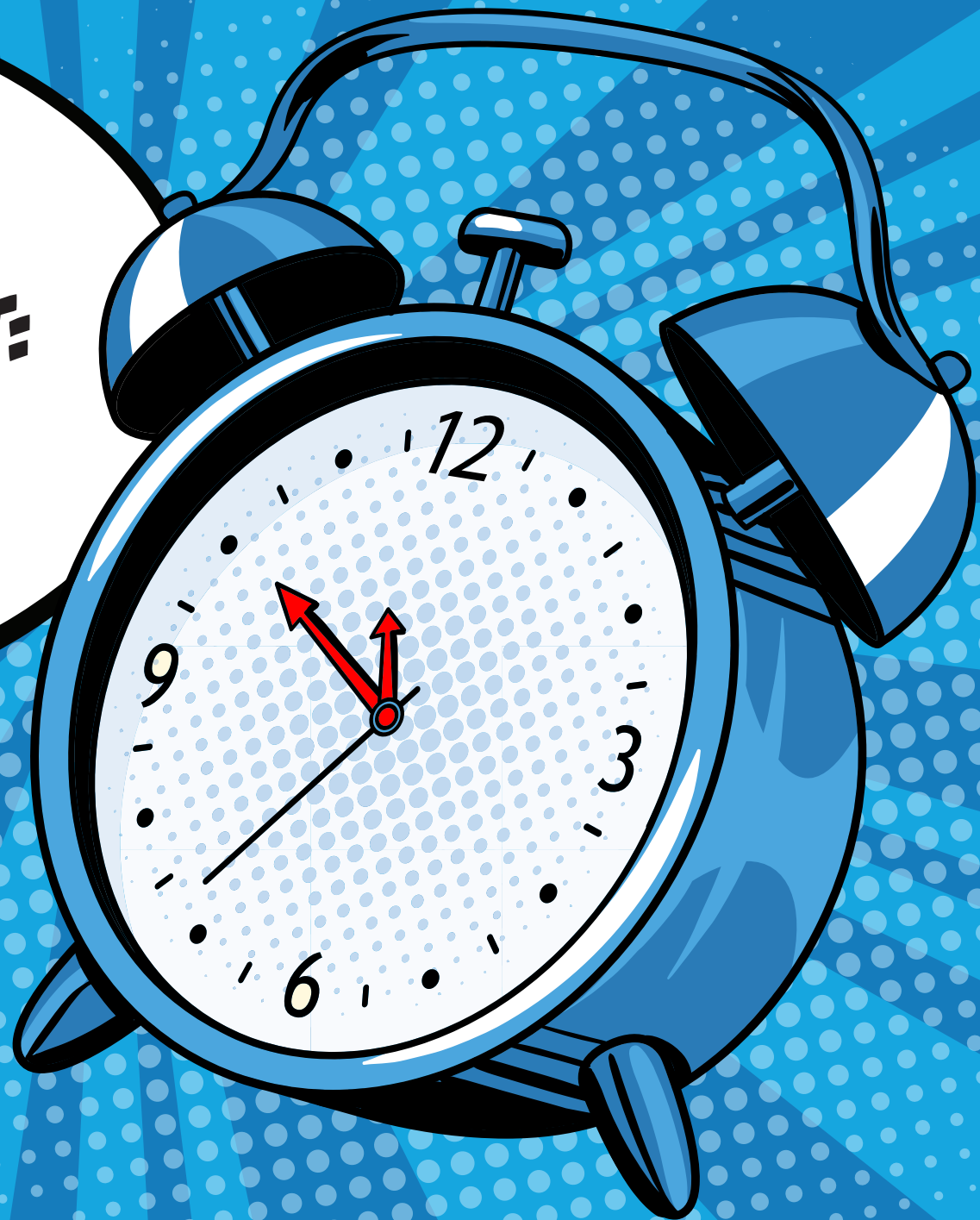


**WELLBEING
WAKE-UP REPORT:
WHAT EMPLOYEES WANT**



Welltok®

WELLBEING WAKE-UP REPORT: WHAT EMPLOYEES WANT

Today's employers are facing significant challenges around employee health and wellbeing: low employee engagement, an overabundance of solutions to choose from, and despite best efforts, a continued increase in healthcare costs. And, with the definition of health expanding beyond physical health to also include financial, emotional and social health, employers are waking up to the fact that fitness challenges or annual health risk assessments are simply not enough.

While there has been a lot of discussion on how to best engage employees, less time has been spent on understanding what employees actually want. To find out, Welltok went directly to the source and surveyed 1,000 employees across the U.S.

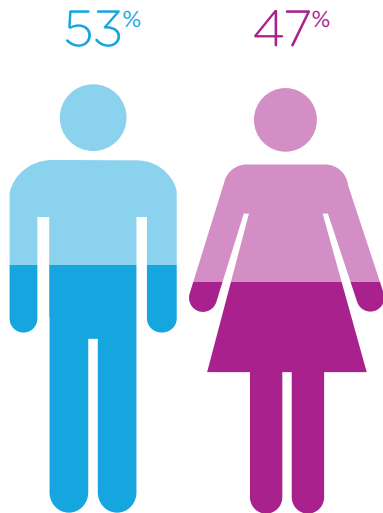
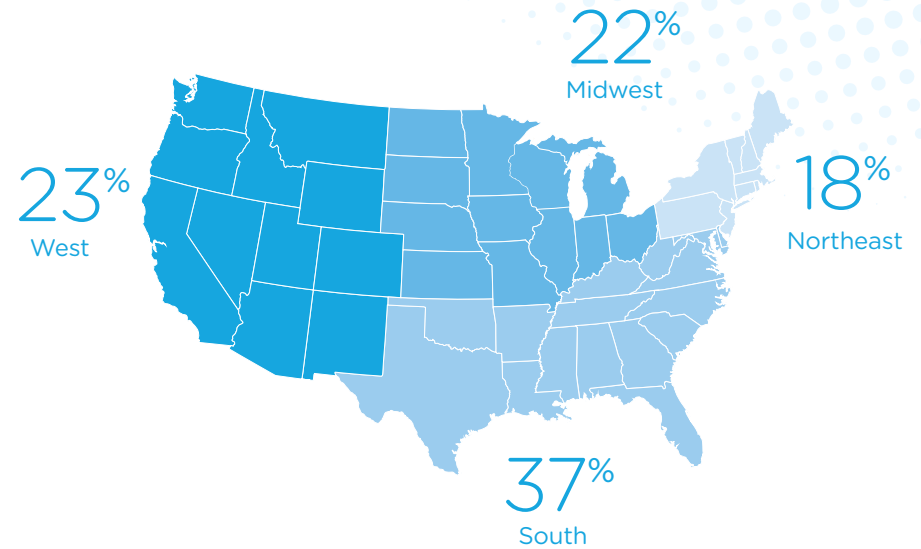
Topics Covered in This Report

1. Employees' top wellbeing priorities (it's not what you think)
2. Why your programs may be missing the mark (get up close and personal)
3. How stress and sitting is affecting your employees (it's time to take a stand)
4. New ways to motivate employees (cash isn't king)

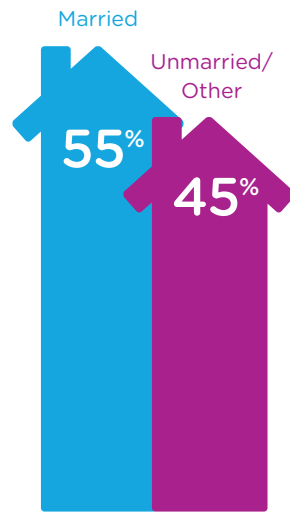


DEMOGRAPHICS AND RESEARCH METHODOLOGY

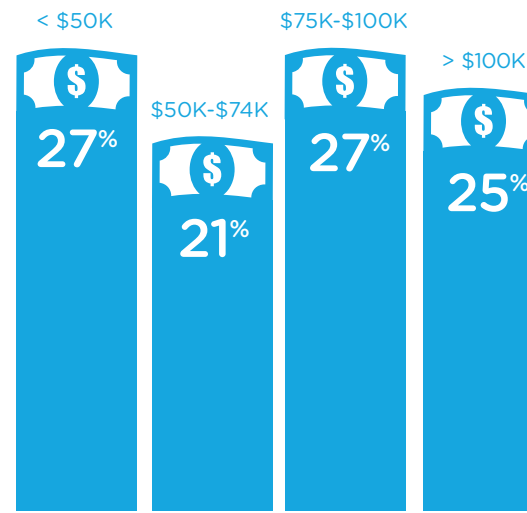
To gather the insights presented in this report, Welltok surveyed more than 1,000 full-time workers ages 21 and over across the U.S. The survey was conducted online in December 2018 with independent research firm Ipsos.



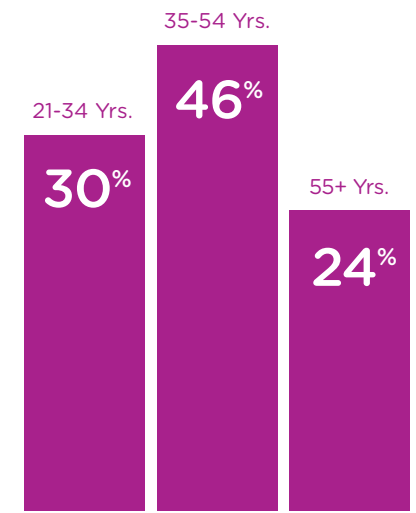
Gender



Household Status



Income Level



Age

KEY FINDINGS

New Definition of Health: More than 60% of employees are seeking support from their employer for all aspects of health, with financial health being their #1 priority. While there is consensus on the desire for total wellbeing support (physical, financial, emotional and social), what people need varies based on age, gender, marital status, health status and motivation. This is why it's essential employers provide individualized programming to truly have an impact.

Help Me, Help Myself: People want (and expect) their employer to help them achieve their personal wellbeing goals. Companies are starting to make the effort, but only 16% of employees strongly agree that they know where to find all the health and wellbeing resources available to them. Additionally, 56% of employees have received irrelevant support, wasting time and money. Employers must address these challenges by making it easy for employees to find and use programs.

The Struggle is Real: Employers are failing the stress test. Over 50% of Millennials have seriously considered switching jobs due to workplace stress, and while employers are taking notice, only 33% of respondents say their employers offer stress management programs to them. This underscores the importance of effectively providing the right support to the right individual when and where it is needed, or risk greater employee burnout and turnover.

Swing and a Miss: 56% of employees say the health and wellbeing programs offered by their employers are irrelevant, wasting company time and money. Delivering more personalized programming would motivate over 80% of employees to participate more, along with a variety of non-cash incentives like paid time off and massages (both stress relievers, too!).

TOTAL WELLBEING IS TOTALLY ESSENTIAL

The findings from this survey could not be more clear: the definition of health has evolved beyond physical health. Over 60% of workers feel it is important for companies to offer health and wellbeing resources that support total wellbeing, which not only includes physical health but also financial, emotional and social health. Interestingly, when ranking health and wellbeing priorities, financial stability was #1 and positive relationships ranked higher than physical activity.

Top Ranked Employee Health and Wellbeing Priorities

1. Financial stability
2. Healthy eating habits
3. Positive relationships (work and family)
4. Appropriate level of physical activity
5. Adequate sleep
6. Manageable stress level
7. Control or manage an existing health condition
8. Find a higher purpose

While most consumers were fairly consistent in their rankings of priorities, a deeper dive revealed notable differences by demographics. For example, Midwesterners are most concerned about controlling an existing health condition, lower income workers care most about finding a higher purpose, and childless households don't feel they get enough physical activity. Surprisingly, non-married employees struggle more with managing stress levels.

Variations in Desired Support

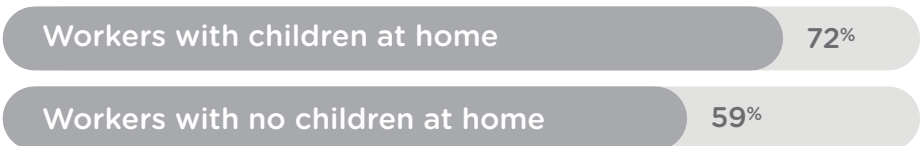
Social Connections



Emotional Support



Financial Health Support



HELP ME, HELP MYSELF

People want (and expect) their employer to help them achieve their personal wellbeing goals. Interestingly, almost 6 in 10 (58%) full-time working Americans feel that their direct manager supports their efforts to improve or maintain their wellbeing (e.g., time off for a doctor's appointment, encourage lunchtime yoga). Yet company-wide initiatives seem to be falling short.

In most cases, people can't find their company's wellbeing resources, with only 16% strongly agreeing that they know where to find all the health and wellbeing resources available to them. Additionally, 56% of employees say they have received resources that are not relevant to them. Employers can overcome this by

providing access to all programming in a single, easy-to-use platform that leverages machine learning and advanced analytics to personalize the experience.

As consumerism continues to make its way into healthcare, employees also want multiple ways to access resources, when and where they need them. Nearly 70% of respondents have to some degree increased their use of technology over the past couple of years to manage or support their health (internet resources, mobile applications, monitoring/tracking devices, etc.), reinforcing the appetite for digital-based health programing. Using technology, like mobile apps, AI-powered chatbots, or text messaging can make it easy for employers to meet these consumer demands at scale, without breaking the bank.



***ONLY 16% STRONGLY AGREE THAT
THEY KNOW WHERE TO FIND HEALTH
AND WELLBEING RESOURCES***

70%

REPORT USING TECHNOLOGY MORE TO SUPPORT HEALTH

An important topic this survey explored is if privacy concerns could prevent participation in company-sponsored wellbeing programs. Some employees expressed concern that their employer could know too much about them by participating. Workers with children at home were among the most private group (over 50% are concerned to some degree), which may be due to dependents being on their health plan.

Millennials also felt most strongly about maintaining privacy compared to other generations. This emphasizes the importance of offering a secure, private and anonymous health and wellbeing platform. Corporations need to ensure a high level of security and trust with their workforce for employees to comfortably take advantage of the programs made available to them.

Is Sitting the New Smoking?

This survey confirms that 51% of employees are sitting at least half of the workday. These marathon sitting sessions are extremely harmful to the human body and are not negated by regular exercise. Employers can help by offering standing desks, encouraging walking meetings or providing trackers with movement reminders.



EMPLOYEE STRESS: THE STRUGGLE IS REAL

Sixty-four percent of employees say they feel stressed at work, especially women and middle-aged workers. While not all stress is bad, long-term stress can affect an individual's health¹. This survey exposed that one-third of all working Americans say that work stress is negatively impacting their life and that they have seriously considered changing their work situation due to stress (35%). Millennials, the fastest growing employee population, are the greatest flight risk – over 50% have seriously considered switching their work situation due to stress.

Even though 65% of employed Americans say they believe companies should be responsible for helping their employees manage or reduce workplace stress, only 33% believe that their employer offers them tools and resources to help them reduce work stress.

1. <https://www.nimh.nih.gov/health/publications/stress/index.shtml>

Variations in Employee Stress Levels

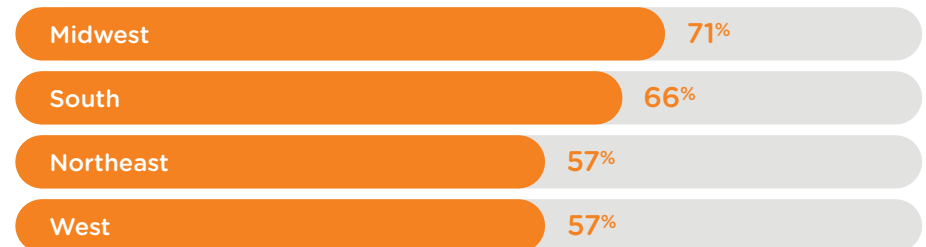
Gender



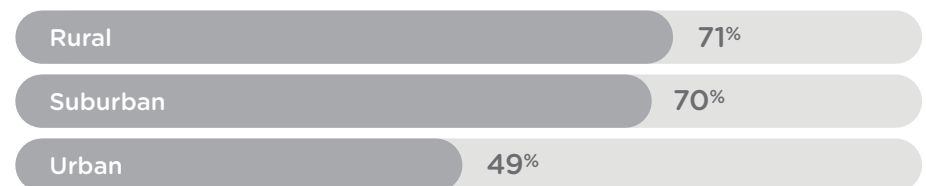
Age



Region



Residential Area



ARE YOU TALKING TO ME? THE CASE FOR PERSONALIZATION

More than 80% of respondents believe everyone at their company is offered the same resources, regardless of individual needs and goals. Furthermore, 56% of workers have received irrelevant support, which wastes both time and money. The majority would increase participation if they received more relevant health and wellbeing programs and resources (only 8% strongly disagreed), exposing a significant opportunity to drive more engagement with a personalized approach. This survey confirms there are differences in the types of programs employees want and provides general

direction and insights at a segment level. To be truly effective, employers need to gain deeper insights about their employees as individuals by leveraging consumer data. Consumer data can provide valuable insights into a person's social determinants of health (where a person lives or works, their education level, household composition, etc.), which largely contribute to their overall health status. Leveraging all types of data (healthcare and non-healthcare) and applying advanced analytics and machine learning better predicts who will be most receptive to what programs, and ultimately, how best to drive targeted actions. Over time, advanced analytics also provides insights about which programs are working (or not working), enabling companies to optimize their program offerings.

84%
SAY THEIR COMPANY OFFERS
ONE-SIZE-FITS-ALL RESOURCES

56%
GET IRRELEVANT
SUPPORT

82%
WOULD INCREASE
PARTICIPATION WITH
PERSONALIZED SUPPORT

IT'S TIME TO ACTIVATE, NOT JUST ENGAGE EMPLOYEES

Improving employee participation in wellbeing programs requires several components: understanding individual health and wellbeing goals, delivering relevant programming to support these goals, and motivating employees to take action and get rewarded.

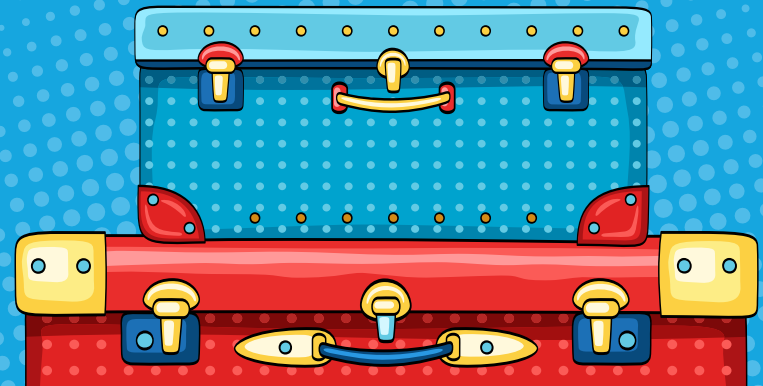
An effective rewards program must align the right type of incentive with the targeted action. Cash rewards and insurance premium reductions are commonly used to motivate employees to complete health-related activities. But it's not all about the money. Employees are interested in many types of incentives – extra vacation time (74%), flexible work schedule (62%), and wellness benefits (55%) are the most popular non-traditional choices. Less attractive incentives were volunteer time, commuter benefits and lunch with company leadership.

To keep employees actively involved, companies should consider a mix of traditional awards (e.g., \$25 for a flu shot) and more creative options (e.g., extra

vacation time for attending a 401k planning workshop). Additionally, rewards must also be appropriately matched to the targeted action.

Top 10 Non-Traditional Motivators Ranked by Employees

1. Extra vacation time
2. Flexible work schedule
3. Wellness benefits (e.g. gym membership)
4. Discounts on local activities and goods
5. Raffles for large gifts (e.g., trips, iPads)
6. Sporting event tickets
7. Lottery tickets
8. Discounts on fitness equipment
9. Donate to charity of choice
10. Company gear (logo t-shirts)



ANSWER THE CALL: HOW EMPLOYERS CAN APPLY THESE FINDINGS

Employers have a lot to consider when it comes to developing an effective wellbeing strategy, including what employees want, how to engage them and how to drive action. Better aligning programs to individual employee needs, along with providing a single destination for employees to easily access resources, are proven to boost engagement rates and lower costs.

Consider this survey a wellbeing wake-up call. Employees across the nation have spoken – fitness challenges and one-size-fits-all wellbeing programs are not what they want and need. They are seeking personalized total wellbeing support (financial, physical, emotional and social health) from their company that helps them across all aspects of their lives. However, many are struggling to find available resources, and when they do, feel they are irrelevant. This is a risky situation, as not meeting individual employee wellbeing needs opens the doors for employee turnover.

Employers can improve the experience by organizing all wellbeing resources into one, easy-to-use platform. Evidence also shows that taking a more personalized approach to employee wellbeing programs benefits the bottom line, with more present employees, and reduced medical costs. This is a win-win for employees too, as they want and need a total wellbeing program that supports their health and improves daily living.

Having a technology platform that utilizes applied analytics and machine learning 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. This personalized approach carries over to motivating employees with not only highly-relevant resources, but incentives too. Successful wellbeing programs will include a sophisticated incentive design strategy that creates the right mix of incentives and rewards (monetary or non-monetary) to drive the highest program participation at the lowest cost. Finally, advanced analytics enable employers to optimize their offerings and program design by identifying which programs are resonating, and which aren't.

To meet employee expectations and get results – greater activation, reduced costs and happier, healthier employees – it's time employers take a new approach.

ABOUT WELLTOK

Welltok, the leading consumer health SaaS company, designed its highly-personalized Total Wellbeing Solution to make it easy and rewarding for employees to take control of their health, and for employers to achieve value with a more productive, healthy and happy workforce. The solution addresses diverse workforces across many industry sectors, including but not limited to, technology, finance, food and beverage, retail, health, government and transportation.

Only Welltok's Total Wellbeing Solution activates employees and drives greater satisfaction, while maximizing investments by:

- Organizing all employee benefit resources into on seamless platform
- Applying advanced analytics and a proprietary consumer database to create a personalized experience for each employee based on their unique needs and preferences
- Helping employers identify which programs are best for their population, as well as curating, managing and integrating existing and third-party programs
- Connecting employees with the right programs, at the right time and making it easy for employers to see what actions are being completed
- Leveraging multiple channels such as text, AI-powered chatbot, automated calls, direct mail and email, to meet employees where they are, and
- Creating a safe, secure and private environment that fosters trust and ensures compliance

A personalized total wellbeing program is good for your employees and your bottom line.

**Contact us today to learn more at:
optimizedhealth@welltok.com or 720.390.6331**

