### **Wellness trends**

The fifth annual Aflac WorkForces Report reveals the growing prominence of wellness programs in the workplace and finds possible links between successful programs and the employer's approach to their overall benefits program and strong benefits communications.

#### Wellness programs continue to rise in importance

More employers are offering wellness programs than ever before. This year, close to half of the 1,977 business decision-makers surveyed reported offering a company-sponsored wellness program, which is up from 30 percent in 2012. Insurance brokers noted a similar trend, and just over half (53 percent) agree<sup>1</sup> they regularly recommend wellness programs to their clients.

Not only are more businesses turning to wellness programs, but the study found that employers and brokers may also be becoming more effective when executing wellness initiatives. Over half of employers that offer wellness programs (53 percent) believe their program is effective,<sup>2</sup> which is up 7 percentage points compared to 2014. And nearly 4 in 10 brokers (39 percent) agree<sup>1</sup> they have helped clients lower health insurance premiums as a result of their wellness programs, which is an increase of five percentage points compared to 2013 and 2014 (34 percent).

#### Wellness programs influence employee satisfaction

One advantage to having a wellness program is the influence it can have on employee satisfaction. Out of those with wellness programs, 3 in 4 employers agree their programs improve worker satisfaction. And employees who participate in their companies' wellness programs are more satisfied<sup>3</sup> in their jobs (70 percent vs. 59 percent) and with their benefits packages (66 percent vs. 58 percent) than those who don't participate in their companies' programs. What's more, employees whose companies offer wellness programs are less likely<sup>4</sup> to look for new jobs in the next 12 months than those without wellness programs (46 percent vs. 52 percent).

#### What are successful programs doing differently?

Wellness programs come in all shapes and sizes, but not all programs are successful with helping companies offer lower premiums to their employees. Surprisingly, the study found that the most popular program components may not be the most effective. For instance, although few companies with wellness programs offer an on-site doctor or nurse (17 percent), over half of those that do (65 percent) agree<sup>5</sup> they are able to offer lower health insurance premiums as a result of their wellness program. On the other hand, over half of employers with a wellness program offer Employee Assistance Programs (54 percent), but just half of these (51 percent) agree<sup>5</sup> they are able to offer lower health insurance premiums as a result of their wellness program (see Chart 1).



An employer's ability to lower premiums varies by type of wellness program offered

Employers with wellness programs that include the following components:		Ratio of those employers who agree <sup>5</sup> they've been able to lower premiums as a result of their wellness program
On-site doctor or nurse	17%	65%
Wellness screenings	64%	60%
Healthy eating incentives	52%	59%
Smoking cessation programs	56%	59%
Preventive care programs	55%	58%
Company events such as fun runs	34%	58%
Stress management programs	47%	57%
Health fairs	41%	55%
On-site gym or discounted gym membership	45%	55%
Employee assistance program	54%	51%

# Well-rounded benefits + communications = employee engagement

Wellness programs may boast higher engagement when paired with other work site perks and strong communications strategies. The study found that wellness program participation is higher among employers that offer financial guidance and education, voluntary benefits and flexible scheduling. It's also higher among companies that have increased the frequency of benefits communications in the past year (see Chart 2). Having multiple options may boost communications opportunities and awareness overall, which can be amplified when an employer works to communicate frequently about their benefits programs.

## Chart 2 Employee participation in wellness programs is higher among companies with stronger benefits communication

	Employee participates	Employee doesn't participate
Employer only communicates about benefits at open enrollment and new hire	33%	46%
Frequency of benefits communication increased in the past year	21%	11%
Employer communicates too little about employee benefits	28%	34%
Employer communicates the right amount about employee benefits	71%	65%

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#### **About the study**

The 2015 Aflac WorkForces Report is the fifth annual Aflac employee benefits study examining benefit trends and attitudes. The study, conducted in January and February 2015 by Research Now, captured responses from 1,977 benefits decision-makers and 5,337 employees from across the United States. To learn more about the Aflac WorkForces Report, visit AflacWorkForcesReport.com.

The Broker Survey was conducted online within the United States between January 20, 2015, and February 10, 2015, among 306 insurance brokers or producers employed at a company with three or more employees. No theoretical sampling error can be calculated; a full methodology is available.

- <sup>1</sup> Completely or strongly agree
- <sup>2</sup> Extremely or very effective
- <sup>3</sup> Extremely or very satisfied
- <sup>4</sup> Extremely, very or somewhat likely
- <sup>5</sup> Somewhat or strongly agree

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