



Case Study

Farm Credit finds – and embraces – wellness



Farm Credit Foundations and its employers are seeing the benefits of a best practice approach to well-being that includes a tiered incentive strategy and an active wellness champion network.

THE PROGRAM'S
3 CORE
STRATEGIES

- ✓ ONLINE HEALTH ASSESSMENT
 - ✓ BIOMETRIC SCREENINGS
 - ✓ TAKE ACTION PROGRAMS
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Farm Credit Foundations first experience with offering a wellness program was in August 2013, when it launched *HealthyReturns*. Employers and employees were ready for it, and are already participating in high numbers.

With more than 8,600 employees in locations spanning 30 states, Farm Credit is all about efficiency. Over 40 employers take advantage of the human resource thought leadership and services offered through Farm Credit Foundations, acting as one employer to achieve

economies of scale and strategic advantage. Partnering with StayWell to administer a wellness program was another way for Farm Credit to put best practices to work.

Farm Credit brands its wellness program as *HealthyReturns* and describes it as a commitment to employees that goes beyond their benefits package. It's "not just about weighing a certain amount or being able to run a marathon. It's about the total picture of physical, mental and emotional well-being."

The program is designed around three core strategies and is available to all employees (regardless of medical plan enrollment), and to spouses and domestic partners who are enrolled in the medical plan.



- 1. ONLINE HEALTH ASSESSMENT**
The Health Assessment must be completed in order to earn any incentives.
- 2. BIOMETRIC SCREENINGS**
An onsite screening event is one of four options for collecting screening values on measures such as blood pressure, glucose and cholesterol.
- 3. TAKE ACTION PROGRAMS**
Participants can complete as many of these programs as they choose. Offerings are spread out over the program year, and include phone coaching, self-directed coaching, and other campaigns and activities.



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“Employees are connecting with the company-wide campaigns offered through **HealthyReturns**,” said Cindy Burkel, vice president of employee benefits at Farm Credit Foundations. “Outcomes from the first year’s campaign ‘Get Fit on Route 66’ surpassed expectations. Now, we’re launching ‘10K-a-Day,’ a six-week walking campaign to get people moving, and we’re seeing good up-front participation.”

Incentives connect with Farm Credit employees

Farm Credit attributes its early and consistent success in part to incentives, as well as the makeup of their employee population, which boasts high job satisfaction, low turnover, and an educated workforce that readily embraces the opportunity to participate in the program.


During the first year of **HealthyReturns**, 67 percent of employees completed both the biometric screening and online

Health Assessment – which is significantly higher than the 55 percent participation rate for StayWell’s financial book of business. During the same timeframe, 49 percent of spouses and domestic partners completed both steps. Employee and spouse participation for the second year was nearly as high. Employees receive a \$100 incentive for completing the two steps, and an additional \$100 if their spouse or domestic partner completes both steps.

Participants who take the annual Health Assessment, and also work on improving their health through Take Action Programs, can earn points toward a \$200 Take Action incentive. Total Take Action participation has increased slightly, from 42 percent of employees completing at least one program during the 2013-2014 program year, to 43 percent in the 2014-2015 program year.

The positive impact of wellness champions

Twenty-two Farm Credit Foundations employers have wellness champions at their locations, and the organization is hopeful more employers will join the champion network in the future. Participation data clearly shows the difference that engaged wellness champions have made on program participation so far.

	Average health assessment & biometric screening	Average unique Take Action programs	Average number of employees participating
Engaged wellness champion	64%	53%	308
No designated wellness champion	44%	31%	157



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Wellness champions access wellness program materials from the organization's intranet, and then share them with employees. Quarterly wellness champion webinars, monthly newsletters and one-on-one calls keep champions informed about program participation, results, location-level programming and employer-wide campaigns.

Based on health risk assessment results, weight, stress and nutrition are the top three opportunities for Farm Credit. The organization sees promising strategies in personalized support and lifestyle management through coaching, and continued opportunities to participate in Take Action campaigns. With one year of results on the books, Farm Credit is encouraged to see improvement or maintenance in all but one risk area, along with high overall program satisfaction.

"Detailed reporting from *HealthyReturns* is helping us be efficient with our resources and priorities," said Burkel. "Both Farm Credit employees and participating Farm Credit Foundation employers are seeing the long-term value of our wellness investment."



About StayWell

StayWell is a health engagement company that helps its clients engage and educate people to improve health and business results. StayWell brings decades of experience working across the health care industry to design solutions that address its clients' evolving needs. We fuse expertise in health engagement and the science of behavior change with an integrated portfolio of solutions and robust content assets to effectively engage people to make positive health care decisions. StayWell programs have received numerous top industry honors, including the C. Everett Koop National Health Award and the Web Health Award for health engagement programs. StayWell also has received URAC and NCQA accreditation for several of its programs. StayWell is headquartered in Yardley, Pennsylvania, and also has major locations in Salt Lake City, Utah, and St. Paul, Minnesota. To learn more, visit staywell.com.

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