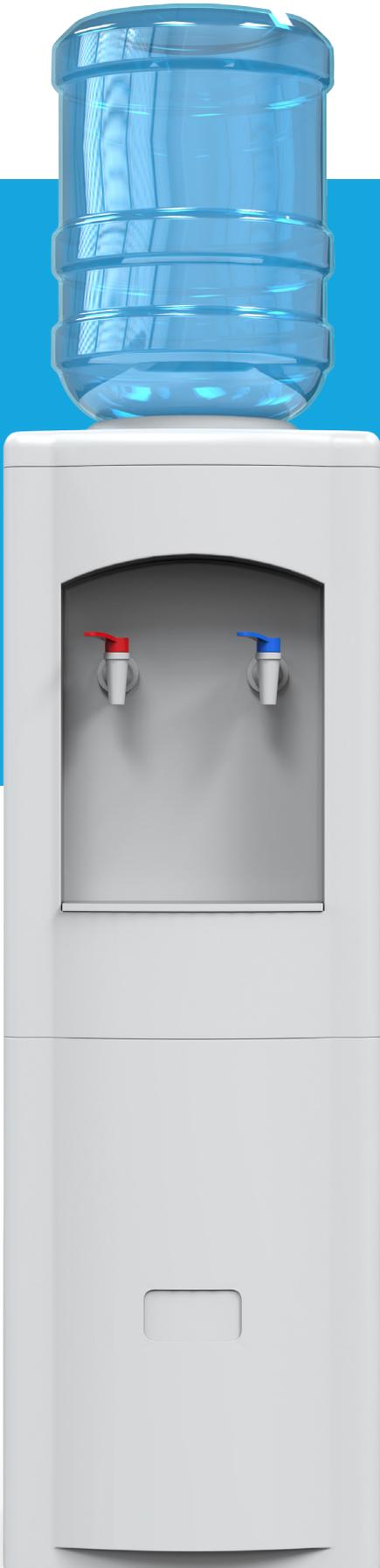


WHISPERS FROM THE WATER COOLER

A 2016 SURVEY ON WHAT MOTIVATES
EMPLOYEES TO IMPROVE THEIR
HEALTH AND WELL-BEING

Welltok[®]





Introduction

Over the past several years, employers have increased the breadth of health and well-being programs available in an effort to create a healthier, happier, and more productive workforce. Historically, most programs offered focused on improving the physical health of employees. However, in recent years, employers have begun to take a more holistic approach to health, expanding their range of offerings to include programs that address the emotional, financial and social needs of their workforce.

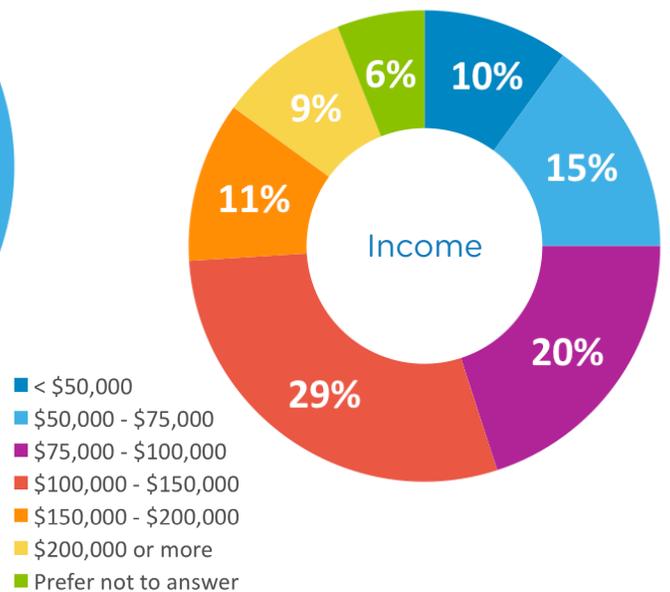
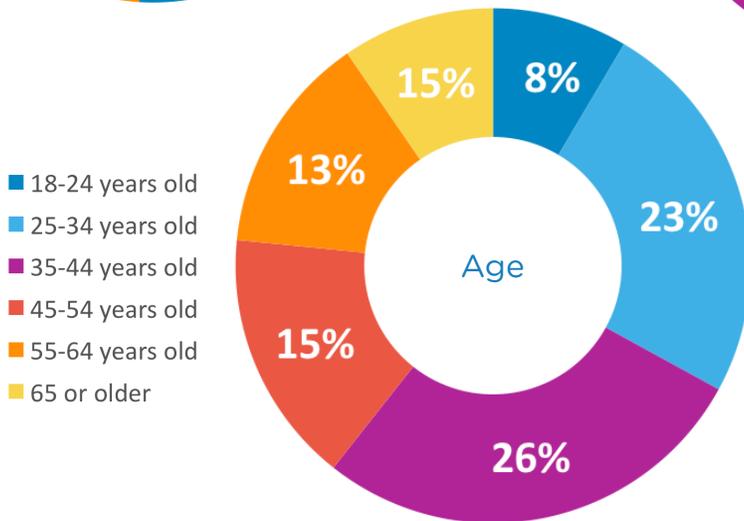
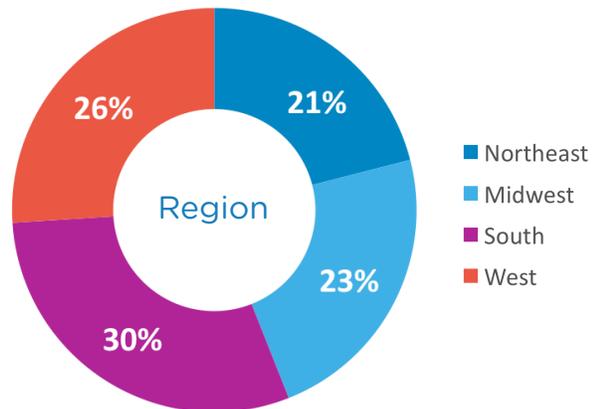
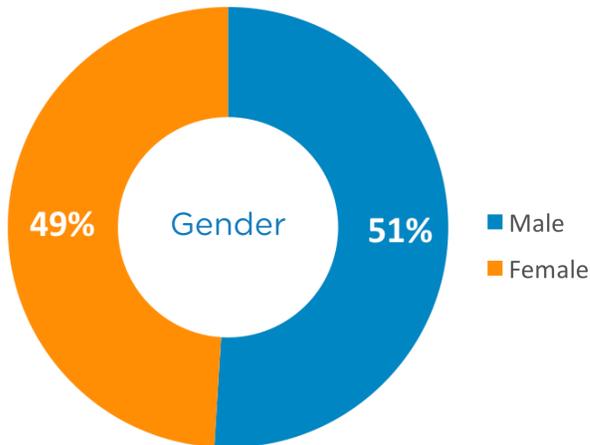
While there has been much research done on what programs are being offered to employees, this survey looks at the evolving world of health and well-being benefits from the perspective of the employee and delves deeper into areas such as:

- How employees view their employer's involvement in their health and what benefits do they value the most?
- Why don't employees engage in certain programs?
- What is the impact of rewards?
- How does program engagement vary by income, gender and age?
- Who motivates employees at work?



Research Methodology & Demographics

To gather the insights presented in this report, Welltok and NBGH surveyed a diverse group of 1,003 full-time employees who work for large organizations (more than 1,000 employees) and receive health insurance through their employer. The survey was conducted online within the United States from April 29 - May 11, 2016.



Key Findings

The results highlight the fact that many programs offered by employers are making a difference, and those employees who do participate find the programs helpful. However, less than half of employees are taking advantage of their employers' programs citing lack of relevance and awareness as the main reasons for non-participation.

So how do employers drive greater participation in their programs? Key factors uncovered as part of this research include increasing program relevance through personalization, driving greater

awareness through non-traditional channels, incorporating rewards and including family members in programs.

A one-size-fits all approach will not work for employers that want to maximize the investments they have made in their health and well-being programs. Employers need to look at how interest in programs varies not only by gender, but by age, as the findings indicate that millennials are motivated by different people at work and are more likely to be motivated to improve their health and well-being at different times of the year.

The good news is the majority of companies can maximize the value of their offerings, regardless of their current levels of employee participation. However, it's important to note that not every cohort is motivated by the same drivers. Employers must think more carefully about how to leverage technology to connect individuals with the right programs at the right time, as well as how to create the right support networks and incentive design structures in order to generate the highest possible return on their investments.

Survey Takeaways

- 1 Greater **personalization and awareness** is needed to drive employee engagement.
- 2 **Rewards** can be a driver for program participation.
- 3 Employees ranked their **colleagues and direct managers** as top motivators.
- 4 Employees want help getting **cost effective care** and **emotional and personal support** from employers.
- 5 **Age, gender and income** impacted **perceptions and participation** in financial health programs.
- 6 Programs that involve the **family** are likely to drive greater participation.
- 7 Think differently about how and when you engage **millennials**.



What do health and well-being offerings look like today?

Physical Health

- Offering physical activity programs like walking challenges
- Helping employees get healthier with weight loss and tobacco cessation programs
- Providing condition management programs to those at risk
- Sponsoring gym memberships

Financial Security

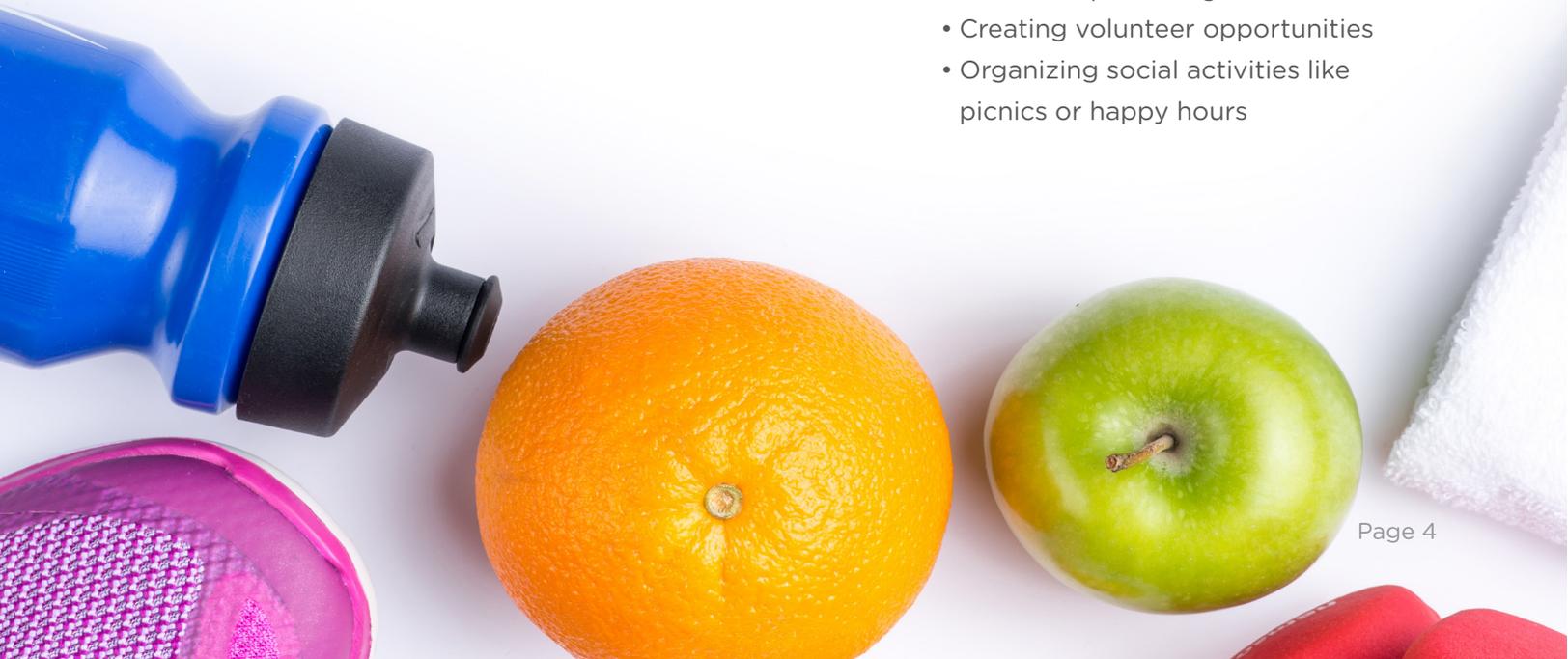
- Providing education through financial seminars and lunch-n-learns
- Helping aging Boomers prepare for retirement
- Assisting new parents with a college savings plan
- Providing employees with one-on-one financial planning
- Helping employees pay down debt

Emotional Well-being

- Encouraging employees to cultivate positive emotions by practicing mindfulness, expressing gratitude and conducting acts of kindness
- Helping employees better cope with current and future stress by developing resilience
- Promoting the prevention and early detection of serious mental health disorders
- Promoting healthy sleep habits

Social Connectedness

- Making fitness challenges group based to drive a sense of community
- Altering job design to create opportunities for employees to work collaboratively
- Modifying the workplace to encourage social connections and relationship building
- Creating volunteer opportunities
- Organizing social activities like picnics or happy hours

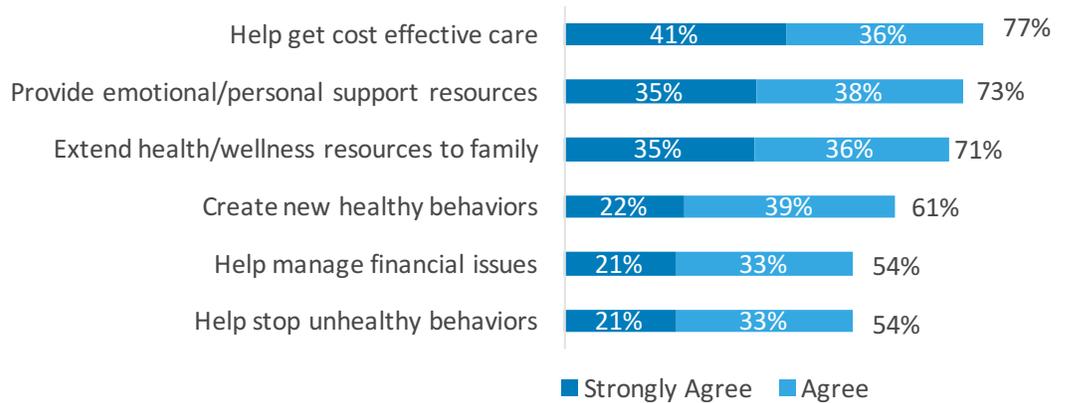




Survey Findings

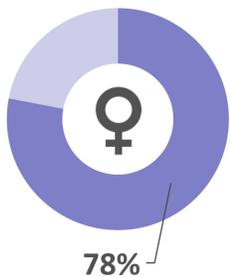
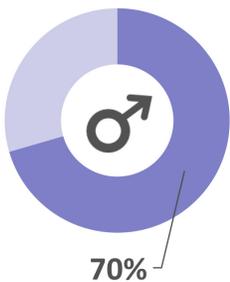
Employees See a Role for Employers in Health and Well-Being

Given the higher healthcare costs faced by employees over the past few years, it's not surprising that the highest ranked area for support was getting cost-effective care (77%). In addition, employees are also looking for emotional and personal support resources as well as help keeping their families healthier.

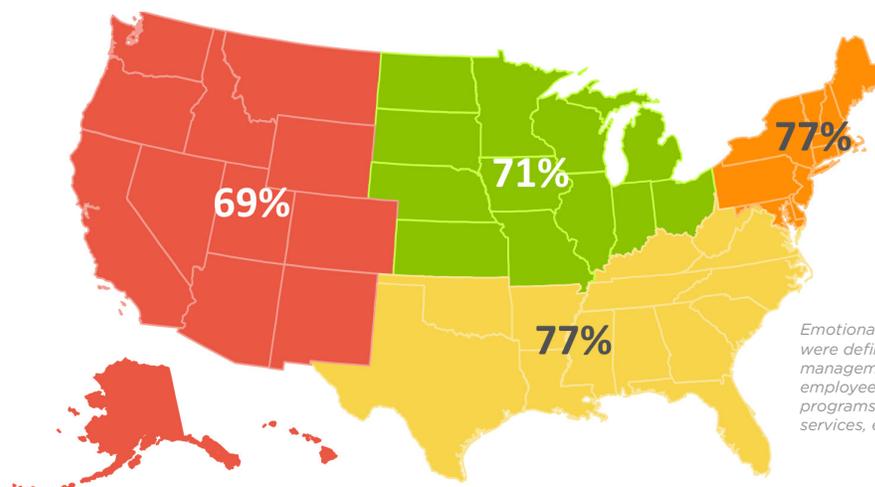


Employer Role in Emotional Health

When it comes to activities like stress management, employee assistance programs and counseling, there was some variation based on gender and region. The strongest advocates for emotional health programs were women (78%) and employees in the Southern and Eastern parts of the United States (77%).



Women feel more strongly than men about the role of their employer in their emotional health, but the vast majority of all employees see a role for employers



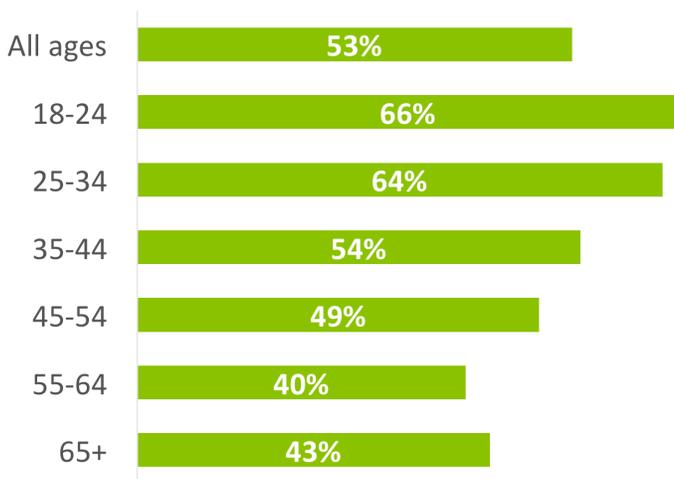
Emotional Health programs were defined as stress management programs, employee assistance programs, counseling services, etc.

Employer Role in Financial Health

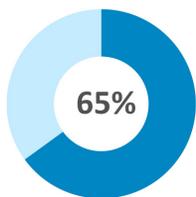
Perceptions on the employer's role in financial health varied with age, gender and not surprisingly, income. Those under 35 had the strongest feelings about accessing financial health programs to help them pay down student debt, get counseling on good financial practices, and set up college funds.

63% of employees in households making less than \$50,000 also wanted employers to play a role in their financial well-being, but that number dropped significantly to 44% for households making \$200,000 or more.

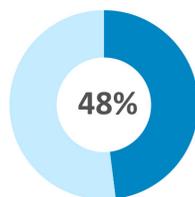
Employees who strongly agree/agree that their employer has a role to play in their financial health with programs like financial counseling, financial planning, or retirement planning.



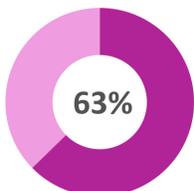
Under Age 35



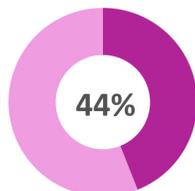
Age 35 and Older



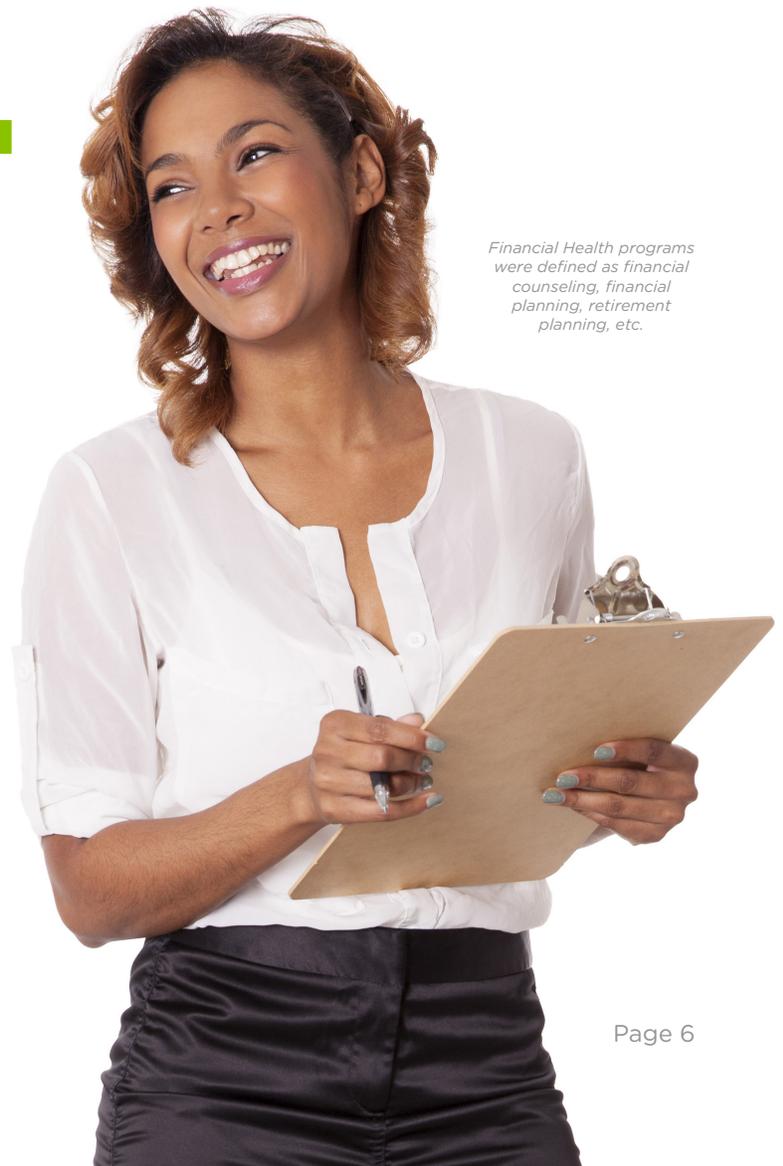
<\$50k Household Income



≥\$200k Household Income

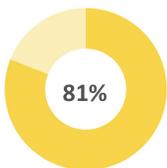


Financial Health programs were defined as financial counseling, financial planning, retirement planning, etc.



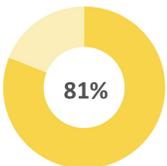
Program Offerings vs. Participation Rates

Percentage of program participants who found their employer's programs helpful



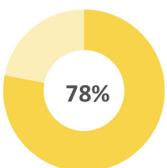
Physical Health

(Physical activity programs, weight loss, tobacco cessation, etc.)



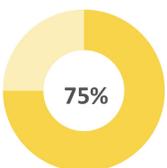
Social Connectedness

(Community-sponsored volunteering or community-based activities.)



Financial Security

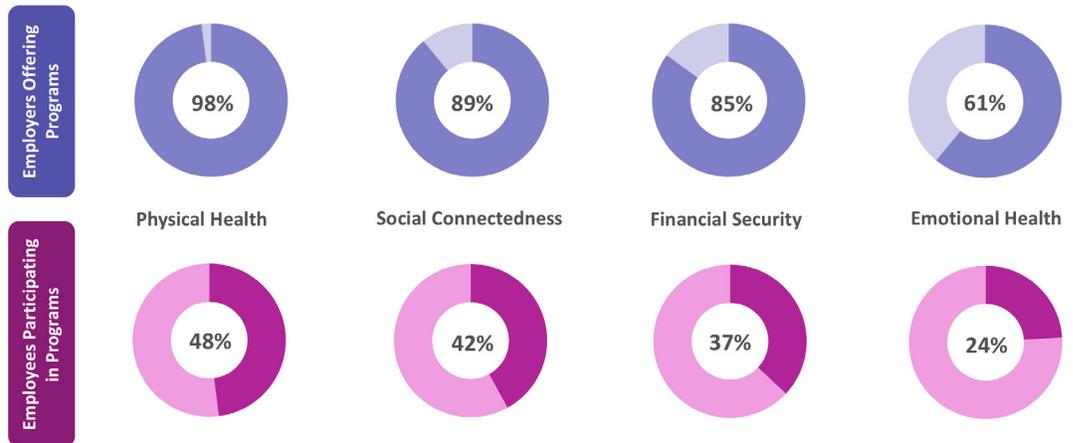
(Financial counseling, financial planning, retirement planning, etc.)



Emotional Health

(Stress management programs, employee assistance programs, counseling, etc.)

The results from a 2016 Employer-Sponsored Health and Well-Being Survey by NBGH and Fidelity Investments show that large employers have expanded the scope of their offerings with greater focus on programs outside of physical health including social connectedness, emotional health and financial health. When asked about their own participation in this survey, however, it's clear that the majority of employees are still not taking advantage of the resources provided by their employers. Less than 40% of employees have utilized financial and emotional health programs.



Source: National Business Group on Health/Fidelity Benefits Consulting, Moving from Wellness to Wellbeing: Seventh Annual Employer-Sponsored Health and Wellbeing Survey, 2016

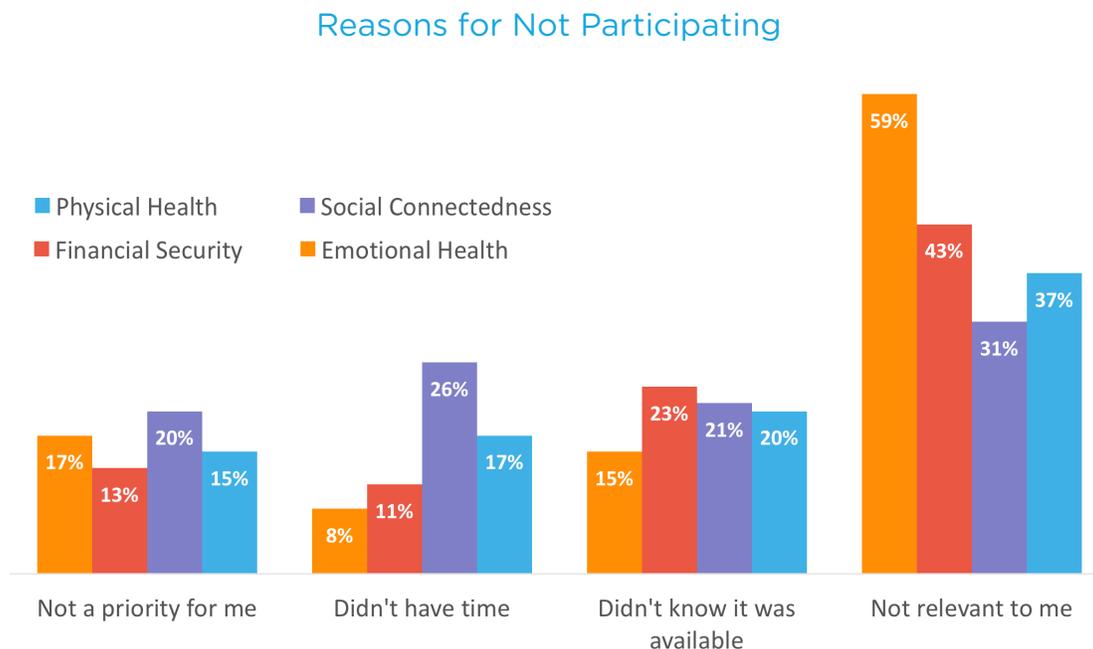
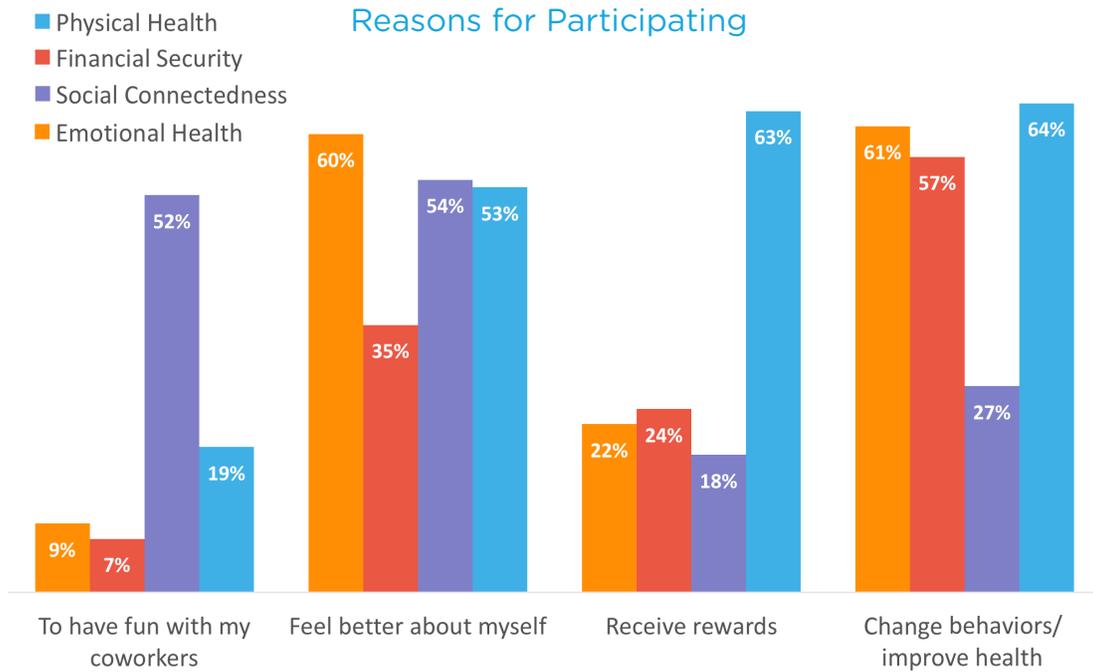
Participation is Low, But Satisfaction is High

Among those employees who did participate in health and well-being programs, satisfaction is high. Participants reported being motivated to take part in their employers' programs in order to change their behaviors, earn rewards and feel better about themselves. These reasons were consistent across all programs though the relative importance changed somewhat based on type of program.

For employers, this is good news. It means that many of the programs they have designed are having the intended impact for a segment of their populations. However, in order to maximize the value of their investments, it's critical to understand why the majority of employees are not participating. Survey results indicate that lack of relevance, lack of awareness and not having enough time to participate in the programs are key factors in non-participation.



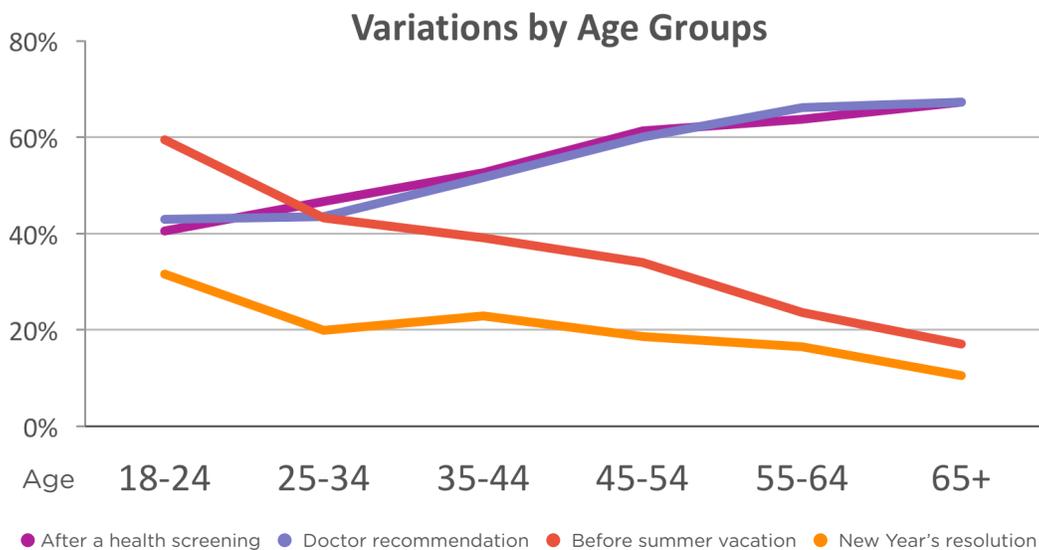
Employees Top Reasons for Participating or Not Participating



Employee Motivation Varies by Age

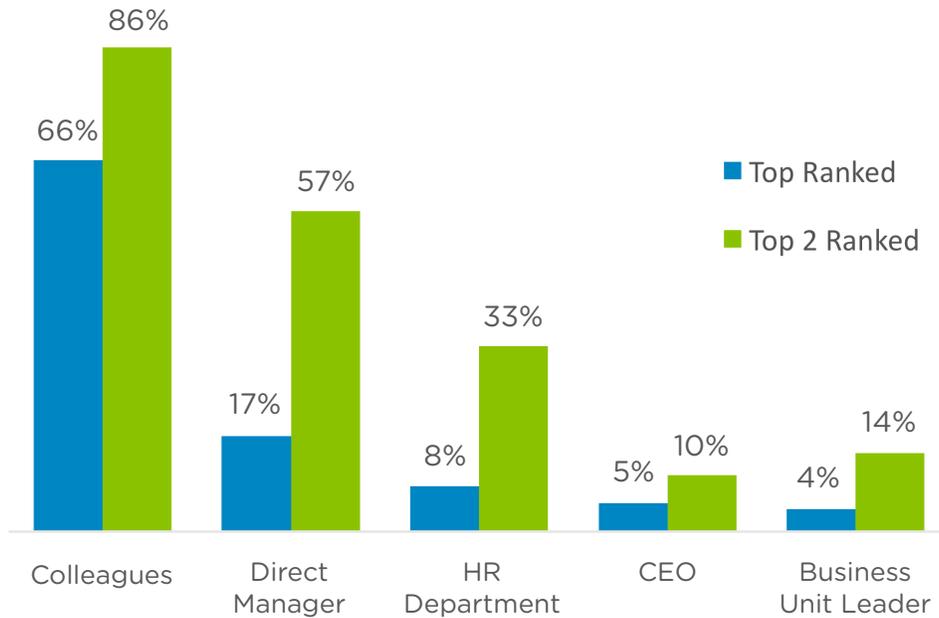
Many employers schedule their health and well-being communications around annual anchor points like open enrollment. However, many employees expressed an interest to hear more about programs throughout the year.

More interesting, however, were how the results varied based on age. Older employees reported being more motivated to change their behaviors around clinical touch points such as after a health screening (55%) or based on a doctor's recommendation (55%). While millennials were more likely to be motivated to change behaviors around summer vacation and New Year's.



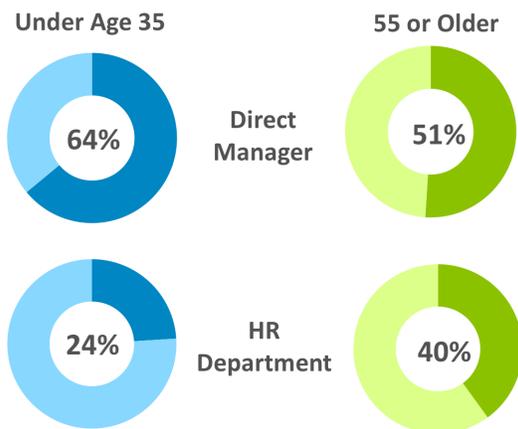
Who Motivates Your Workforce? Think Again!

It appears to be that people employees see everyday matter the most in motivating action. HR managers who make an effort to create programs that encourage colleague participation, and encouragement and participation from a direct manager are most likely to see higher engagement.

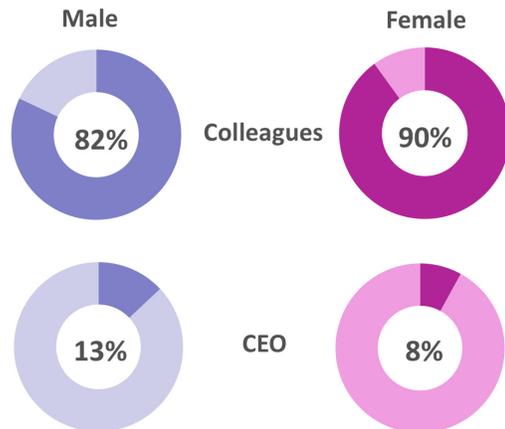


However, the results also showed that motivators varied by age and gender. Millennials are partial to their direct manager’s influence, but less so to HR. Whereas, their 55 or older counterparts are less motivated by direct managers and more influenced by the HR department. Women are more motivated by colleagues, whereas men appear to be motivated by senior leadership.

Variations by Age Groups



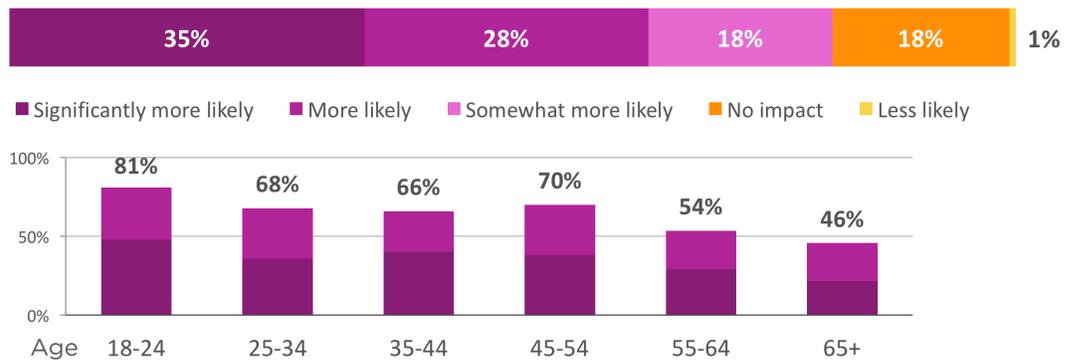
Variations by Gender



Make it a Family Affair

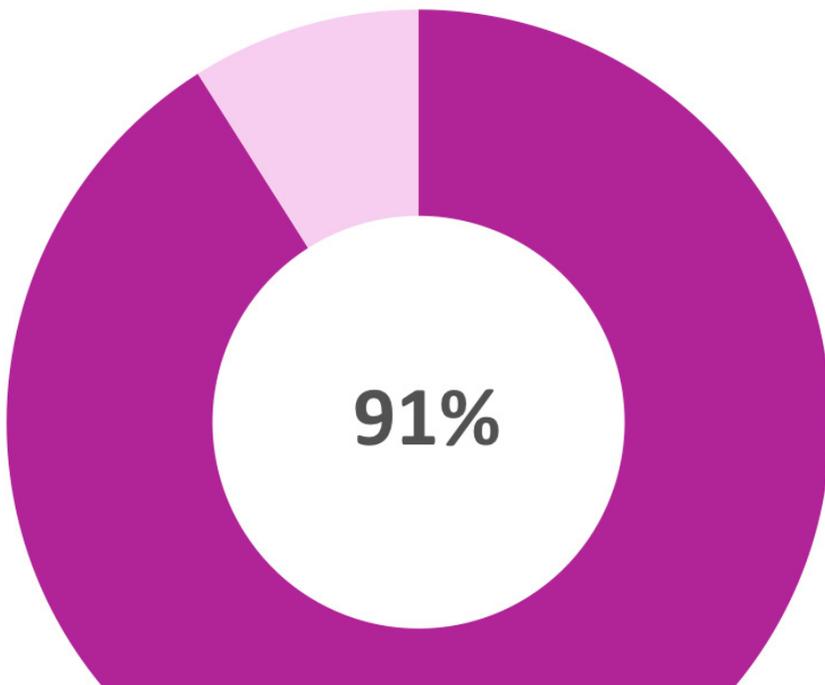
According to participants, one of the most effective motivators has nothing to do with the office. 68% agreed or strongly agreed that including family in health and wellness programs makes them more likely to participate.

Likelihood to Participate in Health/Wellness Program that Includes Family

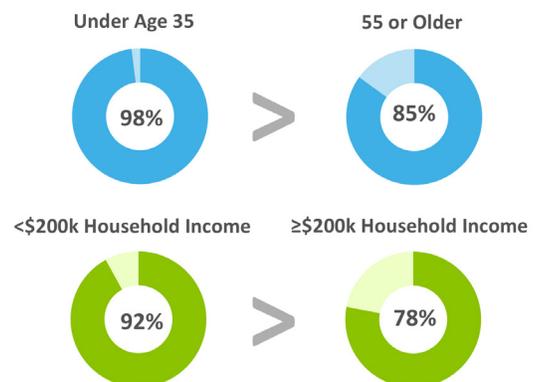


Rewards Work for All Employees

Nearly all (91% of respondents) said that they would engage in healthier behaviors if they received a financial reward, such as lower premiums or co-pays, cash, or a gift card. This held true across all age groups with a slight decline as employees got older. Employees under 35 were more likely to indicate that a reward might encourage them to engage in healthier behaviors compared with employees over 55 (98% vs. 85%).



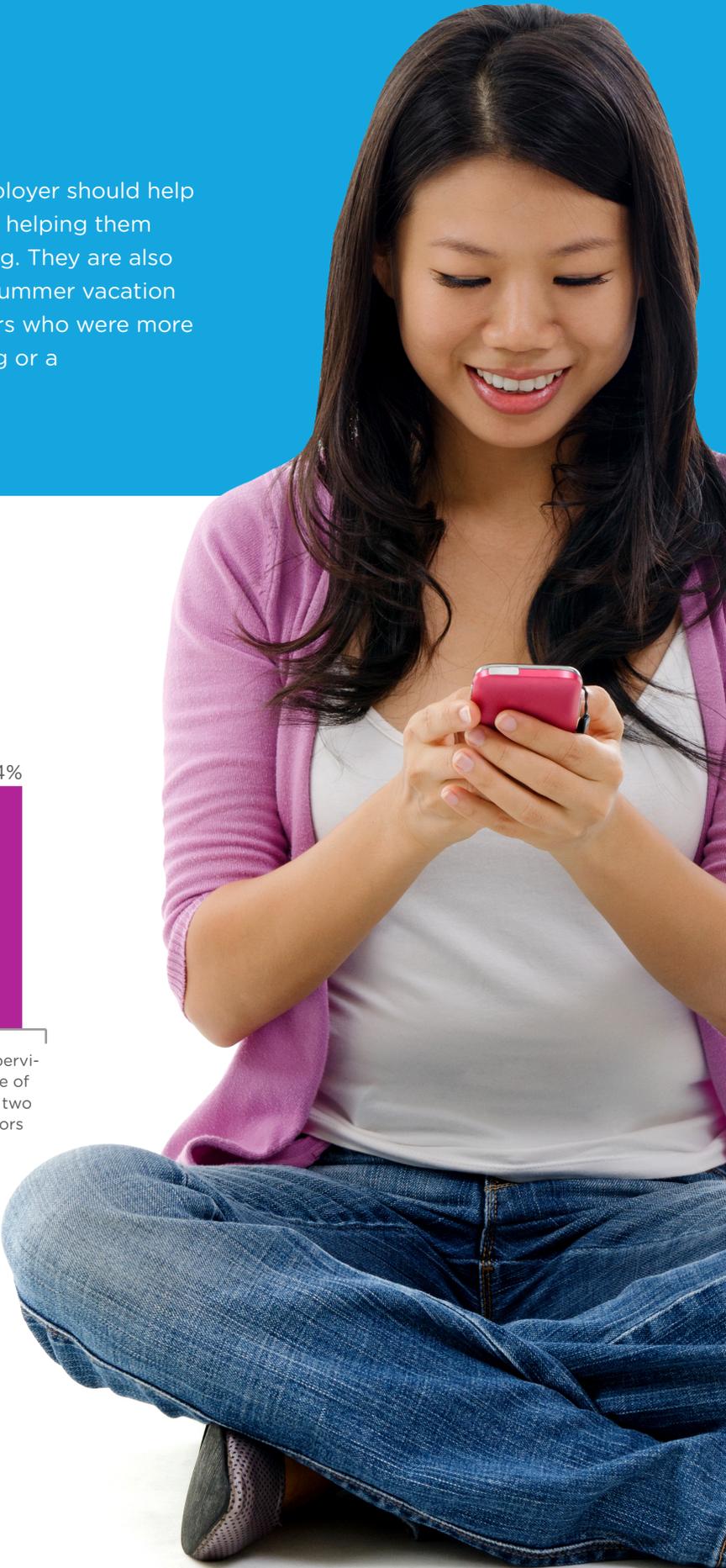
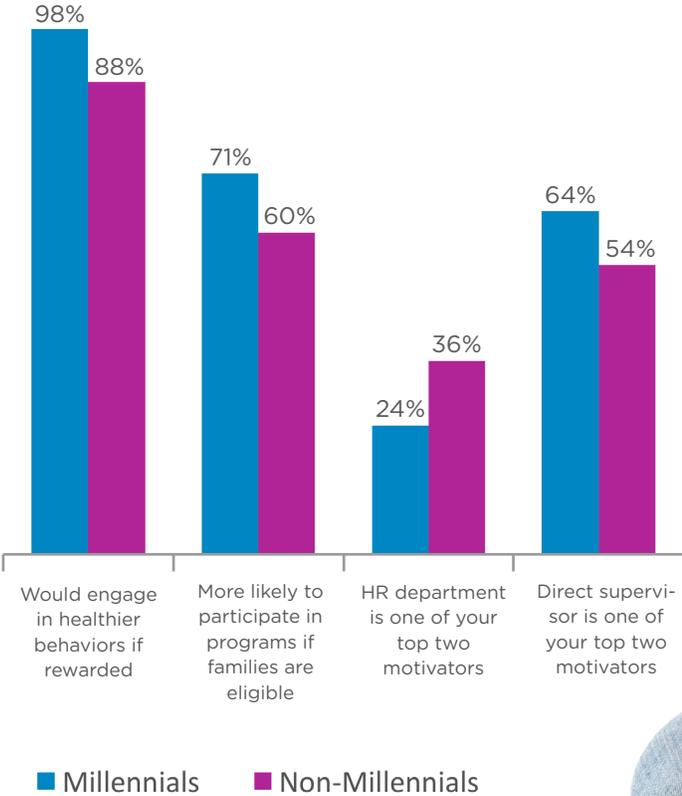
Would Engage in Healthier Behaviors if Rewarded



Note: Rewards were defined as financial rewards, such as lower premiums or co-pays, cash, a gift card, etc.

Think Differently About Millennials

Millennials believe more strongly that their employer should help them find cost effective care, and play a role in helping them improve their emotional and financial well-being. They are also more willing to focus on their health before a summer vacation or as part of a New Year's resolution than others who were more likely to make a change after a health screening or a recommendation from a doctor.





Applying the Survey Findings to Your Workforce

According to Brian Marcotte, CEO of the National Business Group on Health, employee engagement is now the number one challenge facing employers. Employers spend millions of dollars on programs to increase the satisfaction, productivity and health of their workforces, yet it's often difficult to reach and engage employees on an individual basis.

The survey results show that employees are interested in a wide range of health and well-being programs, and those who participate see value in the programs. However, for the majority of employees not participating in programs, the traditional “one size fits all” approach is not likely to drive engagement among those employees. As the results show, there are differences in what employees are looking for, what motivates them and how to motivate them based on factors such as age and gender. Being able to not only address sub-segments of populations, but also move towards understanding the needs and wants of employees at an individual level, will no doubt drive even more program success.

It's also clear that awareness is key and having the right communications at the right time will make a significant difference in how well you can engage employees. Having a technology platform that utilizes applied analytics and personalization technology to reach individuals with personalized, timely, relevant and actionable information can make a significant impact on the degree to which your programs are understood and utilized.

As employers work on increasing program awareness, they must also think about creative ways to motivate individuals to take action. As we've seen from the data, people are highly motivated by rewards. The most successful employer programs typically include sophisticated incentive design and management strategies to figure out the right mix of incentives and rewards (monetary or non-monetary) to drive the highest program participation at the lowest cost.

In addition, HR departments should not forget about the power of colleagues and direct managers in driving program awareness and participation. Creating team programs/challenges and incentivizing day-to-day managers to “walk the talk” and motivate their teams, can be highly successful tools in driving motivation and ultimately, engagement. In addition, where relevant, employers need to think more creatively about how they can involve families in their offerings. In many cases, spouses and children can be the best source of motivation for employees.



About Welltok

Welltok, Inc., developer of the healthcare industry's first consumer enterprise platform, is transforming the way population health managers guide and incentivize consumers to optimize their health. The CaféWell Health Optimization Platform® organizes the growing spectrum of health improvement and condition management resources, obtains unparalleled consumer insights through advanced analytics, and leverages multi-channel communications to connect consumers to the right resources, at the right time. Health plans, employers and other sponsors now have an efficient and effective way to engage, activate and reward consumers, which drives greater healthcare value across all types of populations, from kids to seniors.

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About the National Business Group on Health®

The National Business Group on Health is the nation's only non-profit organization devoted exclusively to representing large employers' perspective on national health policy issues and helping companies optimize business performance through health improvement, innovation and health care management. The Business Group leads initiatives to address the most relevant health care issues facing employers today and enables human resource and benefit leaders to learn, share and leverage best practices from the most progressive companies. Business Group members, which include 71 Fortune 100 companies, provide health coverage for more than 50 million U.S. workers, retirees and their families.

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