so that you can promote the programs and services you want your population to use in your communications.



- ❖ Wellness technology can make it easy for you to communicate to participants via social networking, message boards, text message, emails and beyond.

Navigating

Once all the resources and programs available to employees are identified, make sure that they are easy to find and utilize when needed. Develop a [Quick Reference Guide](#) (see our template at the end of this document) of important web addresses and phone numbers for the programs and services and who they are available to. This document can be posted online, emailed or printed and distributed to employees seeking support.

Ready to Delve Deeper into Wellness?

Wellness Staff of Third-Party Wellness Vendor?

In the field of wellness there is no replacement for experience. It may seem simple enough, but why re-invent the wheel and make rookie mistakes along the way? You may only get one chance to advise your clients to success.

Some brokers are adding a full-time wellness coordinator to their staff and others are working with wellness vendor partners.

What is the best approach for you?

The answer is **both** – depending on your unique needs. The following chart highlights some things to consider with both options:

In-House Wellness Staff	Third-Party Wellness Vendor
<ul style="list-style-type: none"> + You could potentially charge your clients for the wellness services provided by your in-house staff thereby covering the salary/costs of hiring a coordinator on staff. - However, some brokers offer wellness programs as a no-charge value-add service; therefore, charging may work against you. 	<ul style="list-style-type: none"> + If you develop a preferred wellness vendor partnership, you could potentially negotiate a preferred pricing arrangement your clients could benefit from. - However, some brokers offer wellness programs as a no-charge, value-add service; therefore, if clients are purchasing the wellness services directly from a provider, they are incurring direct costs.
<ul style="list-style-type: none"> + You have in-house wellness experts that are readily available to your advisors and your clients. - Your wellness coordinator could find their workload grow quickly. If they are juggling multiple client programs – which may kick off with a bang – that could negatively impact sustained, meaningful engagement and potentially result in client apathy. <i>The right wellness technology can help you manage multiple clients but there comes a time when you may outgrow the in-house wellness model.</i> 	<ul style="list-style-type: none"> + Working with an experienced wellness vendor that understands where you need support and is ready and willing to accommodate yours and your clients schedule and needs. A vendor will likely have multiple resources with different skill-sets that you/your clients can access. - Some clients just prefer working directly with you/your organization and don't want to work with a third-party provider.
<ul style="list-style-type: none"> + Client Retention – if your clients use your in-house staff for their wellness programs, this could help with client retention. 	<ul style="list-style-type: none"> + Client Retention – if you introduce clients to an experienced vendor who has a knowledgeable team, they will love you for it plus, you (and your

In-House Wellness Staff	Third-Party Wellness Vendor
<ul style="list-style-type: none"> - However, if clients experience any of the challenges noted above, the result could be the opposite and you could potentially lose clients. 	<p>staff) don't need to worry about being 'experts' in wellness and specialize in what you do best - insurance.</p> <ul style="list-style-type: none"> - However, if clients are unhappy with the services of the wellness vendor, clients may hold that against you.
<ul style="list-style-type: none"> + Wellness staff can be very experienced and provide a variety of programs, which will be helpful to clients. - However, the programs provided are only as abundant and diverse as your in-house expertise and bandwidth. 	<ul style="list-style-type: none"> + A vendor that specializes in designing, delivering and administering wellness programs will likely have multiple in-house resources with different skill-sets that clients can leverage to develop a customized and unique wellness plan perfect for their staff. - If the third-party vendor has a diverse team, costs could be potentially higher (but not necessarily).
<ul style="list-style-type: none"> + Clients trust that you are the 'go to' adviser for all their needs - especially if they are no-charge, value-added services. - Once you start offering non-insurance related services to clients, they may expect additional value-add services resulting in service creep putting you in the position of having to 'gently push back' and further define limits. 	<ul style="list-style-type: none"> + Clients appreciate that you are not 'wellness experts' but have an arsenal of reputable, third-party 'experts' you can refer them to. There is clearer definition of the business relationship leaving you to focus on your core business - insurance. - Some clients just prefer working directly with you/your organization and don't want to work with a third-party provider.

Being able to identify the unique needs of each client and recommend or partner with a vetted wellness vendor as an ongoing resource could be your formula for success.

Winning Tip: If you decide an in-house wellness coordinator on your staff is the best fit for you, using an all-in-one corporate wellness platform like CoreHealth can make it easy for your wellness coordinator to manage all types of wellness programs for your clients.

FAQ

Here we help you answer some common questions or objections your clients may ask:

Common Questions / Objections	Answers
How much can I expect to spend on wellness initiatives?	<ul style="list-style-type: none"> • This question will differ greatly depending on who you ask! There are some programs that keep costs low using tools from their insurance carrier. Then, there are other programs that cost \$1000+ per person/per year. • Objectives – It’s most important to first identify what your goals/objectives are – what do you want to achieve with your program? Then, identify what resources are already available and build from where you are. • Budget – To have an effective wellness program a budget is essential. A successful wellness program can cost between \$28–\$100 per person/per year. • Wellness Activity Challenges range from \$9–\$20 per eligible/per year. • A successful communication strategy can range from \$1 to \$5 per person/per year. At <i>least</i> 10% – 20% of budget should be allocated to communications and messaging to promote programs and shape culture. • Biometric screenings can cost \$45–\$65 per person. (Now that annual preventive visits are covered in health plans, many companies are focusing on campaigns to promote an annual preventive physical with provider.) • Wellness coaching can range from \$1.50 – \$14 per employee per month depending on engagement.
Why spend money on communications with so much health content online and downloadable from benefit software platforms?	<p>A communication campaign should be:</p> <ul style="list-style-type: none"> • Motivating and inspiring to shape perspectives. • Customizable to integrate and promote all resources related to wellbeing, such as EAP, health carrier resources, covered benefits and more. • Emotionally relevant. If it isn’t meaningful to people then it’s not impactful.
If we have a limited budget, what programs should we start with to get the ‘best bang for our buck’?	<ul style="list-style-type: none"> • A low-cost, but impactful move to start a wellness program is to begin with a brand. Name your wellness program and design a logo that can be included and recognized on all communications.

Common Questions / Objections	Answers
	<ul style="list-style-type: none"> Wellness challenges are a relatively low-cost and fun way to encourage a population to practice healthier behaviors. Choosing quarterly challenges and setting up the right communication campaign can create and enhance a culture of health.
<p>What is the expected ROI of a wellness program?</p>	<ul style="list-style-type: none"> Some wellness professionals share a goal of a 6:1 ROI or \$6 return for every \$1 spent. [A recent Rand Corp analysis estimated an overall a return of \$1.50 for every dollar invested in a wellness program. However, the researcher did <i>not</i> consider the additional productivity benefit.] The right way to look at the ROI of wellness in the workplace is what is the <i>VALUE</i> of what you are doing. It's complicated to identify ROI from wellness programs, but the value of employees feeling valued by the company is immeasurable in productivity and longevity.
<p>How will I be able to measure the ROI?</p>	<ul style="list-style-type: none"> Concrete savings can be calculated from reductions in health care costs and employee sick leave. These numbers can be identified from health plan claims data or even self-reported data. It is difficult, if not impossible, to measure a Doctor or ER visit that <i>didn't</i> happen. Additional soft measures that should not be ignored are the benefits of a happier and more productive workforce. <p>The bottom line is that wellness is good business and anything that is good business will boost the bottom line.</p>
<p>How many employees can we expect to participate?</p>	<ul style="list-style-type: none"> Participation can vary greatly based on how well initiatives are communicated/marketed, organizational culture, what/if any incentives are being offered and if senior leadership is showing buy-in by participating. There is a strong difference between participation rates and engagement rates. If you have 80 out of 100 people participating in a program, but they are doing it for a gift card, it's not as valuable as 20 employees who are learning to make positive changes.

Common Questions / Objections	Answers
	<ul style="list-style-type: none"> • Inspired Perspectives has clients with engagement steady at 85% or higher for program participation with incentives tied to benefits.
<p>I already provide health benefits to my employees! Why do I need to do more? OR I can't afford to offer more wellness programs!</p>	<ul style="list-style-type: none"> • Employees are your most valuable asset. You want to hire, attract and retain the best talent and support them so they are as happy and productive as possible. • Investing as much as you can afford will only help your employees, your company and the bottom line.
<p>I have limited in-house resources. What should I do if I don't have anyone in-house that can run these programs?</p>	<ul style="list-style-type: none"> • We work with a qualified wellness provider (such as Inspired Perspectives) that could support you with the process including strategy, implementation and measurement.

Wellness Resources

If you choose to hire an in-house wellness coordinator or want to provide additional information to clients about wellness training, here are some helpful resources.

Wellness Training/Certificate Programs

There are several certification programs that can help to educate would-be practitioners in the field. These are useful programs that should not be confused with credentials. The following are a few of the more popular and well-known certification programs.

National Wellness Institute

www.nationalwellness.org

NWI's multi-level Worksite Wellness Certification Program gain the knowledge, skills, and tools to assist them in creating and sustaining a culture of wellness within an organization.



There are two Certificate levels:

1. **Worksite Wellness Specialist (CWWS)** level is the first step and is open to all individuals who want to gain insight into worksite wellness and work toward developing sustainable change within an organization. The training aims to assist participants in building the business case for wellness, creating and sustaining a culture of wellness, and driving and measuring employee engagement.
2. **Worksite Wellness Program Manager (CWWPM)** level is geared toward professionals who are currently in a worksite wellness manager/supervisor role or who are working toward a manager/supervisor role. To be eligible, participants must have completed the Specialist level or have managed a corporate wellness program at least three of the past four years. Onsite programs for each level is 2 days long plus an exam. Online programs are 4 weeks long plus an exam.

The WELCOA Institute

<https://institute.welcoa.org/>

WELCOA Certified allows one to choose from a variety of Workplace Wellness Certifications, Nutrition Certifications, Stress-Management Certifications and Fitness Certifications (approx. 6 hours of online training).



WELCOA Faculty Designation is acquired by completing four WELCOA certifications (approx. 24 hours of on-going training over a two-year period).

Chapman Institute

<https://chapmaninstitute.com>



Offers levels of certification. Each level takes approx. 2 days of instructional time and completion of an exam, and includes a 250+ page course workbook. The program is cumulative and each level requires completion of the previous level.

WellCert:

- CWPC: Certified Wellness Program Coordinator
- CWPM: Certified Wellness Program Manager
- CWPD: Certified Wellness Program Director
- CWWPC: Certified Worksite Wellness Program Consultant

Types of instruction include:

- Self-Paced Online Training
- Live Webinar Training
- Onsite Training

Corporate Health & Wellness Association

<https://corporatewellnesscertification.com/>



Offers a Certified Corporate Wellness Specialist Certification (CCWS). The certification requires 9 Modules of training/classes, and can be completed either live or in-person at a CHWA event or online. Annual Event is called the Employer Healthcare & Benefit Congress.

Template - Annual Wellness Calendar

This wellness calendar will help an employer get focused and plan for success. Feel free to use this as a planning tool with your clients or provide the template to them for use.

Quarter	Month	Health Observance	Communication Focus	Event/Program	Challenge	Incentive
1	Jan	<i>Cervical, Glaucoma, Blood Donor</i>				
	Feb	<i>Heart Health, Cancer Prevention</i>				
	Mar	<i>Nutrition, Vision, Colon, Sleep</i>				
2	Apr	<i>Alcohol, Stress, Distracted Driving</i>				
	May	<i>Arthritis, Employee Health & Ftns, HBP, Osteoporosis, Mental Health</i>				
	June	<i>Men's Health</i>				
3	July	<i>UV Safety, Fireworks</i>				
	Aug	<i>Children's Eye, Immunizations</i>				
	Sept	<i>Healthy Aging, Fruit & Veggies, Cholesterol</i>				
4	Oct	<i>Breast Cancer, Eye Injury Prevention</i>				
	Nov	<i>Diabetes, Lung Cancer, Caregivers</i>				
	Dec	<i>Safe Toys and Gifts</i>				

Template - Incentive Program

A PERSON focused wellness strategy is about more than just biometric measurement numbers. When planning an incentive strategy, consider how to motivate employees to practice and/or maintain healthy behaviors.

Important Tip: an incentive program is **not** a wellness program. While incentives can be an engagement strategy, it is **not** a comprehensive program and could be another e-book subject.

Example:

Ways to Earn Points	# of Points	Deadline
Annual Preventative Care Visit	300	
Wellness Coaching	200	
Completing Quarterly Wellness Challenge (25 points each)	100	
Meet a personal health goal	100	
Attending a workshop (25 points each)	100	
Non-smoker status	200	
TOTAL POSSIBLE POINTS	1,000	

Ways to Earn Points	# of Points	Deadline
TOTAL POSSIBLE POINTS		

Types of Incentives:

- **Benefits-based:** discount on health insurance premiums, paid time off, contribution to a high deductible plan.
 - **Monetary:** gift cards or cash.
 - **Merchandise:** points redeemed for prizes of eligibility for drawings.
- ❖ The right wellness technology can make incentive tracking and fulfillment easy.

Winning Tip: Instead of awarding the person with the most points or steps, give everyone who meets weekly goals the same chance to win a drawing.

Template - Quick Reference List

Clients often have more programs available than they may realize! Help them organize and promote what they are offering with this handy quick reference.

HEALTH PLAN CARRIER

Wellness Coaching	
Nurse Call Line	
Web Portal	
Health Assessments	
Discounts on programs such as Weight Watchers or local gyms	
Care Coordination	
Prenatal	

INTERNAL

Health Benefits/Covered Preventative Visits	
Employee Benefit Portal	
Employee Discounts	
Gym Discounts	

VENDOR/PARTNERS

EAP Provider	
Wellness Provider	
Dental Plan	
Vision Plan	
Broker	
Disability	
401k Plan	
Tele-Doc	

About Inspired Perspectives LLC



Inspired Perspectives (IP) is your all-in-one solution for superior wellness programs creation along with program integration and services. If you need a consultative partner with experience, tools and services to help develop strategic well-being programs and communications.

Amy Cohen is IP's President & Founder. With over 2 decades of wellness experience, Amy helps organizations bring initiatives to life with fresh ideas, engaging content and relevant information. Amy partners with brokers to develop strategic alliances and delight clients. She has received the **Outstanding Leadership Award** from the *Employer Health Care and Benefit Congress* and was recently named one of the **Top-Woman Owned Businesses** by the *Jacksonville Business Journal*.

www.ipwellbeing.com

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About CoreHealth Technologies



CoreHealth Technologies is the leading corporate wellness platform trusted by wellness providers for more than 1000 organizations, ranging from medium-sized businesses to Fortune 500 enterprises. At CoreHealth, we believe that that developing the best employee wellness programs is all about giving you the right code, design and access to the latest innovations. With the most customization, integrations and reliability of any software in its class, CoreHealth's powerful platform lets users focus on growing great companies.