



Employee benefits snapshot: Workplace wellness programs today

When “wellness” popped onto the benefits radar, the term carried a whiff of New Age-y practices. (Reiki, anyone?)

But regardless of whether that was ever the truth behind employee wellness programs, it’s proved to be more than a trend. If anything, it’s the opposite now: While the number of employers offering wellness benefits is high—58%, according to a Society for Human Resource Management (SHRM) [survey](#)—that percentage hasn’t risen much in the past few years, and 67% of organizations didn’t make changes to their wellness benefits in 2019.

Trends, by definition, come and go. Employee wellness programs aren’t going anywhere. And business leaders know it: [More than 80%](#) of employers expect spending on health and wellness programs to increase over the next three years. Here’s where wellness sits in the employee benefits landscape of 2021.

What workplace wellness programs look like today

“To me, the answer to how to provide great wellness benefits is simple: If we truly care about our employees and their long-term health, we need to give them a say in how they would like to support their well-being,” says Kerry Wekelo, MBA, chief operating officer at financial services firm Actualize Consulting and author of *Culture Infusion*.

Wekelo implemented an annual wellness allowance of \$500 for employees at Actualize Consulting to spend on exercise classes, equipment, memberships, coaching, hobbies and other wellness activities. During the pandemic, Actualize increased it to \$750 to include child-related expenses while working from home. Year-round interactive wellness challenges—eating more vegetables, limiting screen time, incorporating stretching into daily routines—round out the offerings.

“Our goal is to cultivate wellness year-round in a way that works for all employees,” Wekelo says. That cultivation takes different forms in workplaces across America:

- [57%](#) offer wellness incentives, such as prizes for walking a certain number of steps.
- [55%](#) offer time off for personal mental health.
- [29%](#) offer group counseling or coaching.
- [72%](#) offer health screenings.
- [41%](#) offer stress management programs.

These employee benefits aren’t merely altruistic. Supporting workers with wellness programs pays off. A [definitive Harvard study](#) shows that medical costs fall by \$3.27 for every dollar spent on wellness programs, and [research from 2017](#) indicates that wellness programs increase employee productivity.



Not just about the body: Wellness and mental health

While preventive programs such as nutrition support and health screenings are one component of wellness benefits, the category is usually understood to encompass a holistic view of health. So it's no surprise that stress management programs are so popular. Stress takes a toll on workers' productivity, happiness and likelihood of remaining in their jobs, according to the [American Institute of Stress](#).

[According to SHRM](#), employers have steadily increased their mental health benefits that go beyond the psychiatry and psychology services covered under health insurance. Programs in stress management, meditation, mindfulness and self-care can help employees balance their lives—a priority for employers, [73% of whom](#) cite reducing worker stress as a key objective.

“A majority of organizations are completely reevaluating what they consider ‘essential’ in employee health benefits packages, with a major reorientation towards mental well-being,” says Rolf Bax, chief human resources officer for Resume.io, a resume-builder and career prep company. The rise in telemedicine benefits extends to mental wellness too. In 2020, the share of employers offering virtual mental health coaching rose by [13 percentage points](#).

Supplemental coverage: An indirect wellness benefit

Aflac's products pay cash benefits directly to insureds, unless otherwise assigned, to help with out-of-pocket medical and non-medical expenses when they experience a covered accident or illness. Given that [42% of adults](#) report personal debt as a major stressor and [32% of American workers](#) have medical debt, supplemental coverage can serve as an unconventional, alternate route to help with stress reduction.

Aflac might not directly lead your clients to chant *om* in the name of wellness. But by giving workers a path to wellness—and financial stress relief—you can give your clients more than a transaction. You can give them a benefits package that's holistic. *Namaste* to that.