



Business Case for Employees

Worksite Health & Wellness Campaign Fact Sheet



Vision of the [National Prevention Strategy](#): Working together to improve the health and quality of life for individuals, families, and communities by moving the nation from a focus on sickness and disease to one based on prevention and wellness.

Strategic, comprehensive worksite health & wellness programs¹ can positively impact the lives of Federal employees by helping them develop a healthier lifestyle, succeed in their jobs, and decrease their economic burdens attributed to poor health.

HEALTHIER LIFESTYLE

Worksite health & wellness programs can provide employees powerful resources and solutions so they may take charge of their own health and well-being, especially because employees spend so much of their lives at work (American employees who work full-time typically spend approximately one-third of their day at their workplace, 5 days per week).

According to the Centers for Disease Control and Prevention (CDC), 7 of the top 10 causes of death were chronic diseases. Chronic disease and conditions are among the most common, costly, and **preventable** of all health problems. Worksite health & wellness programs can provide education and resources to increase employees' understanding of critical health topics and reduce their risk for developing preventable chronic diseases.

Top 10 Leading Causes of Death, U.S.

1. Heart Disease
2. Cancer
3. Chronic Lower Respiratory Diseases
4. Stroke
5. Unintentional Injuries
6. Alzheimer's Disease
7. Diabetes
8. Influenza and Pneumonia
9. Kidney Disease
10. Suicide

Worksite Health & Wellness Health Topics

1. Alcohol and Substance Misuse
2. Nutrition
3. Physical Activity
4. Tobacco Use
5. Screenings (blood pressure, BMI, cholesterol, diabetes)
6. Cancer Screenings
7. Mental Health
8. Work-Related Musculoskeletal Disorders & Ergonomics
9. Immunizations (e.g. Influenza Pneumococcal)

Worksite health & wellness programs can positively affect employees in a variety of ways, including:

- Fewer sick days, resulting from improved health of employees and their families
- Learn new self-management and coping skills
- Develop a social support system to help sustain new health and wellness skills
- Increase well-being, self-image, and self-esteem
- Improve coping skills with stress or other factors affecting health
- Increase job satisfaction
- Provide a safer and more supportive work environment
- An opportunity to incorporate healthy behaviors into daily routine

¹ A comprehensive worksite health & wellness program is one that includes health education, social and environmental supports, integration into the organization, linkages with related programs, and screenings. For more information, see [OPM's Work-Life Health and Wellness Program Administration page](#).

HEALTHCARE COSTS

Healthcare costs for employees – including insurance premiums, co-payments, prescription drugs, and more – can be expensive; therefore, individuals who participate in worksite health & wellness programs can save money by improving their health.

Annually, the average health insurance premium for U.S. workers is \$999 for single coverage and \$4,565 for family coverage. In addition, seventy-eight percent of covered employees have an annual deductible – a dollar amount of covered expenses an individual or family must pay out-of-pocket before an insurance plan begins to pay benefits, and the average U.S. deductible is \$1,135. Another common health expense for employees involves the requirement for medical visit co-payments – nearly 3 out of 4 employees pay a co-payment for office visits, averaging \$23 for in-network primary care and \$35 for in-network specialty care; costs are even higher for out-of-network visits. Additional health costs exist, including prescription drug coverage, hospital admissions, and emergency treatment.

By participating in worksite health & wellness programs, employees may be able to decrease the amount they spend on their health and well-being each year. Below are some ways worksite health & wellness programs can help employees financially:

- Preventive services can reduce doctor visits for illness, and lead to lower out-of-pocket costs for healthcare services.
- Health education helps increase employee awareness on the availability of preventive care covered by insurance (e.g., screenings, immunizations, and well women exams) and can encourage regular doctor visits for health assessment which can lower long term and more expensive costs required to reactively treat illness.
- Tobacco cessation programs can help an employee manage or quit smoking; this will achieve short-term savings (e.g., an employee who spends \$5 on a pack of cigarettes a day could save \$1,825 over the course of the year) and avoidance of long term costs associated with the treatment of chronic health issues related to smoking.
- Other insurance premiums, such as life insurance, commonly decrease when an individual has fewer health risks.

(All information adapted from [CDC's Workplace Health Promotion Making a Business Case; Mortality in the United States, 2012](#), NCHS Data Brief, Number 168, October 2014; [CDC's Chronic Disease Prevention and Health Promotion, The Kaiser Family Foundation and Health Research & Educational Trust Employer Health Benefits, 2013 Annual Survey.](#))

RESOURCES & GUIDANCE FOR WORKSITE HEALTH & WELLNESS COORDINATORS

[U.S. Office of Personnel Management's Health & Wellness Federal Tools & Resources Page](#)

This website provides Governmentwide guidelines, tools and resources, and information on Federal agencies that play a key role in worksite health & wellness to help one understand the basics of worksite health & wellness, explore issues in greater detail, and implement effective programs.

[Federal Work-Life Community of Practice's \(CoP\) Worksite Wellness Resource Page](#)

Hundreds of resources can be found on this page and new ones are constantly added. Please email worklife@opm.gov for access to the CoP.

[HHS Centers for Disease Control and Prevention's \(CDC\) Workplace Health Promotion – Making a Business Case](#)

The HHS website provides additional resources to make the business case for worksite health & wellness programs. It provides information on the benefits of health promotion programs.