



## Partnering Existing Workplace Wellness Programs for Greater Benefits: An Undiscovered Opportunity

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It could be said that corporations which have both a group health benefits plan and an occupational health and wellness program have an enormous opportunity to partner the two programs for the overall benefit of the employees and the company. Unfortunately, this is rarely the case, and has seldom even been considered.

To my way of thinking, the concept of coordinated health and wellness programs and group benefit plans seems a logical and even expected way for companies to foster a healthy workplace. I wondered why there is no overlap between the two programs, even though they are both under the broader auspices of human resources, and both are concerned with employees' health. Healthy, happy employees lead to increased productivity and efficiency in the work place. Since it seemed like such a logical inter-relationship to me, I decided to investigate the topic to see where my queries would take me.

I began my search on the internet, looking for occupation health and wellness programs. This was the first stumbling block to my "logical" assumptions. Instead of health and wellness, I found sites for occupational health and safety. As I read through the information, it soon became evident that this is an area required by legislation, and most programs are developed primarily to fulfill this obligation. I agree that legislation and guidelines should be in place, but perhaps this could be a starting point rather than the end product.

From my reading, I discovered that the occupational health and safety (OH&S) programs are primarily aimed at training employees for their individual responsibilities, with the emphasis on accident prevention. Management is responsible for formulating procedures to cover training, create safe work places, report and investigate accidents, and have first aid and emergency procedures in place. Any other rules, or information that is required to ensure compliance with health and safety legislation, are also included and may be different in every company. Training of employees includes communication of what their individual responsibilities

are, giving them the ability and competence they need, and then allowing them to carry out their duties. Committees are set up consisting of management and employee representatives who work together to develop, implement, and monitor the various sections of the OH&S program. Since employees are involved in the development of the plan, it is assumed that this will increase the cooperation of all employees. Assessments can be done and improvements made at any time, and, of course, all accidents and injuries that occur in the workplace are investigated. This is the primary focus of the OH&S programs. All of this is put into place as a response to legal risk management from an executive level.

If an injury should occur at work, the Workers' Compensation Board (WCB) is to be notified, and the process of having the employee return to work is overseen by WCB. Provincial health care and the company's group health care plan may cover some of the needed medical procedures, and WCB may also contribute to the payment of the care that is required. However, this process requires a great deal of paperwork, and there are restrictions as to what may or may not be covered. Depending on the group health care plan a company has, one may have limited access to such things as physiotherapy, and some recommended courses of action may not be covered at all. The WCB is, and indeed should be, concerned primarily with returning the employee to the workplace. Unfortunately employees, and their employers, are being limited by what procedures are allowed by insurance companies and WCB, rather than what is available and sometimes recommended by the medical community. The potential for frustration is very high. Is this beneficial to one's health? It certainly is not conducive to a feeling of wellness. It is also an extremely reactive system, not one that encourages employees to be proactive about their health.

I asked several people about injuries that occur outside the work setting and whether or not there was coverage that was easily available to workers or their families. I had several different responses

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to my inquiries with some saying they thought they had coverage for the employees and their families through short-term and long-term disability insurance. As would be expected, large organizations have more resources to expend for more comprehensive plans. Smaller companies have a much more difficult time affording the plans available through typical insurance companies.

Group health care plans also tend to be reactive in their responses. They are generally considered to be expensive given the restrictions and limitations as to what is and is not covered. Pre-existing conditions may even be excluded from coverage. They lean toward traditional western medicine, which means that anything out of the mainstream is probably not covered. New treatment methods and therapies are generally not covered, even with a doctor's recommendation. One example of a procedure that has limited coverage is acupuncture. Even if this procedure proves to be helpful and enables the worker to return to work faster and in better health, it is not necessarily covered. This seems foolish when the ultimate aim of any business is to increase productivity, which is impossible if an employee is off work or in pain.

I also questioned a number of people about preventative measures being covered. This also tended to be hit and miss, with each plan differing. Preventative health is a fairly new concept as far as workplace wellness is concerned. OH&S programs consider their educational services (such as exercises and tips on safety measures) to be adequate. If people want to take a proactive role in their health through such things as maintenance massages, botox injections for headaches, or veneers on their sensitive teeth, then chances are they are on their own. Similarly, if they find a herbal supplement that somehow improves their health, they are probably on their own. A course in managing pain, or working toward an overall feeling of wellness, such as yoga, will not be covered even if it is recommended by a physician. Does having to fight any type of benefit plan inspire employees to be loyal or satisfied with their jobs? Again, I argue that people who feel they are in control of their health, or at least have some say in their treatments, are going to be better employees overall.

There are some group benefit and wellness plans that are letting employees decide where they would like to use their health care dollars for themselves and their families. A flexible plan is a whole new way of approaching health care and will take a while to become the norm, but the benefits could prove to be amazing. If one could convince the OH&S programs to become more proactive and concerned with preventative wellness, and WCB to eventually expand its perspective, then a whole new system could develop. This system would see employees working with employers in a very real way to ensure increased productivity. With maintenance health becoming the norm, the company may ultimately decrease the cost of its health and dental benefits. WCB may have less to pay out for recuperative measures, and more money may become available to employees and employers alike.

In addition, there is the added benefit that as prevention practices

take place, employers could see a reduction in down time and sick days. For instance, paying \$300 every four to six months for an employee to have botox injections to keep severe migraine headaches at bay, costs less than employer-paid sick days during this same time period. Is paying for tooth veneers really more costly than several trips to the dentist for sensitivity treatments and the time off required to do this? What if a truck driver or construction worker had easy access to massages, acupuncture, or physiotherapy to reduce back pain or other conditions? There could conceivably be a reduction in accidents. A trucker who is in pain or discomfort has a higher potential of being in an accident in which the costs become immeasurable when one considers equipment loss, cargo loss, and most importantly, the possible cost in human lives. I personally fail to see how a reduction in these costs will not benefit both a company and its employees.

Let me also address the issue of pain management and how it affects performance in the workplace. If an employee isn't sleeping due to his or her inability to control pain, effectiveness at work is marginalized. If an employee is under the influence of pain management medication, the ability to make sound decisions is adversely affected. Those unsound decisions can lead to workplace accidents and inefficiency or neglect in carrying out duties. Proactive, preventative measures could decrease reliance on pain management medications or procedures.

Small to medium size organizations are in an even tougher place. Traditional group benefit plans may be difficult for them to access because the costs are too heavy for them to bear. Part-time workers often do not qualify for the plans because full-time coverage is too expensive for the organization. It is also more of an administrative hassle for a smaller company to make claims, especially to WCB, because it does not have personnel who are trained in human resource functions. The frustration within these companies becomes increasingly greater. I speculate that a re-evaluation of deployment of health and wellness budgets would be a huge step forward in the cost efficiency of their organization.

Interconnecting the two programs of group benefit plans and OH&S programs requires a change of mindset. There are benefit program providers which have developed the basis to facilitate this happening. The challenge is for management to seek out these flexible plans and overlap all health plans into an effective, accessible program which will benefit both the employees and the employers.

Companies that pride themselves on their ability to adapt to change may be the first to benefit from this undiscovered opportunity. Such companies tend to be more entrepreneurial, embracing change to adapt to changing business climates and retain their valued human resource pool. They recognize that some benefits cannot be measured entirely in dollars and cents. The greatest benefit may be in the feeling of control and wellbeing that is given to the employees. In a world where health care costs continue to rise to unaffordable levels, it may be time for a different approach. ■