

**RICHLAND
COUNTY SAFETY
COUNCIL**

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Promoting Employee Wellbeing and Risk Management for Your Business

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HUMMEL GROUP



**PERSONAL
INSURANCE**



**BUSINESS
INSURANCE**



**HEALTH &
BENEFITS**



**FINANCIAL
SERVICES**



TODAY'S DISCUSSION

TOPICS TO COVER

- The importance of employee benefits in today's labor market
- Wellness Ideas for your employees
- Landscape of Cyber Risk and how it impacts employees
- Considerations for employment practices and training

**WHY IS EMPLOYEE
WELLNESS
IMPORTANT?**

"Wellness is the act of practicing healthy habits on a daily basis to attain better physical and mental health outcomes"



9 IN 10

workers say they feel more motivated at their job if their leaders support well-being efforts (APA, 2016)

61%

of employees enrolled in their company's wellness program have reported a healthier lifestyle change (Alfac, 2017)

77%

of employees think that workplace wellness programs positively impact the company culture (Forbes, 2013)

56%

of employees had fewer sick days because of wellness programs (United Healthcare, 2018)

54%

cited employee morale as the most improved metric from implementing wellness plans (Hub International, 2017)

Impact of Employee Wellness in the Workplace

- Delivering value by converting Health & wellbeing strategies and initiatives into tangible business values
- Reducing staff turnover and sickness absence
- Improving management of absence cases
- Having a healthier workplace; better staff morale; better customer service; more committed and engaged staff
- Enhancing skills retention and recruitment by being an 'employer of choice'



**BY INCREASING YOUR AWARENESS OF
EMPLOYEE WELLBEING AND ‘ACTIVELY
BEING IN TOUCH’ WITH YOUR
ORGANIZATION AND WORKFORCE,
YOU STRENGTHEN YOUR CAPACITY
FOR ACHIEVING THE BEST POSSIBLE
RESULTS**

FACTORS TO CONSIDER WHEN EVALUATING YOUR WELLNESS STRATEGY

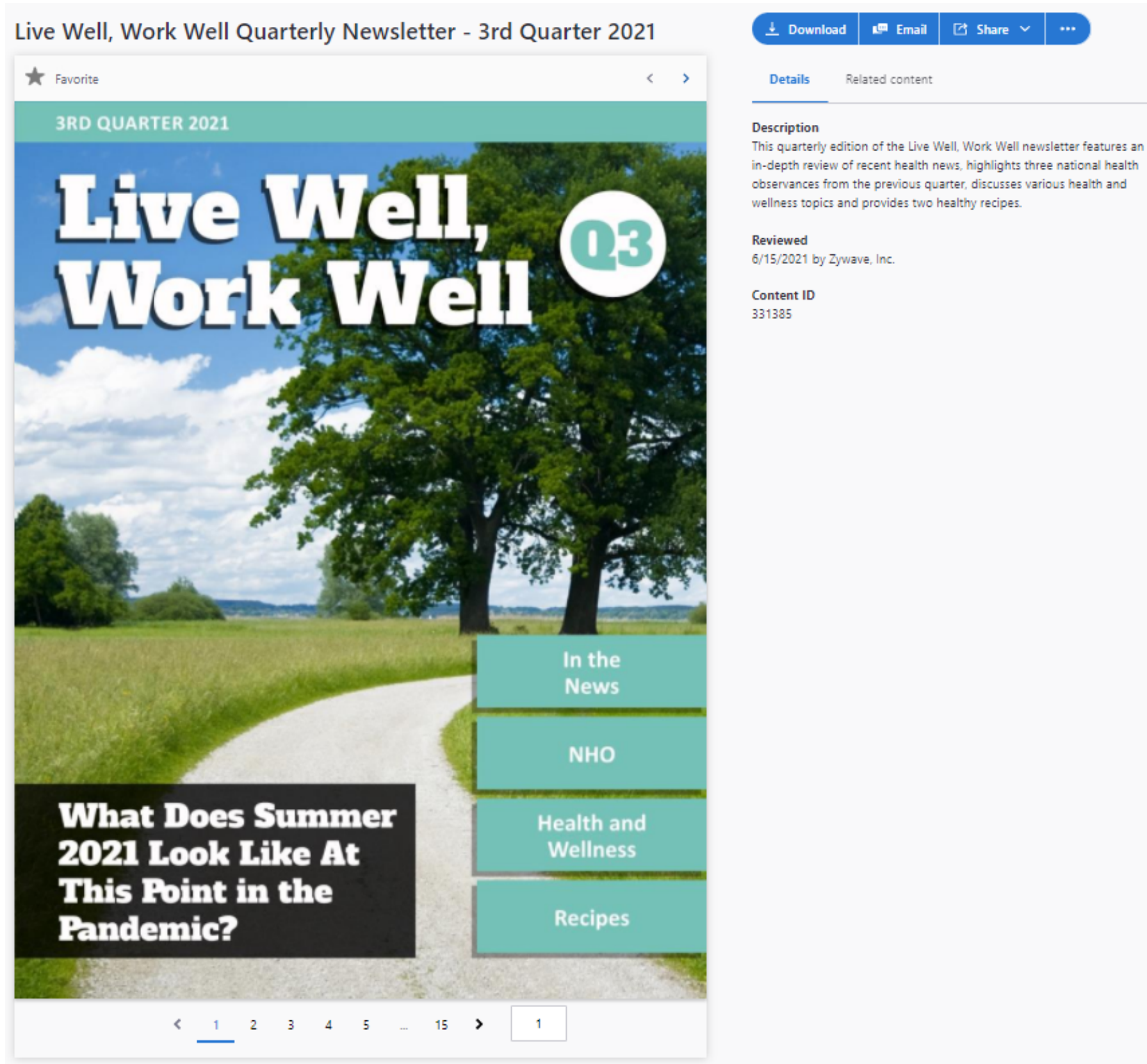
- Cost
- Soft Costs – how much time it will take to administer, communicate, promote, etc.
- Employee adoption

WELLNESS IDEAS FOR YOUR BUSINESS



1

WELLNESS NEWSLETTERS



- Low Cost
- Can create your own content or use "boilerplate" sources
- Zywave

ZYWAVE



2

CARRIER SPONSORED PROGRAMS



- Carrier Integrated Wellness Opportunities
- Incentivized Preventive Care

Rewards you can earn (up to \$200 total)

Flu shot and wellness visit reward - up to \$50

For extra motivation to stay healthy, you can earn \$50 in rewards for receiving a claims-based annual preventive wellness exam and flu shot.

Visit your primary care doctor's office for your wellness exam. You can also receive a flu shot at your doctor's office, or at a pharmacy or retail clinic. Your wellness exam or flu shot do not need to be completed in any particular order or together. Be sure to submit the claims to Anthem or ask your doctor or other provider to submit them to Anthem for you.⁴

My Health Rewards Activities - up to \$150

Keep up healthy habits by tracking your activity through anthem.com, Sydney Health or the Well-being Coach app. You can also track rewards activities through a variety of devices, such as Apple Health Kit, Google Health, and more. Go to the Help section of Sydney Health for a full list of supported devices.



Adult preventive care

Preventive physical exams, screenings, and tests:

- Alcohol misuse: related screening and behavioral counseling
- Aortic aneurysm screening (for men who have smoked)
- Behavioral counseling to promote a healthy diet
- Blood pressure
- Bone density test to screen for osteoporosis
- Cholesterol and lipid (fat) levels
- Colorectal cancer, including fecal occult blood test, barium enema, flexible sigmoidoscopy, screening colonoscopy and related prep kit, and computed tomography (CT) colonography (as appropriate)²
- Depression screening
- Hepatitis C virus (HCV) for people at high risk for infection, and a one-time screening for adults born between 1945 and 1965
- Type 2 diabetes screening³
- Eye chart test for vision⁴
- Hearing screening
- Height, weight, and body mass index (BMI)
- Human immunodeficiency virus (HIV) screening and counseling
- Lung cancer screening for those ages 55 to 80 who have a history of smoking 30 packs per year and still smoke, or quit within the past 15 years²
- Obesity: related screening and counseling³
- Prostate cancer, including digital rectal exam and prostate-specific antigen (PSA) test
- Sexually transmitted infections screening and counseling
- Tobacco use: related screening and behavioral counseling
- Tuberculosis screening
- Violence, interpersonal, and domestic: related screening and counseling



3

EMPLOYEE ASSISTANCE PROGRAM (EAP)



- A form of assistance to help employees with work/life balance
- Employer Paid Program
- Provides employee access to mental health support, counseling, substance abuse assistance, financial services



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MOVESPRING

MoveSpring

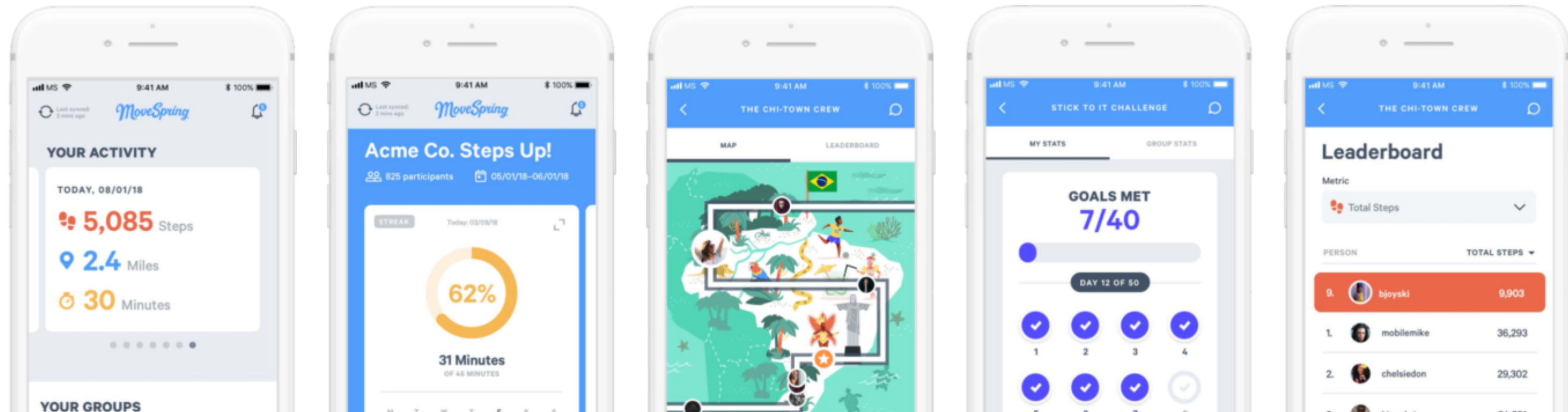
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- "Tech" based wellness
- Tech based Challenges
- Cost varies
- Per employee per month cost



Best-in-class user experiences

- Our relentless focus on ease-of-use and a fun customer experience results in high engagement across clients.
- Real-time syncing makes for a responsive and fresh experience every time you open the app.
- Native mobile app is truly mobile, which makes syncing and interacting seamless



EMPLOYER ANALYTICS AND REPORTING



MoveSpring

5

TENSPOT

- "Tech" based holistic wellness platform for employees
- Employer-paid
- Provides employees access to multiple outlets for their well-being in one platform.

Ten Spot

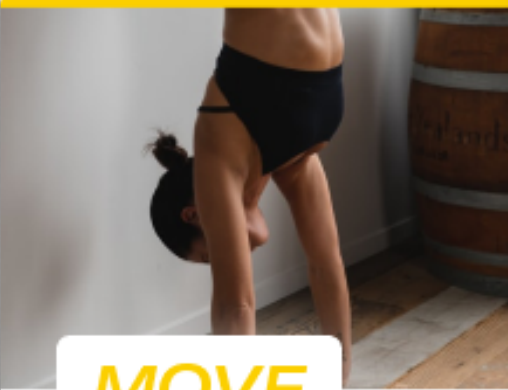
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“Ten Spot builds chemistry virtually. We all look forward to it. Spending time with our co-workers is definitely a plus.”



CATEGORIES OF EMPLOYEE WELLNESS




MOVE

- Yoga
- H.I.I.T
- Bootcamp
- Circuit Training
- Pilates



play

- Happy Hours
- Team Trivia
- Lawn Games
- Comedy Hours
- Fantasy Sports




Chill

- Meditation
- Live Music
- Essential Oils
- Stretch & Restore
- Anxiety Relief



eat

- Cooking Demos
- Meal Prepping
- Baking Classes
- Wine Pairing
- Nutrition Seminars

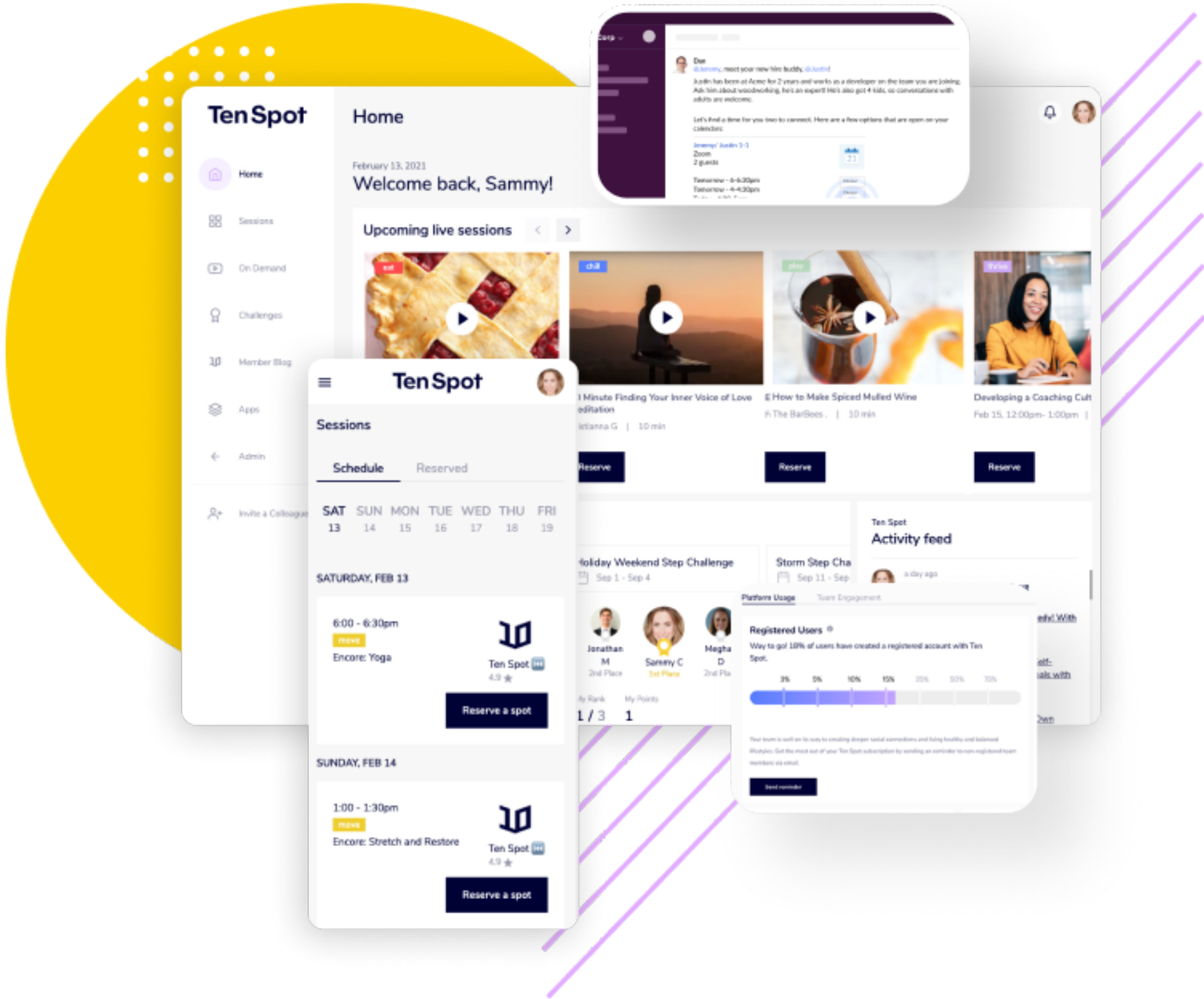


THRIVE

- Financial Wellness
- Time Management
- Social Media Training
- Stress Management
- Covid/Health Screens

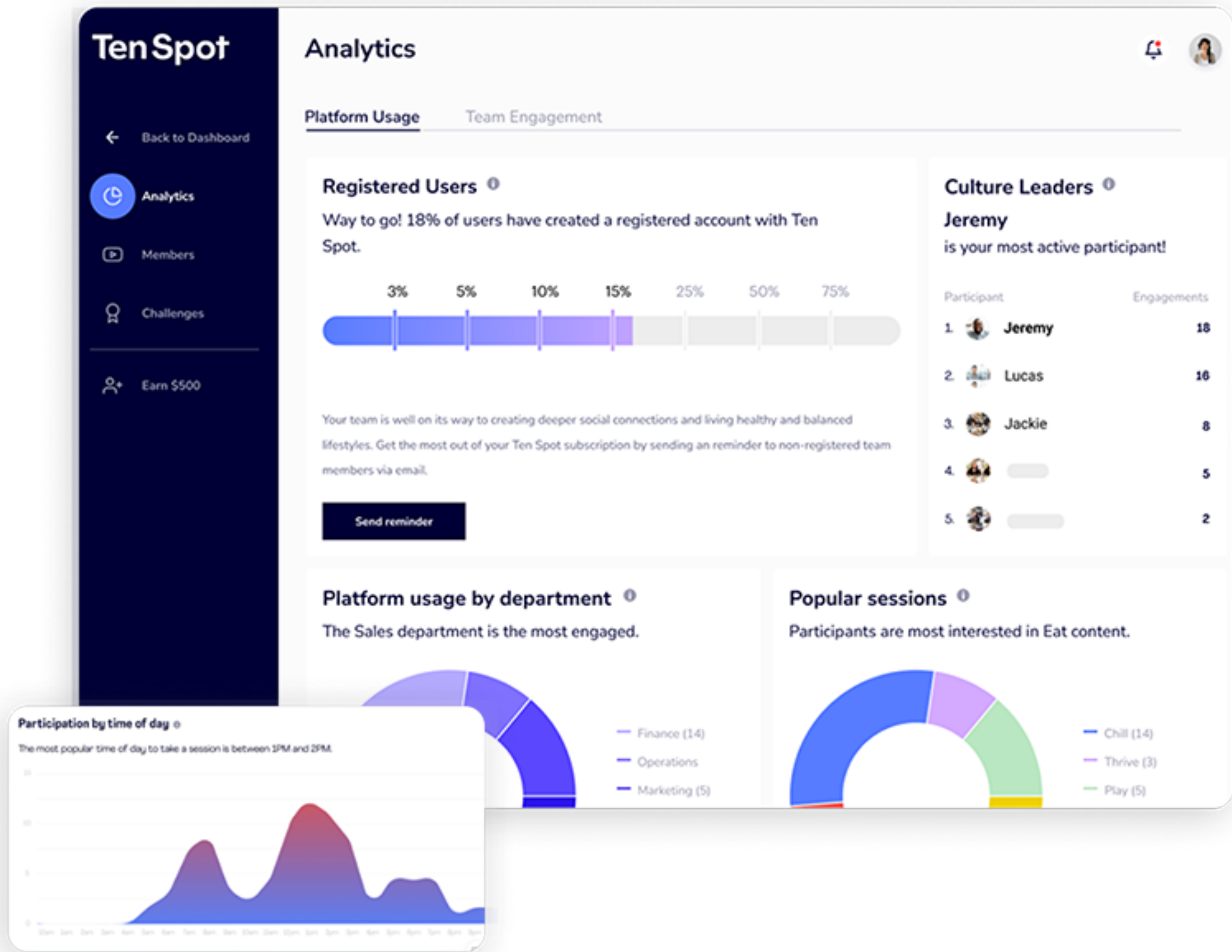
Ten Spot

EMPLOYEE USER EXPERIENCE



Ten Spot

EMPLOYER ANALYTICS AND REPORTING



Ten Spot

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PROACTIVE HEALTH MANAGEMENT PLAN (PHMP)



- Limited medical plan with an indemnity payment for participation
- Utilizes IRS Section 125 for pre-tax deductions
- Pays an employee for wellness activities
- Provides employees access to multiple outlets for their well-being in one platform.

PROACTIVE HEALTH MANAGEMENT PLAN (PHMP)

WELLNESS INDEMNITY BENEFITS



DIETARY ASSISTANCE

PHMP-certified nutritionists are experts in food and nutrition, providing individualized dietary plans to promote healthier lifestyles or achieve specific health-related goals.



TELEMEDICINE

Talk to a doctor anytime, anywhere. Our network of licensed doctors are standing by 24/7 to help. They can diagnose, treat and often prescribe for an array of medical issues right over the phone—even from the comfort of your couch!



BIOMETRIC SCREENING

Biometric Screening identifies risk factors for illnesses such as diabetes and cardiovascular disease years before full onset. Our wellness coaches analyze screening data to provide and monitor adaptive strategies and solutions.



HEALTH RISK ASSESSMENT

PHMP contains a Health Risk Assessment (HRA) to determine which aspects of an employee's well-being require attention. PHMP uses the collected data to customize a program to each individual's needs.



ONLINE HEALTH LESSONS WITH HEALTH COACHING

PHMP-certified trainers and health coaches understand the importance of an initial client screening and assessment. Uniquely tailored training and prevention programs are built to address the health needs and goals of each employee. These coaches provide prevention plans, encouragement and follow-up to monitor progress and adjust programs.



DNA SCREENING

DNA screening provides information pertaining to diet, nutrition and exercise. Data generated from testing genetic markers in a number of genes can be used to understand how to modify lifestyle and behaviors for optimum wellness.

Note: the Sec. 125 PHMP deduction will come out of the employees marginal tax rate which will lower the effective tax rate creating even higher savings than shown here. To be conservative we are calculating both before and after scenario's at the same effective tax rate

PHMP Plan Cost

Monthly Employee Pay Stub - Single

	Before	After	Diff.
Regular Pay	4,000	4,000	0
Sec 125 PHMP Deduction	0	(755)	(755)
Taxable Income	4,000	3,245	(755)
Fed Income Tax	(474)	(337)	137
State Income Tax [†]	(92)	(67)	25
FICA	(306)	(248)	58
Indemnity Claim	0	625**	625
Net Pay	\$3,128	\$3,218	\$90

Employee Monthly Net Increase

\$90

Employee Annual Net Increase

\$1,080

Indemnity Claim Payment

\$220
tax
savings

\$130
Employee
fee

\$90
additional
spendable
income

Additional
Withholding***
(\$60)

\$30

\$360

Employer Breakdown

	Before	After	Diff.
Employee Pay	4,000	4,000	0
Sec 125 PHMP Deduction	0	(755)	(755)
FICA Tax Basis	4,000	3,245	(755)
Employer FICA	(306)	(248)	58
Employer Fee	0	(31)	(31)
Employer Net Savings	(\$306)	(\$279)	\$27
Total Cost of Employee	\$ (4,306)	\$ (4,279)	\$ 27

Employer Total Savings Per Employee Per Year

\$ 324

Total Employees Enrolled

1,000

Total Estimated Annual Employer Savings - All Employees

\$ 324,000

All Section 125-eligible products create employer FICA savings!

\$58 FICA
tax savings

\$31
Employer
fee

\$27 in net
savings

*The information contained in this promotional material is for illustrative purposes only and is subject to change. Statements, figures, calculations, plans and representations are indicative only to the specific figures in the example given above using the current calculations utilized at the present time. **This amount is a paid claim for the wellness screening fully insured indemnity benefit and is not guaranteed unless the insured utilizes the wellness screening benefits to generate a claim. Benefits paid under this program may be taxable income. Participants should consult with their tax professional. *** Employers may encourage employees to increase withholding to cover self-reported potential taxable income.

[†] 3.46% tax rate shown for illustrative purposes. Tax wage and salary income varies widely among forty-one states; top marginal rates range from North Dakota's 2.9 percent to California's 13.3 percent.

NEXT STEPS

- Don't go it alone
- Advice from your current broker or advisor
- Alignment of goals
- Assessments

COVID VACCINE & WELLNESS

- Carrott or the Stick
- Employers may provide incentives at their discretion, within reason, as long as they are not so large as to be viewed as coercive.
- Suggest incentive be paid in the form a cash bonus and not thru the H.S.A to avoid any potential issues with non-discrimination testing
- Employers are just now experimenting with various strategies related to COVID and vaccine compliance



CYBER RISK

- Since the beginning of the Pandemic, Cyber Crime has increased over 600%
- 550,000 Cyber Attacks per day involving Ransomware since March 2020 (IT Chronicles)
- An estimate by Upwork states that 1 in 4 Americans are expected to work remotely through 2021.



EMPLOYEE CYBER PROTECTIONS



CYBER RESOURCES



KEEPER
Cybersecurity Starts Here®

KnowBe4
Human error. Conquered.

Z>WAVE



EMPLOYMENT PRACTICES LIABILITY INSURANCE



Protecting your organization from the following risks:

SEXUAL
HARASSMENT

FAILURE TO
EMPLOY OR
PROMOTE

WRONGFUL
TERMINATION

WRONGFUL
DISCIPLINE

BREACH OF
EMPLOYEE
CONTRACTS

HOSTILE WORK
ENVIRONMENT

BE PROACTIVE

- Being equipped to provide a healthy work culture can mitigate risk
- Third-party inclusion
- Training employees on:
 - conflict resolution
 - de-escalation tactics
 - formalize communication procedures to protect the interests of employees

RISK MITIGATION PRACTICES



EXECUTE A
FORMAL SAFETY
PROCEDURES
MANUAL



REVIEW AND
ADJUST THE
EMPLOYEE
HANDBOOK, AT
LEAST
ANNUALLY



UTILIZE CYBER
RISK TRAINING
TOOLS LIKE
KNOWB4 TO
PROPERLY
EQUIP
EMPLOYEES



ASK YOUR RISK
ADVISOR WHAT
EXPOSURES
COULD
COMPROMISE
YOUR
ORGANIZATION
AND EMPLOYEES'
WELLBEING

QUESTIONS?

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