

HR TOOLKIT

Workplace Well-being

Provided by: Aebly & Associates Insurance Services, Inc.

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Table of Contents

- Introduction 3
- What is Workplace Well-being?..... 4
- Physical Well-being 5
 - Managing Costly Chronic Conditions..... 5
 - Don't Forget About the Small Things 7
- Mental Well-being..... 9
 - Tackling Workplace Stress..... 9
 - Preventing Workplace Bullying 11
 - Addressing Fatigue in the Workplace..... 12
 - Providing Caregiving Support 14
 - Evaluating Your Benefits Offerings..... 14
 - Don't Underestimate Management Training 15
- Financial Well-being 16
 - Top Employee Financial Stressors 16
 - Help Employees Hone Their Financial Well-being..... 17
- Social Well-being..... 18
 - Volunteerism..... 18
 - Going Green 18
 - Workplace Connections 19
 - Social Well-being Extends Beyond Developing Relationships 19
- Measuring Well-being in the Workplace 20
 - What Factors Should Be Measured? 20
 - How Often and When Should Workplace Well-being Efforts Be Evaluated? 21
- Conclusion 22
- Appendix..... 23

Introduction

Over the last few years, employers nationwide have been all about wellness, particularly when it concerns return on investment (ROI). With the increased focus on wellness, employers are shifting away from only offering workplace wellness initiatives that encourage improvements in physical health and wellness. Instead, there's been a shift to integrate total wellness, which is often referred to as well-being, into their company's culture.

Remember, company culture is the personality of a company and the environment in which its employees work. It is the unifying element that holds everyone in an organization together. Moreover, it has been proven that employees who identify with and feel a sense of belonging to a company's culture are more productive, happier and want to work for the company for longer.

By incorporating a focus on overall well-being into your company's culture, it will encourage employees to identify with the concept and will eventually become part of the way your organization operates. An increased focus on well-being may also result in improved employee health and wellness, which leads to happier and healthier employees. Happy and healthy employees means lower health care costs, higher engagement and increased recruitment and retention results.

This toolkit serves as an introduction to the concept of workplace well-being. It explains what it is and why it's a beneficial initiative, and provides best practices and resources to help you implement it at your organization.

What is Workplace Well-being?

Employers across the country have been keen to offer workplace wellness programs, with 82 percent of large firms offering one in 2018, according to the Kaiser Family Foundation. While these programs are a great start to improving the physical health of employees, they miss the mark on focusing on an employee's overall wellness. And, a PwC analysis revealed that employees view employee engagement as a sense of fulfillment with their job, contributing to their sense of wellness as a whole. When combined, these two realizations reveal that something's missing. That's where workplace well-being comes in.

At its most basic, well-being refers to feeling good and living both safely and healthily.

It refers to wellness in all aspects of life, including, but not limited to physical health, mental health, social health and financial health.

The concept of well-being can have implications on an employee's overall quality of life, health and happiness. From an organizational standpoint, an employee's well-being is directly related to the quality of their work, as well as their engagement, performance and productivity. According to a Gallup poll, organizations with highly engaged employees outperform their competition in earnings per share by 147 percent.

When workplace well-being is placed on the backburner, though, a variety of negative side effects can occur:



Reduced productivity



Increased illnesses and absenteeism



Decreased employee morale



Poor customer service and quality of work



Increased staff turnover

In a tightened labor market, where it's imperative to retain your top-performing employees as well as recruit the best and brightest candidates, taking strides to incorporate a holistic approach to wellness is a viable solution. Fortunately, doing so isn't as complicated or expensive as it may seem. The best practices listed throughout this toolkit will serve as examples for how you can incorporate initiatives that will address and support the four tenants of well-being: physical, mental, financial and social.

Physical Well-being

Creating a culture that supports employees' physical well-being goes beyond offering gym discounts and implementing weight-loss, smoking cessation or walking programs at your organization. It's all about giving employees the tools they need to manage costly chronic conditions and to make healthy choices while they're at the office.

Managing Costly Chronic Conditions

Health care costs continue to increase on a stable basis, and that trend won't start to downturn anytime soon. And, many people wrongly assume that treating catastrophic accidents or illnesses are what's driving costs to increase.

According to the U.S. Centers for Disease Control and Prevention (CDC), treating chronic conditions like heart disease and diabetes account for 86 percent of the nation's health care costs.

Chronic conditions not only deeply affect those who suffer from them, but can also lead to increased medical expenditures and lost productivity for employers. However, in spite of their devastating effects, many chronic conditions are preventable. While some factors such as age, genetics and environmental triggers may be unavoidable, controlling modifiable risk factors such as smoking, physical inactivity and eating an unhealthy diet can play an important part in preventing chronic conditions.

According to the CDC, chronic diseases are health conditions that require ongoing management over an extended period of time. Some chronic conditions have very few symptoms while others severely limit a person's ability to perform normal, routine tasks.

Approximately 133 million Americans live with one or more chronic diseases, which translates into an increased cost for employers.

On average, employer health care coverage for an employee with a chronic condition is five times higher than coverage for those without a chronic disease. So what can employers do to reduce health care costs for themselves and their employees? Think prevention.

Treating chronic diseases involves physician visits, extended hospital stays, prescription drugs and expensive treatments. Chronic diseases are serious, costly and often, preventable. Once they are fully developed, these conditions may be managed, yet never cured. Despite this, there are safe, cost-effective interventions to avoid chronic diseases altogether. To avoid productivity loss, presenteeism, absenteeism, disability and early retirement for your employees, you should educate them on the value of chronic disease prevention.

Here are the top four costly chronic conditions plaguing employees across the country, accompanied with what you can do to help prevent them.

Diabetes

It's estimated that **90-95 percent** of individuals with diabetes have Type 2 diabetes. Type 2 diabetes is commonly referred to as adult-onset diabetes, which means that individuals with this form of diabetes aren't born with it, but develop it later in life. Treating this condition, which is the seventh leading cause of death in the United States, is costly for both employees and employers, but is necessary to avoid further complications.

What can you do? Research shows that eating a healthy diet, maintaining a healthy weight, exercising regularly, and avoiding tobacco and alcohol are all ways to lower one's risk of developing Type 2 diabetes. Consider implementing small changes around your workplace, like offering healthy vending machine options, prohibiting smoking on-site and establishing a workout club or gym discounts, to encourage employees to lead a healthy lifestyle and prevent Type 2 diabetes.

Heart Disease

According to the CDC, about **1 in every 4** deaths in the United States involve heart disease, a term that includes several different types of heart conditions. Heart disease contributes to absences from work, poor performance and death. Treatment and the indirect costs related to heart disease, such as missed days of work, add up to nearly \$313 billion each year.

What can you do? Similar to preventing diabetes, leading a healthy lifestyle through eating healthy, exercising, and avoiding tobacco and alcohol is a great way to lower one's risk of developing heart disease. Consider offering heart-healthy options in vending machines or in your cafeteria and encourage employees to exercise regularly to prevent heart disease.

Musculoskeletal Injuries

These types of injuries are among the **most common injuries** an employee will experience in their lifetime. Additionally, these injuries can range from minor to severe, and can even cause employees to miss work.

What can you do? Encourage employees to prevent musculoskeletal injuries through educating them on ergonomics. Additionally, provide them with resources that demonstrate the importance of warming up, stretching and cooling down when working out.

Opioids

In the face of the opioid epidemic, employers nationwide are having to address opioid use, abuse and addiction in their workplace. Estimates show that the opioid crisis costs the U.S. economy over \$95 billion every year, with employers footing \$18 billion of that bill themselves.

What can you do? Employers need to do everything possible to combat the impact opioids have in the workplace. There is no silver bullet for this crisis. However, exploring new initiatives can help you develop your own strategy to best suit the needs of your employees. These new initiatives can include expanding coverage options for alternative pain treatment (e.g., acupuncture or chiropractic care), educating employees extensively on the risks opioids present, encouraging employees to speak with a doctor, and establishing or promoting an employee assistance program (EAP).

By targeting these four high-cost health issues, you may be able to mitigate some of their related health care costs and, in turn, help your employees become healthier. Remember to take a multichannel approach when educating employees. This includes sending out emails, delivering printed articles, hanging up infographics or posters, or sharing brief videos with employees. A multichannel communication plan will help ensure as many employees as possible receive your message.

Don't Forget About the Small Things

As previously alluded to, physical well-being goes beyond the typical initiative-focused programs. To achieve optimal organizational health and well-being, you need to take a broader approach, specifically when it comes to your organizational environment. For example, sending out messaging that encourages employees to make the healthy beverage or food choice won't resonate if you're not offering those healthy options. In similar fashion, if you're encouraging employees to go for a walk or go to the gym, but aren't offering flexible scheduling that permits them to do so when it works for them (so long as it doesn't interfere with their work), that will send mixed messages.

These small things may not seem important at a quick glance, but it's the small things that will help you incorporate well-being into your organization's culture and, subsequently, into your employees' everyday lives. Here are some simple small tweaks that you can introduce at your organization to subtly make physical well-being a top-of-mind concern for employees:

- Switch out beverage offerings that are high in sugar and calories for lower-calorie, lower-sugar options. Be cautious about offering diet-only options, though, as recent research has raised concern over how healthy sugar substitutes are. Make sure to offer water to your employees, as it's one of the healthiest beverages they can consume.
- Evaluate your food options. Do you have a cafeteria or vending machine at your organization? If so, are the food options you're offering healthy? Convenience often wins over health, so make sure to offer both convenient and healthy options for your employees at work. Additionally, this concept extends to company events where food is served. Make sure you keep health in mind when choosing your catered menus.
- Consider partnering with local companies to promote physical well-being. Are there gyms close to your organization? What about massage, acupuncture or chiropractic services? Reach out to these local companies to see if you can work out deals or promotions that you can offer your employees through your organization. Employees are more likely to seek out these services when there's a deal involved.
- Make ergonomics a priority. When things like standing desks and ergonomic workstations are offered to employees, they're more likely to use them and reap the rewards. Since they're at work for the majority of their Monday-Friday routine, giving them a workstation that promotes physical well-being is a great way to show that you're committed to their wellness.

- Offer flexible scheduling. While this isn't the best option for every workplace, offering flexible working arrangements gives employees the freedom to exercise when it works for them. This could mean they use their lunch hour to get a workout in at a local gym, or that they come in a little later in the morning so that they can get a workout in before their shift. Offering flexible scheduling also creates a work-life balance that can increase their mental and social well-being, too, which is an added bonus.

Remember, physical well-being initiatives should focus on the overall physical health of your employees, not just specific components. For additional resources on chronic conditions or smaller initiatives your organization can implement, contact Aebly & Associates Insurance Services, Inc. .

Mental Well-being

According to the World Health Organization, there's not a specific definition of mental well-being. However, various studies agree that achieving a state of mental well-being includes being able to:



Realize one's full potential.



Work productively.



Cope with normal stresses of life.



Contribute meaningfully to one's community.

Mental well-being includes mental health, but goes far beyond treating mental illness. One main roadblock that employees face when it comes to their mental well-being is chronic stress, which can lead to lack of sleep, which, in turn, can exacerbate workplace stress.

Tackling Workplace Stress

Nearly 80 percent of Americans consider their jobs stressful. While it may not be possible to eliminate job stress altogether for your employees, you can help them learn how to manage it effectively. Common job stressors include a heavy workload, intense pressure to perform at high levels, job insecurity, long work hours, excessive travel, office politics and conflicts with co-workers.

In fact, according to the American Institute of Stress, 46 percent of employees report that their workload was the biggest cause of their workplace stress, and 1 in 4 employees view their jobs as the top stressor in their life.

Moreover, work-related stress is more strongly associated with illness and health complications than financial or familial stress.

Lowering stress can lower the risk of medical conditions and can help employees feel better on a day-to-day basis. You can implement various activities to help reduce employee stress, which can improve health and morale—and productivity. As an employer, you can take several steps to help employees reduce their work-related stress and achieve mental well-being.

- Make sure that workloads are appropriate.
- Have managers meet regularly with employees to facilitate communication.

- Address negative and illegal actions in the workplace immediately—do not tolerate bullying, discrimination or any other similar behaviors.
- Recognize and celebrate employees' successes. This contributes to morale and decreases stress levels.

Aside from addressing job-related issues, you can implement a variety of activities and initiatives to help reduce stress. Some suggestions include the following:

- Provide a designated space where employees can sit quietly and use meditation to alleviate their stress.
- Offer exercise classes—exercise is a great way to relieve and even prevent stress. Offer a variety of class times (e.g., before and after work, or during lunch) as well as various types of classes—such as yoga and kickboxing.
- Provide employees with the education and tools to manage time and tasks, to cope with daily stressors and to prevent stress from damaging their health. You can present a stress management class or provide educational materials.
- Establish and promote an EAP. If an employee is significantly stressed, it's possible that they may seek unhealthy ways to cope with their stress. Offering an EAP can help employees get the help they need.

Additionally, the U.S. Surgeon General recommends that employers:

- Implement organizational changes to reduce employee stress, including redefining roles and responsibilities, as well as providing reasonable accommodations, including flexible scheduling and telecommuting.
- Include mental health services as a covered benefit under their health insurance and encourage employees to take advantage of such benefits.

Another thing that employers can do is offer healthy food options at work. A study from the United Kingdom revealed that eating lots of fruits and vegetables is beneficial to your overall mental health. If you combine these recommended initiatives, you're more likely to see positive results and a higher ROI than if you only offer one initiative focused on mental well-being.

By giving your employees the tools and resources they need to reduce their workplace stress, you can help them be well on their way toward achieving a state of mental well-being. Openly communicate your organization's commitment to cultivating the mental well-being of your employees. Too often, employees don't seek out mental health services because they feel ashamed. By communicating your commitment to mental well-being, you will incorporate into your organization's culture and everyday way of life. Doing so will help encourage employees to seek the services they need.

Preventing Workplace Bullying

Workplace bullying can take many forms—it can be directed at specific people or related to certain work activities. Specific definitions of bullying vary, but many describe it as negative behavior targeted at an individual, or individuals, persistently over time. Workplace bullying can include, but is not limited to, the following:

- Ignoring or excluding
- Assigning unachievable tasks
- Spreading malicious rumors or gossip
- Delegating meaningless or unpleasant tasks
- Making belittling remarks
- Undermining co-worker integrity
- Withholding information deliberately
- Undervaluing contributions
- Degrading others in public

Bullying can cause psychological health problems, such as depression, and physical health problems, such as sleep difficulties or stomach pains. In general, targets of bullying feel a sense of isolation. In some cases, workplace bullying can leave the victim so traumatized that they feel powerless, disoriented, confused and helpless. Workplace bullying can also result in:

- **Decreased productivity:** Bullying directly affects a victim's confidence and is likely to decrease his or her productivity at work. Victims may also experience high anxiety, which can be very distracting and debilitating. Reduced productivity is bad for business and can lead you to discipline the employee, take away responsibilities or possibly terminate him or her. You may not realize the employee is being bullied, and therefore do not have the chance to offer any counseling or other assistance.
- **Increased absenteeism:** A bullied employee may go to great lengths to avoid a high-stress situation at work. Calling in sick or using a large amount of paid time off at once are common tactics used to avoid a bully. Other employees may have to make up the extra work, possibly resulting in overtime, complaints or even more bullying behavior. An excessive number of lost working days benefits no one.

- Tarnished reputation: Victims of bullying are likely to talk to friends or family about what is going on and how they feel about it. This information can spread quickly and sour your company's public image. A poor public image is especially destructive to a company that depends on the public for patronage, such as a restaurant or a landscaping company. A negative image can also deter jobseekers from applying to your company, making it more difficult to recruit new employees.

Workplace bullying is a common occurrence, and it's up to your organization to develop strategies and policies to deter it from occurring. You can control the risk of bullying in your workplace by following these tips:

- Develop a workplace bullying policy and follow it. Use clear language to define what behavior your company considers to be bullying:
 - Include information on how to report bullying.
 - Document, investigate and follow up on every report of bullying.
 - Make it clear that employees will not be retaliated against for reporting bullying.
- Establish expectations of appropriate behavior and the consequences for employees who fail to comply with those expectations.
- Provide training, education, information and awareness on workplace bullying for all employees.
- Provide clear job descriptions that include an outline of the specific roles and responsibilities for each position within the workplace.

Addressing Fatigue in the Workplace

According to a study published in the Journal of Occupational and Environmental Medicine, 38 percent of American workers surveyed experienced "low levels of energy, poor sleep or a feeling of fatigue" during

According to the CDC, more than 25 percent of Americans report not getting enough sleep, and 10 percent suffer from chronic insomnia. Many people beyond those with a medical condition regularly struggle with lack of sleep, trouble sleeping and fatigue. The study estimated that lost productivity due to fatigue is costing American businesses about \$136 million annually.

their past two weeks at work. Workers who are fatigued in the workplace are less productive, less focused, experience more health problems and are more likely to be involved in a job-related safety

incident. In addition, fatigue causes more absences from work, both from the tiredness itself and also from accompanying medical problems.

Fatigue in the workplace is a serious problem. Fatigued individuals are less productive, less focused, have more medical problems, are absent more often and are more likely to be involved in a job-related safety incident. Fatigue management can be a relatively easy and inexpensive wellness initiative to help alleviate this problem among your employees. Here are some simple ideas to consider:

- Offer employee educational materials to address the general issue of fatigue, including why getting adequate sleep is so important and tips for getting better sleep.
- Cultivating certain habits can contribute to a better night's sleep. Encourage employees to eat nutritiously, exercise regularly and limit their consumption of alcohol, tobacco and caffeine.
- If sleep disorders are an issue for your workforce, consider offering counseling or referrals for treatment.

These general changes in the workplace can also effectively address fatigue and its accompanying risks:

- Install proper lighting, designate quiet break areas and offer healthy food options in break rooms.
- Consider adjusting policies to allow for more frequent and restful breaks.
- Use machinery and equipment that eliminates or reduces any excessive physical demands of your employees. This can include ergonomic furniture and anti-fatigue matting.
- Ask employees what time(s) of the day they are most tired, and think of ways to address those times (e.g., offering a short extra break, providing a healthy snack option or allowing them to listen to music). This is especially important for employees who work in safety-sensitive jobs, where fatigue is a major hazard.

Take a look at your individual job descriptions and workloads as well to see if there may be a reason why a certain person or department may be struggling with fatigue. If you see that a job description is unbalanced or has had responsibilities added to it over the years, consider the following:

- Redesign the job to include a variety of mental and physical tasks instead of all physical or all mental.
- Eliminate any excessive demands from a job either by deeming them unnecessary or sharing those responsibilities with another employee.
- Introduce job rotation in an effort to limit both mental and physical boredom and fatigue.

Providing Caregiving Support

The National Alliance for Caregiving and AARP estimate that 70 percent of working caregivers suffer work-related difficulties due to their dual roles. Moreover, caregivers are forced to miss an average of 6.6 days of work annually because of their caregiving responsibilities. The annual cost of lost productivity due to caregiver absenteeism amounts to more than \$25 billion.

As the baby-boom generation continues to age, it is likely that younger employees will take on caregiver responsibilities. Of the 129 U.S. benefits managers surveyed by the Northeast Business Group on Health (NEBGH) and AARP, 66 percent agree that caregiving will become an important issue to their workers over the next five years. Forty-five percent of these managers say that caregiving benefits are one of their top 10 priorities for health and benefits issues.

According to a survey by the National Alliance for Caregiving and UnitedHealthcare, a large number of employees may be “closet caregivers” who fear that their boss or organization will think they’re not committed to their job if they also provide care for a loved one. This stressor, in addition to the stressors of working while taking care of an ill, elderly or disabled loved one, can lead to employees experiencing chronic stress. Chronic stress is not only bad for your employees and their well-being, but also for your organization and its bottom line.

Implementing caregiving benefits has been a step taken by many employers across the country to help alleviate some of the stressors caregiving employees face. By offering caregiving benefits at your organization, you will not only establish a culture that is supportive of caregivers, but you will also be giving your employees the tools they need to effectively manage their dual responsibilities.

Evaluating Your Benefits Offerings

In addition to rolling out new initiatives to support mental well-being at your organization, you should look to the benefits you offer to ensure that they support mental well-being, too. Evaluate your current health plan designs. Do they cover mental health services? Evaluate your programs and policies. Do you have an EAP? Do you have a policy regarding workplace bullying or flexible scheduling? What about a paid time off policy that includes mental health days. Reviewing the offerings that your organization provides is essential to creating a culture that supports employee mental well-being.

In similar fashion, look to see what voluntary benefits you can offer to support mental well-being. Consider offering simple perks like financial planning assistance (as financial stress often contributes to

poor mental health), employee discount programs (where employees can receive gym memberships or stress-reducing massages or acupuncture at a lower cost) and EAPs to support your employees.

Don't Underestimate Management Training

One of the most significant problems hindering mental well-being at work is the stigma that surrounds mental health. Despite the recent moves in society toward destigmatizing mental health, issues still persist. To ensure that no stigma surrounding mental health exists at your organization, it's important that you properly train management in recognizing the signs of mental illness, excessive workplace stress, workplace bullying and fatigue. Moreover, managers should be trained to handle potentially difficult conversations with employees surrounding their mental health. Ultimately, they should be prepared to speak openly about mental well-being rather than avoiding the topic. Visit the Substance Abuse and Mental Health Services Administration's Workforce [webpage](#) to learn more.

Financial Well-being

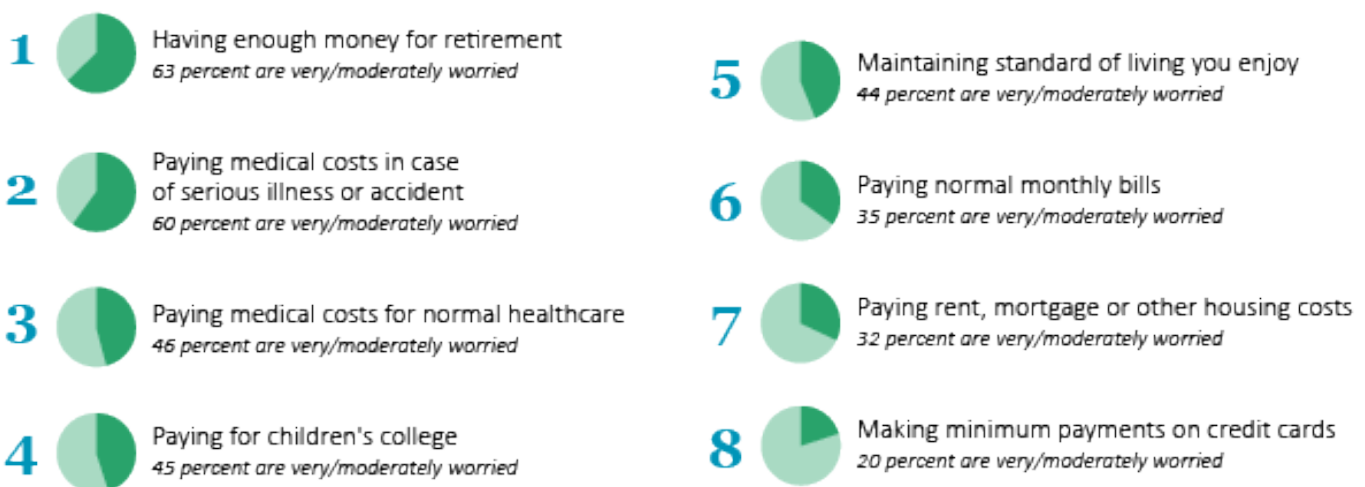
Behind work-related stress, financial stress is the next biggest stressor for employees. Employee financial instability affects workplace performance. Imagine trying to focus on work when you don't know how you'll make your monthly car payment, or how productive you'd be if you had a pile of bills waiting at home. These situations illustrate the impact financial wellness can have on job performance and overall well-being.

Moreover, financial wellness is important because the majority of Americans cannot pass a financial literacy test, according to a [Financial Industry Regulatory Authority \(FINRA\) study](#). The FINRA study found that many people had trouble calculating interest and putting away money for emergencies. This underscores how badly employees need financial education. It's one thing to offer financial services like a defined contribution plan, but it's another to inform employees about financial issues like when to take out a loan.

Think about employee financial education another way: offering financial wellness tools can enable employees to get the most out of their benefits, most notably their employer-sponsored retirement plans. Why bother offering such plans if employees aren't maximizing their value? With this in mind, consider pairing your conventional retirement plans with other financial wellness programs.

Top Employee Financial Stressors

According to Gallup, there are a few common themes in regard to the top financial stressors for employees in the United States. Of the employees that were surveyed and not retired, here are the top financial worries, listed from most worrying to least worrying in terms of percentages:



Help Employees Hone Their Financial Well-being

Employee financial education v employer, but over 80 percent of employers offer some sort of financial wellness program, according to a study from Prudential. The study notes that common programs include retirement and saving calculators, and access to financial advisors. These programs can help employees understand basic financial concepts and avoid risky decisions, like payday loans.

You don't need to spend thousands of dollars to implement an effective employee financial education campaign. Even small, informative offerings can be enough to get employees thinking about their savings goals. The following are just some of the ways you can start encouraging financial wellness:

- Hold a class on budgeting basics.
- Distribute surveys about financial concepts to gauge employee understanding.
- Offer access to financial planners through your employee assistance program.
- Provide access to debt calculator tools.
- Hold a meeting to explain retirement benefits before open enrollment.

Source: IRS

Social Well-being

The concept of social well-being is one that's commonly forgotten about, mainly because not many are familiar with it. Of course, there's the social interaction component to social well-being, which involves encouraging employees to form professional relationships and volunteer in the community. However, there's also the societal component, which involves incorporating initiatives into your organization that reflect societal issues like environmentally friendly offices.

Volunteerism

Having a well-established employee volunteer program (EVP) can help attract and keep talented, socially conscious and ambitious employees. Volunteering can be fun and rewarding, as well as good for team building. What's more, giving back to one's community has been proven to boost one's mood. There is no right answer as to which companies should or should not have volunteer programs, because each company is different. How you choose to volunteer and the programs you offer will be unique to you and your brand.

According to a recent Deloitte Volunteer Impact Survey—92 percent of respondents said that volunteering can expand an employee's professional skill set.

The common belief among these companies is that employees who volunteer with their colleagues feel a strong connection to the workplace and also a sense of belonging, promoting an employee's social well-being.

Going Green

More than ever, people are aware of their environmental footprint. Embracing conservation can be advantageous for your business. Not only does it benefit the environment, it also can save your company money, increase employee productivity, enhance a company's reputation and make it more attractive to environmentally conscious employees and applicants. Taking steps to becoming more environmentally friendly can include:

- Install motion sensor lights or timers that turn off automatically to conserve energy when employees aren't in the office.
- Purchase Energy Star-rated light fixtures and bulbs, which use two-thirds less energy than normal lighting. Visit www.energystar.gov for more information.
- Purchase LED desk lamps that use minimal energy.

- Arrange your workspace so more employees have access to natural light. This is proven to increase productivity and job satisfaction as well as use less electricity.
- Use nontoxic cleaning materials, biodegradable soaps, and recycled paper or cloth towels.
- Buy cleaning materials in bulk and recycle their containers.
- Suggest that employees bring a plant into work for their desks to absorb indoor pollution.
- Purchase furniture, carpeting and paints that are free of volatile organic compounds (VOCs).

Workplace Connections

Humans are inherently social beings, and providing a work-sanctioned opportunity for employees from all departments to get together and participate in the form of sports or other clubs is a great way to facilitate professional relationship development and networking. Workplace clubs are one example of a popular employer-sponsored activity that promotes workplace networking. Workplace clubs typically:

- Are organized by employees, but funded by employers.
- Support employees' emotional, physical and social well-being.
- Build employee engagement and motivation.

Another positive effect of offering or endorsing workplace clubs is that they give your employees an excuse to participate in an activity that they would not otherwise. Common examples of workplace clubs include:

- Sports leagues, including kickball, volleyball, bowling, soccer or running
- Book clubs
- Food and wine clubs

If you're interested in endorsing workplace clubs, make sure to formalize the process and be fair to avoid discriminating against certain clubs. If you're not going to endorse a club, be sure to give a clear explanation as to why.

Social Well-being Extends Beyond Developing Relationships

When employees are exposed to activities that help them boost their social well-being, it helps them feel like you really care about them as individuals, which boosts their engagement and sense of belonging. As has been discussed throughout this toolkit, happy and engaged employees are more productive and more likely to remain at your organization.

Measuring Well-being in the Workplace

When it comes to investing in your workforce, you likely want to have a way to measure your return on that investment. Calculating your workplace well-being initiatives' ROI will help you quantify their effectiveness and help you assess if you need to scale back or invest more into certain areas of well-being. Evaluating your workplace well-being efforts can also help you:

- **Gather feedback about your initiatives so you can improve efforts in the future.** By gathering feedback on a regular basis, you can make improvements to your wellness program. Continually adjusting your program is the best way to create initiatives that are effective and fit your employees' needs.
- **Show the value of your program.** By collecting data that demonstrates how your program has influenced and changed your employees in a positive way, you can highlight the value of the program and its need for continued funding to upper management.
- **Calculate change.** ROI information can determine how much positive change is occurring from your wellness efforts. Information like employee satisfaction with the program, behavior changes and biometric results can show how your program has made a positive impact on the lives of your employees—and where there is still a need for improvement.
- **Benchmark your success.** ROI data can show what you've accomplished. Data can be compared to others in your field to determine what additional steps can be taken to establish yourself as a leader in wellness initiatives, which can aid in recruitment and retention efforts.
- **Compare the success of different intervention efforts.** Evaluating various programs and comparing their successes allows you to determine which programs are the most valuable to your employees. Based on this information, you can then modify or eliminate initiatives that were not as successful.

What Factors Should Be Measured?

Since workplace well-being typically involves many different initiatives, though, it can be difficult to know exactly how to evaluate your efforts. Here are a few simple ways to measure the effectiveness of your efforts:

- **Participation**—Tallying participation for the various activities in your wellness program will show you what is of interest to your employees.

- **Employee satisfaction with the program**—This information shows how much people enjoyed or appreciated your wellness initiatives. Use this opportunity to allow people to provide suggestions for improvement and share their favorite program features.
- **Behavior and health habit changes**—Obtain information about your employees' health habits before the program begins and then periodically thereafter. Use this data to determine if your wellness efforts positively changed their behaviors.
- **Productivity changes**—Productivity changes may include things like missed days of work and time away from work tasks. Gauging an improvement in productivity will yield information regarding your program's impact on your employees' well-being.
- **Employee engagement**—Remember, workplace well-being is directly tied to employee engagement. If employees are more engaged, it's highly likely that your efforts to support their overall well-being are paying off.
- **Reduction in health care costs**—Healthy employees typically use fewer health care services than employees who are chronically ill. If you notice a downturn in health care claims, in addition to the above behaviors, you may be able to link this decrease to your workplace well-being efforts.

How Often and When Should Workplace Well-being Efforts Be Evaluated?

While there's no right answer to this question because every organization is different, as are their workplace well-being efforts, you should evaluate your efforts at least once a year. If you're in the beginning stages of taking a holistic approach to wellness, it may be beneficial to evaluate your efforts more frequently. Consider the following example time frames:

- On an ongoing basis for participation in wellness events and employee satisfaction surveys for wellness efforts
- On an annual basis for wellness interest surveys
- On a biannual basis for productivity audits

You can use the following suggestions for evaluating your efforts:

- Obtain program registration sheets to see who is attending wellness events and how popular different events are to your employees.
- Collect and track data such as productivity, claims costs and employee satisfaction throughout your program.

Conclusion

Traditional workplace wellness programs are a thing of the past. Employers who are looking to retain and recruit top employees will need to take steps toward a holistic approach to wellness programs if they haven't already done so. Focusing on workplace well-being and implementing supporting initiatives are beneficial to both employees and employers.

An increased focus on overall well-being will help employees get the resources they need to becoming physically, mentally, financially and socially healthy. Remember, employee health and well-being affects your company's bottom line in many ways—in particular, it can lower health care costs, increase productivity, decrease absenteeism and raise employee morale. Because employees spend many of their waking hours at work, the workplace is an ideal setting to address health and wellness issues. The CDC promotes the formation of workplace wellness programs because, according to one of its studies, employees in companies with “a strong culture of health” are three times more likely to actively strive to improve their health.

If you're interested in bringing workplace well-being efforts to your organization, but aren't sure where to start, contact Aebly & Associates Insurance Services, Inc. today. We'll work together to help your employees focus on their well-being.

Appendix

Employer Resources

Scorecards

Use the scorecards in this section to evaluate how your organization caters to a variety of topics.

Sample Policies

This section of the appendix includes a handful of sample policies. These policies are also available as stand-alone documents. Contact Aebly & Associates Insurance Services, Inc. to access these versions.

Workplace Well-being Program Evaluation Form

Evaluate the effectiveness of your workplace well-being efforts with this form.

Workplace Well-being Initiative Introduction Letter

Announce your new workplace well-being initiatives with this customizable letter.

Employee Resources

Infographics

Use the infographics in this section to communicate well-being messages to employees.

Flexible Work Arrangements Employee Communication Flyer

Use this Know Your Benefits article to explain your flexible office offerings to employees. Please customize to meet your organization's needs prior to sending out.

Workplace Stress and Your Employee Assistance Program Flyer

This Know Your Benefits brochure discusses workplace stress and how an Employee Assistance Program can help.

Voluntary Benefits: Financial Planning Assistance Flyer

This Know Your Benefits article describes financial planning assistance benefits, what it offers and how it works.

EMPLOYEE ENGAGEMENT SCORECARD

Employee engagement has never been more significant. Nearly 70 percent of workers in the United States say they are not engaged on the job, according to Gallup. This means the majority of employees are at high risk for low productivity, increased absenteeism and changing employers. Are you doing everything you can to engage your workforce? Use this scorecard to determine if you need to take action.

INSTRUCTIONS: Begin by answering the questions below. Each response will be given a numerical value depending on the answer. After completing the questions, total your score using the scale at the bottom of the page.

- **YES:** 0 points - **NO:** 2 points - **UNSURE:** 2 points

QUESTION	YES	NO	UNSURE	SCORE
1. Do you regularly communicate important information to employees?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
2. Are you sending employees scheduled newsletters with timely and useful topics?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
3. Do you share customer "success stories" with employees to validate their work's impact?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
4. Have you surveyed employee engagement levels within the past year?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
5. Is there a reward program in place for high-achieving employees?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
6. Does your company host social events at least twice a year?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
7. Are employees encouraged to train for additional roles and responsibilities?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
8. Does your company promote social clubs to employees, like recreational soccer or volleyball?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
9. Do employees get regular one-on-one attention from their managers?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
10. Does your company offer training or higher education benefits to foster employee growth opportunities?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
TOTAL SCORE:				

Low risk. Contact Aebly & Associates Insurance Services, Inc. to

Moderate risk. Contact Aebly & Associates Insurance Services,

High risk. Contact Aebly & Associates Insurance Services, Inc.

VOLUNTARY BENEFITS SCORECARD

Retaining and attracting the right employees can be difficult for even the most capable organizations. However, voluntary benefits might be able to help. Voluntary benefits can help round off health benefits and can help employment metrics in both the short and long term. Use this scorecard to determine if your offerings are competitive.

INSTRUCTIONS: Check either the "Yes" or "No" box for each benefit and add the appropriate value in the "Score" column.

SECTION KEY: YES = 3 points NO = 0 points

	YES	NO	SCORE
Dental	<input type="checkbox"/>	<input type="checkbox"/>	
Vision	<input type="checkbox"/>	<input type="checkbox"/>	
Short-term disability	<input type="checkbox"/>	<input type="checkbox"/>	
Long-term disability	<input type="checkbox"/>	<input type="checkbox"/>	
Critical illness	<input type="checkbox"/>	<input type="checkbox"/>	
Life insurance	<input type="checkbox"/>	<input type="checkbox"/>	
Accidental death and dismemberment	<input type="checkbox"/>	<input type="checkbox"/>	
Disability insurance	<input type="checkbox"/>	<input type="checkbox"/>	
SECTION SCORE:			

SECTION KEY: YES = 2 points NO = 0 points

	YES	NO	SCORE
Long-term care	<input type="checkbox"/>	<input type="checkbox"/>	
Hospital indemnity	<input type="checkbox"/>	<input type="checkbox"/>	
SECTION SCORE:			

SECTION KEY: YES = 1 points NO = 0 points

	YES	NO	SCORE
Home/auto insurance	<input type="checkbox"/>	<input type="checkbox"/>	
Pet insurance	<input type="checkbox"/>	<input type="checkbox"/>	
Educational assistance	<input type="checkbox"/>	<input type="checkbox"/>	
Identity theft protection	<input type="checkbox"/>	<input type="checkbox"/>	
Adoption assistance	<input type="checkbox"/>	<input type="checkbox"/>	
Financial planning assistance	<input type="checkbox"/>	<input type="checkbox"/>	
SECTION SCORE:			

TOTAL SCORE:

Aebly & Associates Insurance Services, Inc. has a wealth of experience with voluntary benefits and is well-equipped to assist your organization. With our help, you can offer benefits options that are both cost effective and rewarding for employees. Please contact us today to discuss your benefits strategy.

Poor = 0-15

Good = 25-31

Average = 16-24

Excellent = 32 or above

ORGANIZATIONAL STRESS SCORECARD

According to the American Institute of Stress, 80 percent of U.S. workers feel stressed on the job. Additionally, workplace stress costs employers about \$300 billion in lost productivity annually. While it may not be possible to completely eliminate workplace stress for employees,

employers can play a big role in helping reduce it by implementing various programs. Use this scorecard to check how many stress mitigation strategies your organization offers.

INSTRUCTIONS: Begin by answering the questions below. Each response will be given a numerical value depending on the answer. After completing the questions, total your score using the scale at the bottom of the page.

- **YES:** 0 points - **NO:** 2 points - **UNSURE:** 2 points

QUESTION	YES	NO	UNSURE	SCORE
1. Do you provide employees with general stress mitigation tips?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
2. Do you offer an employee assistance program (EAP)?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
3. Do you offer a flexible office or paid time off policy that aligns with your company's goals?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
4. Do you have an effective plan to communicate business or benefits changes to employees?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
5. Do you offer competitive compensation?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
6. Do you offer a retirement plan?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
7. Do you offer disease management resources?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
8. Do you provide employees with the resources to make wise health care decisions?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
9. Do you offer health and wellness resources?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
10. Do you offer resources or programs to full- or part-time employees who are also caregivers?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
TOTAL SCORE:				

Low risk. Contact Aebly & Associates Insurance Services, Inc. to confirm: 0-6

Medium risk. Contact Aebly & Associates Insurance Services, Inc. today: 7-13

High risk. Contact Aebly & Associates Insurance Services, Inc. today: 14-20

WORKPLACE WELLNESS SCORECARD

A healthy workforce is demonstrably more productive, engaged and cost-efficient. Unhealthy employees cost employers billions of dollars each year from things like lost productivity and emergency room visits. However, simple wellness initiatives can help lower expenses and establish a more secure bottom line. Are you taking the appropriate steps to save money at your organization?

INSTRUCTIONS: Begin by answering the questions below. Each response will be given a numerical value depending on the answer. After completing the questions, total your score using the scale at the bottom of the page.

- **YES:** 0 points - **NO:** 2 points - **UNSURE:** 2 points

QUESTION	YES	NO	UNSURE	SCORE
1. Are educational wellness posters featured visibly around the office?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
2. Do employees have ready-access to health care education materials?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
3. Does your organization utilize wellness programs or initiatives, focused on employee health?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
4. Does your organization offer any disease management programs?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
5. Does your organization offer any nutritional education programs?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
6. Is your organization doing enough to lower employee stress?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
7. Is your organization actively promoting smoking cessation practices?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
8. Has your organization recently benchmarked its wellness programs against industry competitors?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
9. Has your organization ever conducted a health fair?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
10. Do you communicate regularly with employees about ways to stay healthy?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
TOTAL SCORE:				

Low risk. Contact Aebly & Associates Insurance Services, Inc. to

Moderate risk. Contact Aebly & Associates Insurance Services,

High risk. Contact Aebly & Associates Insurance Services, Inc.

WORKPLACE FLEXIBILITY SCORECARD

Many companies have had a lot of success implementing flexible arrangements in the workplace. For some companies with employees who experience flexibility, turnover has declined and employee engagement has increased. Retaining employees who are happy and productive is not only good for employee morale, but also for your bottom line. Use this scorecard to evaluate how flexible your organization is.

Instructions: Begin by answering the questions below. Each response will be given a numerical value depending on the answer. After completing the questions, total your score using the scale at the bottom of the page.

Yes: 1 points | **No:** 0 points | **Unsure:** 0 points

QUESTIONS	YES	NO	UNSURE	SCORE
1. Do you want to offer a flexible workplace to your workforce?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
2. Do you offer a flextime policy that aligns with your company's goals?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
3. Do you offer a telecommuting policy that aligns with your company's goals?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
4. Do you offer an unlimited PTO policy that aligns with industry standards?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
5. Do you have an alternate scheduling policy that aligns with your company's goals?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
6. Do you offer resources or programs to full- or part-time employees who are also caregivers?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
7. Do you communicate your flexible scheduling options to your employees?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
8. Does your culture support workplace flexibility?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
TOTAL SCORE				

Please contact Aebly & Associates Insurance Services, Inc. for more information on or resources for workplace flexibility.

Highly flexible. 6-8

Flexible. 3-6

Not flexible. 0-2

OPIOIDS IN THE WORKPLACE: RISK ASSESSMENT SCORECARD

Opioid abuse kills over 90 Americans every day and costs employers an estimated \$18 billion annually. This crisis has been surging in recent years, fueled by overprescribed painkillers and their illegally manufactured offshoots. Complete this scorecard to evaluate the risk opioids present for your organization and understand ways to help employees who are suffering.

Instructions: Begin by answering the questions below. Each response will be given a numerical value depending on the answer. After completing the questions, total your score using the scale at the bottom of the page.

- **YES:** 0 points - **NO:** 2 points - **UNSURE:** 2 points

OPIOIDS IN THE WORKPLACE: RISK ASSESSMENT SCORECARD	YES	NO	UNSURE	SCORE
1. Does your organization have an employee assistance program (EAP) that offers substance abuse services?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
2. Have you reviewed your internal substance abuse policies within the last two years?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
3. Have you discussed prescription drug limits with your pharmacy benefit manager (PBM) and/or carrier?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
4. Are you regularly engaging with employees about the risks of prescription opioids?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
5. Have you reviewed substance abuse training for managers within the last two years and adjusted for the newfound prominence of prescription painkillers?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
6. Are your internal policies up to date, especially those concerning FMLA and the ADA?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
7. Have your policies been reviewed by legal counsel to account for an increasing employee need for substance abuse rehabilitation services?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
8. Have you reviewed your substance abuse testing procedures within the last year?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
9. Do you offer pain management solutions besides prescription opioids, like acupuncture, physical therapy and over-the-counter alternatives?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
10. Have you analyzed your prescription drug benefits to assess exactly how much opioids are costing your business?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	

Low risk. Contact Aebly & Associates Insurance Services,

Moderate risk. Contact Aebly & Associates Insurance

High risk. Contact Aebly & Associates Insurance Services,

Flextime Policy

Standard working hours are from [insert hour] to [insert hour], Monday through Friday. A [insert amount of time] lunch period is taken at any hour, which is mutually agreeable between the employee and supervisor.

Flextime is an option available to improve departmental efficiency and morale. Flextime may not be appropriate for all departments or all positions. It is each manager's responsibility to manage the program so that it will serve the business requirements of the department. The basic principles of flextime are:

- Manager approval is necessary for any department to participate in flextime.
- The work commitments of the department must be able to be met effectively and efficiently without compromising service to internal or external customers.
- Each employee must recognize his or her responsibilities to the company and to colleagues.
- Each employee that uses flextime must work cooperatively to ensure that no problems arise with regard to internal or external service.
- Employees utilizing flextime should establish "standard" hours (i.e., 7 a.m. to 4 p.m. every day) and should not vary hours from day to day, week to week or month to month.

Employees will work a consistent schedule using the following guidelines:

- Shifts must be completed between 6:00 a.m. and 6:00 p.m.; start and end times are subject to approval.
- Employees must take either a one-hour or a half-hour unpaid lunch period. Lunch should normally be taken between 11:00 a.m. and 2:00 p.m., and should be mutually agreed upon between the employee and his or her supervisor.

Employees cannot work through their lunch period to make up time unless prior supervisor approval is obtained. Such occurrences should be infrequent.

At each manager's discretion, summer hours may be offered to a department, regardless of whether or not flextime is offered. When using summer hours, employees work four nine-hour days and one 4-hour day, however, variations to this schedule may occur with management approval. It is each manager's responsibility to manage the program in such a way that there is appropriate departmental coverage at all times.

As with flextime, summer hours may not be appropriate for all departments or all positions. Based on business needs, summer hours can be discontinued at any time.

Telecommuting

Purpose

This policy establishes the guidelines will use to select and manage those employees approved to telecommute.

Scope

This policy applies to all employees authorized to work remotely as a primary job function. It does not include those who are temporarily allowed by their managers to work from home or other location on an irregular basis due to extenuating circumstances.

POLICY GUIDELINES

Definitions

Telecommuting is defined as working from a home or other off-site location using electronic communications, such as the Internet, to connect with the primary place of employment.

Criteria for Selection

always strives to provide equal opportunities to all employees when it comes to working situations. However, telecommuting is not conducive to every employee and position. Keeping this in mind, will review all reasonable employee requests to telecommute using the following criteria:

Is the employee a good candidate for telecommuting?

- Dependable
- Flexible
- Proven performance
- No record of disciplinary action
- Comprehensive knowledge of position

Can the duties of the position be successfully fulfilled through telecommuting?

- Measurable work activities
- Little need for face-to-face interaction with coworkers
- Clearly established goals and objectives
- Duties can be performed alone
- Equipment needed is limited and can be easily stored at the off-site location

Note: The management of reserves the right to deny or revoke telecommuting privileges at their own discretion.

Responsibilities

Position requirements and responsibilities will not change due to telecommuting. Workers face the same expectations in

relation to professionalism, work output and customer service, regardless of where the work is being performed. The amount of time an employee is expected to work in a given week will not change, although the exact scheduling of allotted hours will be left up to the discretion of their direct supervisor(s). If an employee's physical presence is required at 's primary work location, he or she is expected to report once given adequate notice.

Contact with Primary Location

Employees approved for telecommuting are responsible for maintaining regular contact with their supervisor(s). The supervisor(s) will act as the employee's primary contact at . Both the employee and his or her supervisor(s) are expected to work together to keep each other informed of any developments that occur during the workday.

Employees must have approval from their supervisor(s) to:

- Alter their defined work schedules.
- Move company equipment to a new location.
- Transfer primary off-site operations to a new location.

Off-site Work Areas

has a legal responsibility to provide liability and worker's compensation coverage to its employees. Such legal responsibilities extend only to authorized, off-site work locations during scheduled work time. is responsible only for injuries, illnesses and damages that result directly from official job duties. also accepts no responsibility for employees' personal property.

As could foreseeably be held responsible for an injury befalling an employee in their off-site work area, reserves the right to inspect off-site locations for safety concerns. Such an inspection will always be planned in advance for a time convenient for both the inspector and the employee.

If employees have domestic responsibilities they must attend to during scheduled working hours, they are expected to do so in a reasonable manner that will still allow them to successfully fulfill their job duties.

Off-site Security

While positions that regularly deal with highly sensitive information may not be ideal candidates, under certain circumstances such employees may be allowed to telecommute. In these situations, it is up to the employee to enforce a rigorous standard for ensuring the security of all sensitive information entrusted to them.. Failure to do so will result in loss of telecommuting privileges.

Expenses

Working primarily off-site could result in expenses not directly addressed by this policy. If such expenses are necessary for their official duties as prescribed, will reimburse the employees. However, since reimbursement is subject to management approval and is not guaranteed, potential expenditures should always be approved prior to the transaction being made.

Equipment

Employees approved for telecommuting will be supplied by with the equipment required to perform their duties. It must be kept in mind that:

- All equipment purchased by remains the property of . All equipment is to be returned in a timely fashion should the employee cease telecommuting operations for any reason.
- Hardware is only to be modified or serviced by parties approved by .
- Software provided by is to be used only for its intended purpose and should not be duplicated without consent.
- Any equipment provided by for off-site use is intended for legitimate business use only.
- All hardware and software should be secured against unauthorized access.

Workplace Bullying Policy

is committed to providing a safe and healthy work environment for all employees. As such, the company will not tolerate bullying of any kind and will deal with complaints accordingly. This policy applies to employees while working, attending work functions and traveling on business.

Bullying is defined as repeated inappropriate behavior, either direct or indirect, whether verbal, physical, or otherwise, conducted by one or more persons against another or others, at the workplace or in the course of employment. Such behavior violates policies, which state that all employees will be treated with dignity and respect.

Bullying can be intentional or unintentional. However, when an allegation of bullying is made, the intention of the alleged bully is irrelevant and will be given no consideration when a complaint is investigated. It is the effect of the behavior that will be considered.

Bullying can be:

- Verbal bullying: slandering, ridiculing or maligning a person or his or her family or associates; persistent name-calling that is hurtful, insulting or humiliating; using a person as the butt of jokes; abusive and offensive remarks.
- Physical bullying: pushing, shoving, kicking, poking, tripping, assaulting or threatening to assault, damaging a person's work area or property.
- Gesture bullying: nonverbal threatening gestures; glances that can convey threatening messages.
- Exclusion: unintentionally disregarding a person or excluding a person from work-related activities.

The following are examples of some, not all, behavior that may constitute or contribute to evidence of bullying:

- Repeatedly singling out a person.
- Pointing at or raising your voice at an individual, whether in public or private.
- Shutting a person out; not allowing him or her to speak or express him- or herself (ignoring or interrupting); interfering with email or other forms of communication; not including him or her in meetings.
- Humiliation in any form; verbal or obscene gestures, personal insults or offensive nicknames.
- Constant criticism unrelated or minimally related to job performance; public reprimand

General Practices

- Hampering an individual's ability to do his or her work; assigning menial tasks not aligned with normal job duties; taking credit for another's work or ideas.
- Spreading rumors or gossiping about another.

Bullying can have devastating results to the individual and the workplace. If you are subjected to bullying, or witness or suspect bullying is taking place, report it to your supervisor and/or to Human Resources immediately. All suspected incidents of bullying will be thoroughly investigated and disciplinary measures will be taken accordingly.

Employee Evaluation Form

Thank you for your interest in 's workplace well-being initiatives! To make sure our program is effectively serving our employees, we would appreciate your feedback on the following questions.

1. How did you hear about 's workplace well-being initiatives?

- Word of mouth
- Poster
- Intranet post
- Email
- Other: _____

2. Please rate the following aspects of 's workplace wellness program:

	5 (Strongly Agree)	4	3	2	1 (Strongly Disagree)
The information presented was helpful.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
The program was what I expected.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
The handouts and materials were useful.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
The program length was sufficient.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
I plan on using the information I received to live a healthier lifestyle.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

3. How could we improve 's workplace wellness program?

4. What new wellness activities or programs would you like to see offered in the future?

5. Would you participate in 's workplace wellness program again?

- Yes No – If no, why not? _____

Your feedback is important to us. Thank you for taking the time to complete this survey.

Dear employees:

values your health and well-being, and we are pleased to offer initiatives designed to support your physical, mental, social and financial well-being.

We offer a variety of initiatives that can benefit you in many ways. You are not obligated by any means to participate in these initiatives, but we want to let you know that they are available if you're interested. Here are the initiatives we're currently offering:

- Employee assistance program
- Financial planning assistance
- [Insert your initiatives here]
- [Insert your initiatives here]
- [Insert your initiatives here]
- [Insert your initiatives here]
-

Contact [Insert name] with any questions about these initiatives, and watch your inbox for more information about our ongoing support of your well-being.

Sincerely,

[Insert name]

[Insert title]

Well-being 101

Your well-being is dependent upon a lot of different factors, and achieving total overall well-being is a bit more complicated than it may seem.

Well-being refers to being in a state of alignment and overall happiness and health. It encompasses many different facets of your life, but we want to help you focus on four specific concepts.



Physical well-being

Physical well-being focuses on how well your body functions. This can include eating healthy, being active, avoiding destructive behaviors and substances, getting enough sleep and taking care of yourself when you're ill.



Mental well-being

Mental well-being focuses on how good you feel about yourself, as well as how you feel emotionally and psychologically. This can include coping with stress, working productively and exhibiting self-esteem and confidence.



Financial well-being

Financial well-being focuses on your relationship with finances and saving for your future. This can include investing in your retirement, budgeting and reducing debt.



Social well-being

Social well-being is multifaceted and focuses on your relationship with your peers, your community and the environment. This can include volunteering, living sustainably and joining workplace clubs to meet other co-workers.

At [C_Officialname], we're committed to helping you live your best life.

If you're interested in improving any facet of your well-being, don't hesitate to reach out. Contact HR for more information about available initiatives related to these tenants of well-being.

This infographic is for informational use only.
Please consult a medical professional for medical advice.
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PRIORITIZE

PHYSICAL WELL-BEING

Your physical health and well-being is of the utmost importance. After all, you've only got one body, so taking care of it is the key to being healthy and happy.

Here are some quick tips to help you prioritize your physical well-being.

1 EAT HEALTHY

A healthy diet can protect you from heart disease, bone loss, Type 2 diabetes, high blood pressure and some cancers, such as colorectal cancer. Making small changes in your eating habits can make a big difference in your life.

2 DRINK YOUR WATER

There are many health benefits from drinking water including weight loss and reduced fluid retention, but above all, the body simply cannot function without it. Check with your doctor to determine how much water you should be drinking daily.

3 EXERCISE REGULARLY

Exercise can help control your blood pressure, blood sugar and weight, raise your "good" cholesterol, and prevent diseases, such as colorectal cancer, heart disease and Type 2 diabetes. Aim to get at least 150 minutes of moderate-intensity aerobic activity (briskly walking) or 75 minutes of vigorous-intensity aerobic activity (running) and at least two days of strength training every week.

4 WATCH YOUR WEIGHT

Achieving and maintaining a healthy weight is important to your overall health. Being overweight can lead to serious health problems, affecting both your well-being and health care costs.

5 MANAGE YOUR STRESS

It's important to manage stress in order to sleep better, improve concentration, get along better with family and friends, lessen neck and back pain, and have an overall feeling of calmness.

6 AVOID TOBACCO & LIMIT ALCOHOL CONSUMPTION

Alcohol and tobacco use are linked to an increased chance of developing chronic conditions. Quitting or refraining from smoking and limiting or avoiding alcohol consumption are the best ways to combat such risks.

7 GET ROUTINE CHECKUPS

Regularly visiting your doctor to receive preventive care can help you maintain your overall well-being and help identify potential illness early.

8 GET ENOUGH SLEEP

Failing to get enough sleep can wreak havoc on your physical health, mental health and your productivity at work. Aim to get at least seven hours of sleep each night to keep your health in check.

Boost Your Mental Well-being by Saying Goodbye to Stress

If you're feeling stressed at work, you're among the 80 percent of Americans who feel the same way. Stress affects your mental health, but it can show itself in other ways too. Back pain, poor focus and headaches can all be symptoms of stress.

While it may not be possible to eliminate all of the stressors in your life, there are plenty of ways to reduce feeling overworked while on the job. Recognizing the signs of stress is the first step to improving your health. When you're feeling the pressure, try these strategies:



Plan and prioritize your most important responsibilities.

Limit interruptions so you don't have to refocus each time you're distracted. Some ways to limit distractions include using a do-not-disturb function on your phone or blocking off time in your calendar to finish a project.

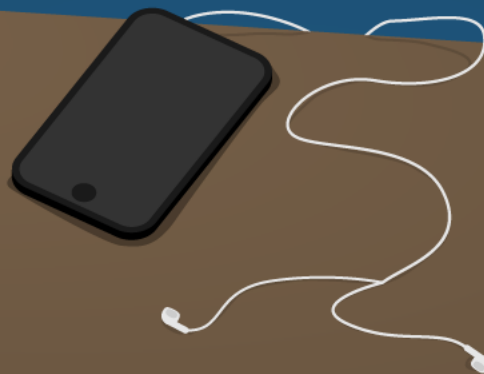


Take breaks to keep your stress under control.

Take time off from work to clear your mind.

Talk to your manager if your stress is overwhelming you. They'll be able to help you rebalance your workload if necessary.

Ask about our employee assistance program (EAP). If you're going through chronic stress and don't know what to do, our EAP can help you get on the right track.



Listen to relaxing music to help you calm down.



Financial Well-being is **More Important** Than You'd Think

We all know that financial stress can be a burden, but it can also have a negative effect on your health. Understanding the relationship between financial and physical wellness can help you improve both areas of your life.

Financial stress often causes anxiety, depression and hopelessness, and that stress can also contribute to heart disease, high blood pressure, insomnia, more frequent colds and minor illnesses and more. Plus, many cope with financial stress in unhealthy ways, such as smoking, drinking and over-eating, which can decrease overall health.

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Here are healthy ways to cope with that stress and make it more manageable:

Recognize your unhealthy coping methods and find alternatives such as meditation, exercising or talking with a friend.

Take care of yourself. Get enough sleep, eat right, drink plenty of water and exercise regularly. Make time for yourself to just relax and unwind.

Talk to an advisor regarding your financial troubles. You won't be able to fix them overnight, but having a plan of action can help you feel in control and minimize feelings of hopelessness.

Inquire about our financial planning assistance. We're here to help you achieve financial well-being, don't hesitate to find out about what benefits may be available to you.

Simple Steps to Social Well-being

Your social well-being is multifaceted and focuses on your relationship with your peers, your community and the environment. This may sound like a lot of work, but we've made it easy for you. Here are three simple ways you can boost your social well-being.

Give back to your community. Research shows that volunteering can make you feel physically stronger, increase mental sharpness, aid in reducing stress and even help you live longer. Ask us about the volunteer opportunities we have here at work. In addition to giving back, you can forge relationships with your peers, too!



Join a workplace club. Humans are inherently social beings and joining a workplace club or sports team is a great way for you to facilitate professional relationship development and networking with your peers.



Go green. Living green, building green and surrounding yourself with earth-friendly products minimizes the negative impact you have on the natural world. Taking care of your environment can positively affect your social well-being, too.



KNOW YOUR BENEFITS.

From

Workplace Stress and Your Employee Assistance Program

While many people enjoy their job, most experience job stress at some time during their working hours. For some, this stress can become severe and impact their health and well-being. Fortunately, there are ways to cope with workplace stress.

What is Job Stress?

Job stress is the chronic state in which stressful conditions in the workplace impact a person's performance and well-being in a negative way, and can cause physical and/or emotional illnesses.

Causes

According to the United Nations' International Labour Organization, a majority of Americans consider their jobs to be stressful. Job stress may be caused by one or more of the following:

- Job insecurity
- Extremely long work hours
- Intense pressure to perform at peak levels all the time
- Excessive travel
- Too much time away from family

- Harassment or any other traumatic event
- Office politics
- Conflict with coworker(s)
- Unclear job responsibilities
- Lack of control
- Technology
- In addition, problems in one's personal life can cause significant stress on the job. Financial trouble, marital trouble, grief and other family or personal issues can cause distraction and stress throughout the day, impacting a person's job performance and health.

According to the United Nations' International Labour Organization, the majority of Americans consider their job to be stressful.

Symptoms

The signs of stress will vary depending on the person, situation, duration and intensity of the stressor(s), but typical job stress includes the following:

- Insomnia
- Loss of mental concentration
- Anxiety
- Depression
- Substance abuse
- Extreme anger or frustration
- Family conflict
- Illnesses such as heart disease, migraine headaches, stomach problems and back problems

Negative Effects of Job Stress

Research indicates that many medical problems stem from stress. These medical problems are costly, in the form of lost wages, increased medical costs and decreased productivity. In addition, on-the-job accidents occur more frequently to stressed employees. Stress can cause shorter attention spans and fatigue, both of which heighten the risk for workplace injuries. Also, when workers are feeling pressured to complete more work in less time, they are more likely to take risky shortcuts.

Workplace Stress and Your Employee Assistance Program

Managing Job Stress

It is important to understand what affects your stress levels at work, so you can better manage that stress. Try the following suggestions:

- *Plan and prioritize.* Don't panic when faced with stressful situations. Set realistic deadlines for yourself and prioritize your tasks to stay focused.
- *Slow down.* Think things through before you act on them and begin with an end result in mind. If you take the time to complete a task safely and accurately, it will reduce your stress in the long run.
- *Think outside the box.* If you're feeling too overwhelmed, take a break from your task and come back later with a fresh perspective. Try approaching situations from a new angle or asking a colleague for input if you are feeling stuck.
- *Use all your resources.* You are not completely on your own. Seek the help of co-workers, advice from your supervisor or investigate external resources for solving a problem or handling a situation. Talk with your manager if you are feeling confused or overwhelmed, or need additional resources or direction.
- *Keep in contact.* Consistently communicate with co-workers, managers and clients. Their priorities and deadlines could change (and so can yours), so proper communication will

ensure that everyone is on the same page.

- *Address your personal problems.* If you are having family or personal issues that are carrying over into your workday and causing you constant stress, you should do your best to address those issues. Work often will be less stressful if you are not worrying about other problems as well.

Getting Help

Everyone experiences periods of stress. Some stress is normal, but if your feelings of stress become persistent and overwhelming it may be an indication of a serious medical problem. In such a case, you should see your doctor or use your company's Employee Assistance Program if one is available.

Employee Assistance Program (EAP)

The business community has come to recognize that everyday work stress can negatively affect employees' attendance, concentration, health and ability to perform on the job. Because of this, the number of companies adding EAP programs as an employee benefit has substantially increased.

An EAP supplies professional counselors who provide counseling to you and your family in a safe and private atmosphere. All the information disclosed will remain confidential, and no contact with your employer will be made without written permission. Using an EAP will not jeopardize your job or chance for promotion.

EAPs typically can address the following issues:

- Stress about work or job performance
- Conflict resolution at work or in one's personal life
- Marital or relationship problems
- Child or eldercare concerns
- Financial worries
- Mental health problems
- Alcohol/substance abuse
- Grief
- Interpersonal conflicts

The EAP program makes a limited number of counseling sessions available at no cost. Should you and your counselor decide that a referral to an outside provider is necessary, those costs will then be your responsibility.

For more information regarding 's EAP program, please contact our human resources department.



**KNOW
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Voluntary Benefits: Financial Planning Assistance

Many people struggle with financial planning. Surveys reveal that as many as two-thirds of employees admit that worrying about their personal financial situations negatively affects their health. Financial planning can be difficult for a number of reasons, especially when you don't have a budget, aren't sure if you're on the right track for retirement savings or simply don't know who to trust for advice. If you worry about paying bills and saving for the future, you're not alone.

What Are Financial Planning Assistance Benefits?

Many employers are noticing the financial troubles that plague their employees, and some companies are responding by offering their employees financial planning assistance as a voluntary benefit. The purpose of this benefit is to help you manage your money efficiently and give you peace of mind as you budget today's spending and save for your future.

What Do Financial Planning Assistance Benefits Provide?

Financial planning assistance benefits might help you with financial issues and decisions ranging from daily budgeting to debt management to long-term investment strategies and retirement savings. Financial planning assistance can come in various formats:

- Educational materials
- Group seminar or presentation (in person or online)
- Online class
- Personalized advice through one-on-one counseling
- Financial software
- Financial calculators or budget templates

If you worry about paying bills and saving for your retirement, financial planning assistance benefits can help.

Some employers may provide financial planning assistance benefits from internal human resource or finance department personnel, or they may bring in experts from a financial organization. These third-party experts may be paid consultants, affiliates of your employer or agents from a financial institution that agrees to provide counseling or seminars in exchange for the opportunity to promote their own services.

How Do Financial Planning Assistance Benefits Work?

Whether you're offered group classes or individual advice, your employer is providing access to expert assistance for your financial planning. Choosing to use this benefit is up to you, and it is ultimately your responsibility to make educated decisions regarding your financial plans.

It's helpful to know who is providing the financial assistance advice. If your employer brings in an outside firm that provides financial counselors for free, be aware that the counselor may also be trying to sell a financial product.

Voluntary Benefits: Financial Planning Assistance

Most importantly, make sure you never rush a decision because you only have a short lunch break to chat with the financial planner. Take the information and answers you're given and make a decision when you have the time to carefully think it through.

Financial planning assistance benefits are a great tool to take advantage of, but it's only helpful if you thoughtfully consider the advice and apply it in the best way for your personal financial situation. You also have to take action to follow the financial plan you decide on—good financial planning requires you to follow the plan you've created.

A photograph of a family in a living room. A man is sitting on a grey sofa, reading a book and holding a mug. Two young children are sitting on the floor in front of the sofa, playing with toys. A large blue graphic with white text is overlaid on the scene.

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KNOW YOUR BENEFITS.



Flexible Work Arrangements, Designed for You

At , we recognize that the typical 9-to-5 workday can make it difficult for you to manage your work and personal obligations. That's where our flexible work arrangements come in. These policies are designed to help you achieve a work-life balance, which we believe is extremely important.

(Note: The policies outlined below are samples. Please customize to reflect your company's rules.)

Flextime Policy

Flextime is a flexible schedule option in which you can create your own schedule within a certain range of hours. We hope that flextime allows you to schedule your life around work to meet your outside commitments, without sacrificing your productivity.

At , you must work 40 hours per week and be present between 11 a.m. and 2 p.m. Outside of those

core hours, you may come in and leave as early or late as you'd like. As always, please communicate your plans with your direct manager.

Unlimited PTO Policy

Our unlimited paid time off (PTO) policy is similar to a normal PTO policy, besides the fact that you're not given a certain number of days off. As long as you're meeting performance goals and completing your work, you can take as many days off as you need, provided that your requests are approved by your manager. Sick days and emergencies are an exception.

Telecommuting Policy

At , we recognize that the typical 9-to-5 workday can make it difficult for you to manage your work and personal obligations. That's where our flexible work arrangements come in.

Our telecommuting policy allows you to work from home or another alternate location and communicate with your co-workers and us electronically. We hope that this arrangement provides you with the flexibility you need to manage your personal life and still get your work completed. Requests to work from home should be approved by your manager.

For More Information

We are happy to offer these flexible work arrangements to our employees, and hope that you enjoy them as much as your co-workers do. If you have any questions about these policies, or if you would like more guidance, please contact your direct manager or HR