

# The benefits of wellness programs—for employees and employers



Once upon a time, “wellness” conjured images of esoteric treatments such as crystal healing and juice cleanses. Today, the term is broad enough to still encompass that type of lifestyle—but in light of the turmoil of the COVID-19 pandemic, “wellness” can mean something much simpler.

Eating healthfully. Exercising. Taking time to call the doctor for a checkup—especially for those who skipped preventive care last year in order to comply with stay-at-home orders.

That shifting definition of wellness applies to the workplace too. It’s also taken on new meaning with the growing shift to remote work, as staffers struggle to stay in touch over distance, time and colliding personal and professional responsibilities.

## **Wellness programs’ ROI proves their worth**

Helping to keep a lid on health care costs is now one of the baseline goals of wellness programs. More than half of employers offer a wellness program,<sup>1</sup> with good results for the bottom line. A number of studies have shown that the cost of wellness programs is made up for by the fall in medical spending.<sup>2</sup>

Wellness plans can help deliver both savings and a halo of qualitative results, and programs have expanded to include a broader definition of well-being. From physical health to fiscal health, “employee wellness” is a basket of benefits designed to encourage employees to invest in their health, mental well-being and financial stability. It can even include benefits that aren’t explicitly labeled as wellness-oriented, such as supplemental insurance. Given that 66% of bankruptcies are caused by medical issues,<sup>3</sup> supplemental insurance that helps with medical costs not covered by health insurance becomes a way to help alleviate mental and financial stress.

## **The benefits of wellness programs in a pandemic**

This broadened view of wellness came just in time to frame employer response to the COVID-19 pandemic, a time when isolation, economic turmoil and the threat of losing or actual loss of loved ones permeates daily life. A midyear 2020 report by the Centers for Disease Control and Prevention found that 40% of American adults were struggling with mental health or substance abuse, especially anxiety or depression and trauma-related stress.<sup>4</sup>

The pandemic appears to have kept pace with employers’ movement toward holistic wellness benefits that focus on overall employee well-being and away from quantitative metrics that define wellness primarily in terms of physical health. Plus, in the absence of face-to-face camaraderie, wellness programs have the potential step in as a way to build teams, cultivate empathy and assess employee well-being, especially as workers face an ongoing crush of family and career responsibilities, handled in near isolation.



## **Everyday wellness, everyday leadership**

Even when we're not in the middle of a pandemic, many workers delay preventive care. About 30% of Americans have delayed annual exams, with money being a leading factor in putting off care.<sup>5</sup> In that context, supplemental coverage can help encourage wellness. Aflac accident insurance policy, for instance, offers benefits for routine medical exams. And if workers want to use their benefit payments to help chip away at the costs of wellness activities such as acupuncture or nutritional counseling, they can.

It's this holistic definition of wellness that will help employers pave the way to a healthier workforce—even in the hopefully soon-to-come time when coronavirus is a memory, not a daily reality.

**Ready to help your staff members find their own paths to wellness? Contact your Aflac benefits advisor or [visit Aflac.com/business](https://www.aflac.com/business).**

<sup>1</sup> Society for Human Resource Management. "Executive Summary: SHRM Employee Benefits 2019." Published 2019. [Accessed 1.8.2021](#).

<sup>2</sup> Workplace Health & Safety. "Return on Investment of Workplace Wellness: Evidence From a Long-Term Care Company." Published 9.23.2020. [Accessed 1.14.2021](#); Occupational Medicine. "Efficacy and Costs of a Workplace Wellness Programme." Published 12.8.2020. [Accessed 1.8.2021](#); International Journal of Pharmaceutical and Healthcare Marketing. "Wellness Marketing in the Corporate Context." Published 4.4.2020. [Accessed 1.14.2021](#).

<sup>3</sup> American Journal of Public Health. "Medical Bankruptcy: Still Common Despite the Affordable Care Act." Published 2.6.2019. [Accessed 1.14.2021](#).

<sup>4</sup> Centers for Disease Control and Prevention. "Mental Health, Substance Use, and Suicidal Ideation During the COVID-19 Pandemic—United States, June 24–30, 2020." Published 8.14.2020. [Accessed 1.14.2021](#).

<sup>5</sup> CNBC. "Over Half of Americans Delay or Don't Get Health Care Because They Can't Afford It—These 3 Treatments Get Put Off Most." Published 11.29.2018. [Accessed 1.14.2021](#).

\*Coverage may not be available in all states. Benefits/premium rates may vary based on state and plan levels. Optional riders may be available at an additional cost. Policies/riders have limitations and exclusions that may affect benefits payable. For complete details, including availability and costs, please contact your local Aflac benefits advisor.

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