

# Well-Being@Work Toolkit

From data and user experience to well-being and repeatable results, discover how to take care of both your employees and bottom line.

You  
Plus **Blue**<sup>SM</sup>

Population DNA



Experience Matters



Generation Well



Holistic Health



YoY Results



# Your Data Is Key. Use It to Unlock Needs.

Successful health and well-being programs are designed around the needs of employees. But what are those needs?

Finding the answer takes concerted effort. After all, your workforce is unique – so checking the box or copying someone else's plan won't yield the results you're after. Instead, rely on data and analytics to guide the way.

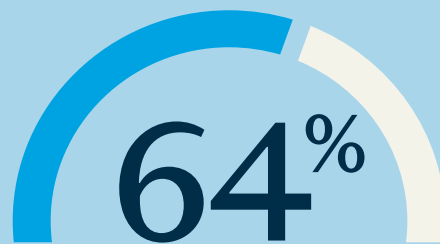
## Data Download

You can capture useful data about your employee population by tapping into sources such as:

- Insurer/broker data
- Vendor data (*particularly those supporting your health and well-being program*)
- Employee demographics
- Employee survey results
- Workplace/culture assessments and manager feedback

Combining “hard” data (e.g., medical costs from your insurer) with “soft” data (e.g., self-reported survey results) paints a more complete picture of risks, needs and interests. While you likely have self-service reporting tools from your insurer or insurance broker, ask them for a breakdown of your population's costs, trends and risk factors.

Once you have a collection of mechanisms in place, create a data dashboard that includes important high-level metrics. It will serve as a consistent framework for sharing progress with stakeholders in the future. Don't focus solely on costs and participation; your dashboard should also include value measures like productivity, absenteeism turnover and employee satisfaction. You can learn more about collecting meaningful data with Benchmark 3 of the [WELCOA 7 Benchmarks](#).<sup>1</sup>



of employers planned to enhance health & well-being offerings in 2024<sup>2</sup>

# Discovery Phase

The next step is analyzing your data to identify unmet needs and opportunities for improvement.

Which conditions are most prevalent? What are the major cost drivers – and do they differ across certain groups? What’s the median age for your population? What kind of well-being programs do employees want?

The answers to such questions should shape your health and well-being strategy and goals. They can also spark ideas for new resources or ways to fill gaps in your existing program.

# Tactical Support

Align health and well-being offerings with your strategy and goals.

This is the perfect time to prioritize digital tools and target support where it makes sense. For instance, 86% of large employers will leverage employee resource groups (ERGs) to promote relevant benefits and well-being initiatives.<sup>3</sup>

Like many facets of health care, the employee wellness industry continues evolving at a rapid pace. Consider how these six trends might influence your workplace strategy.<sup>4</sup>

## Trend 1

**Focus on flexibility in wellness journeys:**  
Organizations are moving from traditional, location-dependent wellness solutions toward flexible, personalized offerings that cater to a diverse and increasingly hybrid workforce.

## Trend 2

**Emphasis on managing high-cost health conditions:**  
Organizations are prioritizing the proactive management of chronic health conditions driven by the potential for long-term cost savings and improved employee health outcomes.

## Trend 3

**Pricing is increasingly critical in benefits vendor selection:**  
Escalating benefits costs are prompting employers to be more cost-conscious – leading some to integrate their insurer’s offerings for a seamless employee experience, stronger data flows and greater savings.

## Trend 4

**Rewards and incentives for wellness program success:**  
Providing rewards and incentives, particularly lifestyle spending accounts (LSAs), is a widely adopted practice to boost wellness program engagement.

## Trend 5

**Mental health top of mind, but execution is shifting:**  
Mental health continues to dominate all wellness solutions; however, there’s a shift in how mental wellness is addressed, with a potential move toward comprehensive wellness platforms and more personalized care.

## Trend 6

**Return-to-office (RTO) impact on benefits:**  
As organizations return to the office, they’re reevaluating their benefits to accommodate hybrid work models. This includes a shift in resources toward onsite offerings while also balancing the needs of remote and in-person employees.



# An Opportunity, Not Just an Obligation



“When it comes to employee health, companies typically track areas where their organization has direct expenses or liability exposure: Short- and long-term disability, on-the-job injuries and the utilization rate of the employee assistance program. But these measures only begin to describe the physical and mental health of your employees.

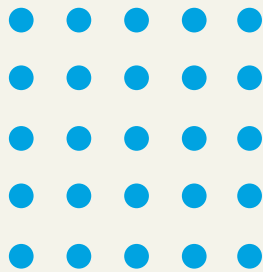
Most organizations are in the dark about the general health of their workforce, which makes it almost impossible to design effective at-scale health strategies or gauge their impact.

They must measure well-being in a systematic way; without that data, they can’t design programs that best serve the needs of their particular employee population.

Why change this? Because you can’t afford not to – given dire talent shortages, the rising cost of health care (especially in the United States, where employers insure almost half the population), and pressure from regulators and investors to attend to the “social” part of environmental, social and governance (ESG) criteria. Besides, it’s not just an obligation, it’s an opportunity. Organizations that effectively promote a culture of health, safety and well-being outperform the market.”

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Harvard Business Review,  
“Using Data to Improve Employee Health and Wellness”<sup>5</sup>



## Beyond the Numbers

A focus on total well-being means helping employees not only live healthy – but also thrive in their job.

Strains from caregiving, mental health issues and social isolation are often hidden from view. Now more than ever, it's vital to understand employee needs, offer flexibility at work (and from work) and prioritize benefits that deliver true value. Consider adding “mental health first aid” training for managers to help them spot issues early and intervene effectively.



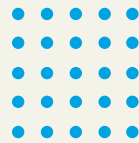
## Benchmarks of Success

Are your efforts moving the needle?

Craft a measurement plan at the start of the year. It should define your success criteria and outline how you'll assess value on investment (VOI) at the end of the year. After all, data not only tells the story of what your employees need – but also how well your program is meeting those needs.

### Check the box to move the needle

-  Tap into different data sources for the complete picture.
-  Identify unmet needs and evolving trends over time.
-  Prioritize digital tools and targeted support.
-  Look beyond risks and costs to build a holistic culture of health.
-  Craft a measurement plan that defines success and value.



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1 Health & Benefit Strategies for 2024 Survey Report. Mercer: May 2023. Online: [www.mercer.com/en-us/insights/total-rewards/employee-benefits-strategy/2024-benefit-strategies-report](https://www.mercer.com/en-us/insights/total-rewards/employee-benefits-strategy/2024-benefit-strategies-report) (Accessed April 2024).

2 "7 Benchmarks." WELCOA. Online: [www.welcoa.org/resources/7-benchmarks](https://www.welcoa.org/resources/7-benchmarks) (Accessed April 2024).

3 2024 Large Employer Health Care Strategy Survey. Business Group on Health: August 2023. Online: [www.businessgrouphealth.org/resources/2024-large-employer-health-care-strategy-survey-executive-summary](https://www.businessgrouphealth.org/resources/2024-large-employer-health-care-strategy-survey-executive-summary) (Accessed April 2024).

4 2024 Employee Wellness Industry Trends Report. Wellable: November 2023. Online: [www.wellable.co/resources/employee-wellness-industry-trends-reports/2024/](https://www.wellable.co/resources/employee-wellness-industry-trends-reports/2024/) (Accessed April 2024).

5 "Using Data to Improve Employee Health and Wellness." Harvard Business Review: November 10, 2023. Online: [hbr.org/2023/11/using-data-to-improve-employee-health-and-wellness](https://hbr.org/2023/11/using-data-to-improve-employee-health-and-wellness) (Accessed April 2024).

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# Monitor Your CX. It's Crucial for Engagement.

The question is not whether consumer experience (CX) applies to your health and well-being program – it's whether your program's CX is a help or a hindrance. At its core, great CX is **usable**, **useful** and **enjoyable**. Hitting that trifecta can drive more engagement and better results.

## It's a Journey

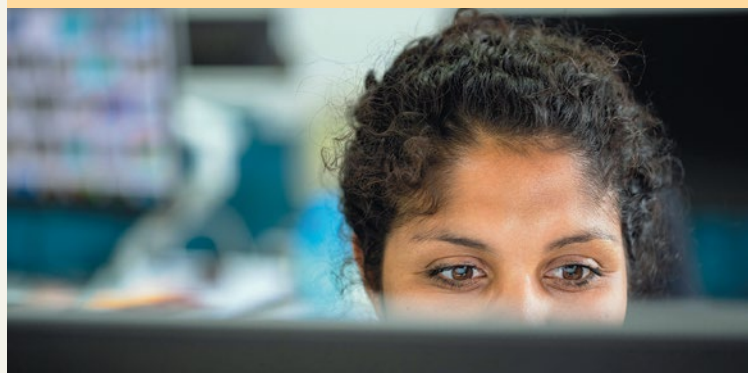
The consumer journey is the complete sum of experiences that a consumer goes through when interacting with a company or brand. For our purposes, that means how employees experience your health and well-being program from beginning to end. One of the most effective ways to improve CX is through consumer journey mapping.

Creating a consumer journey map of your program could be as simple as a bulleted list – or as sophisticated as a graphically designed flow chart. Starting with open enrollment, sketch a timeline of every stage of the consumer experience for the full year. Then, fill in that timeline with all potential touchpoints employees could have with your program – such as websites, invitations, health challenges and feedback surveys. Every journey will be different, so gather feedback from employees about their past experiences and pain points with the program.



# 43%

of employees report experiencing feelings of burnout<sup>1</sup>



Using those insights, step into your employees' shoes and note the following for each touchpoint:

<b>Actions</b>	<ul style="list-style-type: none"> <li>What are they being asked to do?</li> <li>What do they want to do?</li> <li>What are they actually doing?</li> </ul>	<b>Questions</b>	<ul style="list-style-type: none"> <li>Where do they get stuck (and why)?</li> <li>Where can they find answers or help?</li> <li>Could the uncertainty cause them to give up?</li> </ul>
<b>Motivations</b>	<ul style="list-style-type: none"> <li>What encourages (or discourages) them from taking action?</li> <li>What emotions do they feel?</li> <li>Is burnout common?</li> </ul>	<b>Obstacles</b>	<ul style="list-style-type: none"> <li>What could block them from taking the desired action?</li> <li>Can they get around these roadblocks?</li> <li>Is that feasible or desirable?</li> </ul>

## Traffic Jams



Your consumer journey map will likely expose gaps, obstacles and pain points along the way. The good news is that these are tangible CX improvements you can begin making. Prioritize roadblocks around the key touchpoints and actions within your program. The solution could be as simple as adding clear instructions in an email. Or, run a basic A/B test on two options to see which works best.



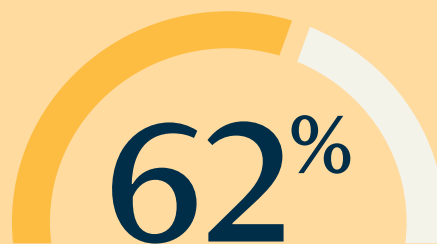
## Driving Forward



Nearly two-thirds of employers planned on enhancing their health and well-being offerings in 2024.<sup>2</sup> Engaging employees in relevant ways and at relevant times is more important – and more challenging – than ever.

Be open and honest about why certain solutions are offered, what goals everyone is working toward and why it matters for the health of the organization. Many companies do this during Open Enrollment but fail to sustain it across the year. That's a huge missed opportunity – as employees who are more confident in their knowledge of available offerings are 16% more likely to be engaged at work.<sup>1</sup>

Share regular progress updates to foster transparency and trust. This can spark intrinsic motivation for employees to achieve collective goals. First-person success stories are also powerful, so include them with your progress updates. These actions not only encourage participation in your program today – they help to build a strong culture of health over time.



**More than 60 percent** of employees aren't fully confident they know about all the benefits and/or workplace perks offered to them, while **almost half** do not fully understand their benefits package.<sup>1</sup>



# Why Moments Matter



“Many organizations design the employee experience around workplace milestones (e.g., onboarding, anniversaries, promotions) and life’s biggest moments (e.g., having a child, retirement). Such an approach addresses core needs for many workers and may even celebrate important moments but may overlook rare and challenging personal situations (e.g., caring for an ill family member, unplanned financial stress) that shape individuals’ well-being, their attitudes toward their employers and their ability to perform to their full potential.

**As [MetLife’s] study shows, employees increasingly expect employer support during experiences and moments that employers may not even be aware of (e.g., getting a new pet, the death of a loved one, commuting issues).**

Not recognizing these moments or failing to offer appropriate support mechanisms as part of the overall employee experience can impact employees’ holistic health, satisfaction, engagement and loyalty.”

MetLife’s 22nd Annual U.S. Employee Benefit Trends Survey 2024<sup>1</sup>





## Keep an Eye on the Road






**Your health and well-being program will evolve over time. That's a good thing! But watch for year-over-year (YoY) changes in CX measures.**

A drop may indicate a pain point or obstacle you aren't aware of – or an offering that isn't hitting the mark and needs retooling. Such vigilance can yield larger organizational benefits, such as retention. Research shows that half of employees are looking to leave their current organization – and dissatisfaction with well-being and work-life balance is one of the main reasons for departing.<sup>3</sup>

Avoid overhauling your entire well-being program based on a single measure or survey, however. Validate assumptions with evidence of a clear downward trend.

On the flip side, rising CX scores indicate you're hitting the mark. Plateauing scores are okay too, if you're meeting your pre-defined targets. After all, consistency is a common trait in great experiences.

### Check the box to move the needle

-  Map your program's consumer journey.
-  Solve for common obstacles and pain points.
-  Engage with relevant solutions at relevant times.
-  Be transparent.
-  Monitor year-over-year changes in CX measures.



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[BlueCrossNC.com/TotalWellBeing](https://BlueCrossNC.com/TotalWellBeing)

<sup>1</sup> Maximizing Employee Care: Opportunities for Enhancing Care Delivery Across the Employee Experience. MetLife: March 2024. Online: [www.metlife.com/workforce-insights/employee-benefit-trends](https://www.metlife.com/workforce-insights/employee-benefit-trends) (Accessed April 2024).

<sup>2</sup> Health & Benefit Strategies for 2024 Survey Report. Mercer: May 2023. Online: [www.mercer.com/en-us/insights/total-rewards/employee-benefits-strategy/2024-benefit-strategies-report](https://www.mercer.com/en-us/insights/total-rewards/employee-benefits-strategy/2024-benefit-strategies-report) (Accessed April 2024).

<sup>3</sup> Bentley-Gallup Business in Society Report. Gallup: October 2023. Online: [www.gallup.com/analytics/512066/bentley-business-in-society.aspx](https://www.gallup.com/analytics/512066/bentley-business-in-society.aspx) (Accessed April 2024).

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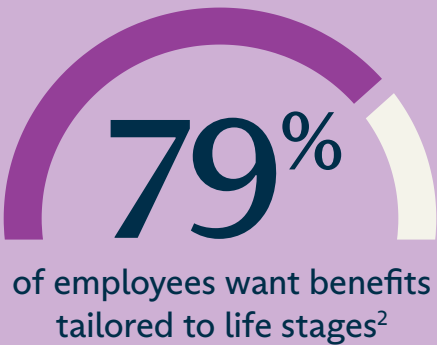
# Tailor the Experience. Ensure Strong Engagement.

Today’s multi-generational workforce requires a multi-pronged approach to holistic health. A one-size-fits-all program will inevitably fail to meet the needs of every employee it’s there to serve. Luckily, age is a simple – yet effective – means of tailoring that experience to fuel better results.

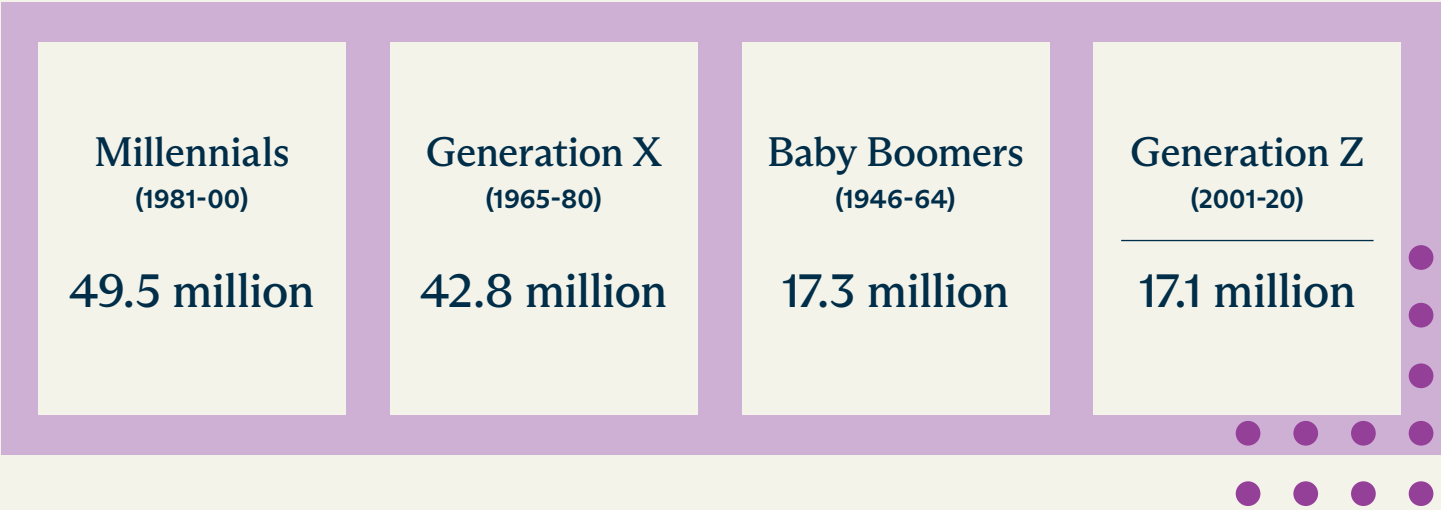
## Generational Change

Even if you’re just getting started, age is a readily available data point to inform your health and well-being strategy. Profiling the generational makeup of your workforce can guide everything from which solutions you offer to the best channels to engage around those solutions.

According to a report from Glassdoor, Generation Z should have overtaken Baby Boomers in the full-time workforce for the first time in 2024. From the late 1970s until late 2011, Baby Boomers were the largest generation of workers. Generation X had a brief time at the top until 2018 – and now Millennials are poised to remain the largest generation until Generation Z outnumbers them sometime in the early 2040s.<sup>1</sup>



Nationwide, the dominant generations in today’s workplace are:<sup>3</sup>

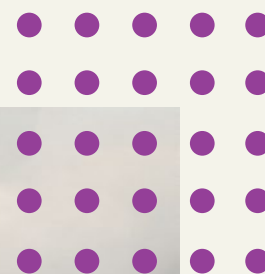


## Pulse Check

Once you know the generational makeup, survey employees about their needs and preferences. You may uncover gaps that can easily be filled. For instance, 45% of employees say apps and devices for self-managing well-being would be helpful to them or their family – but only 34% have access to such tools via their employer.<sup>4</sup>

Segment the results by age to glean generational insights. You may find apps for self-managing well-being work for some generations, while others prefer instructor-led classes or worksite wellness activities.

Taking a pulse check every two to three years will guide your program's evolution and ensure it stays aligned with the desires of each generation.



## Help at Every Stage

Use the insights you've gained to tailor support around major life stages and events. For instance, Generations Z and X may both indicate high interest in financial wellness. Yet their needs are different. One wants help buying their first home, while the other wants help finalizing their retirement plan. Both look to you for support.

Six in 10 employees report having caregiving responsibilities for children, parents, family members or friends.<sup>5</sup> To support them, consider flexible working arrangements and review caregiving-specific benefits. It's also important to offer opportunities for connection, as caregivers are 11% more likely than non-caregivers to say social relationships at work enhance their well-being.<sup>5</sup>

## Spurring Action

Motivation may differ between generations, too. Financial incentives are attractive to all age groups. (No surprise there.) Beyond that, survey employees to see what perks they value the most. Millennials may prefer spending account contributions – while Generation Z may prefer more paid time off. You can use this information tactically by aligning a program's incentive to the targeted age group for that offering.



# Bridging Divides

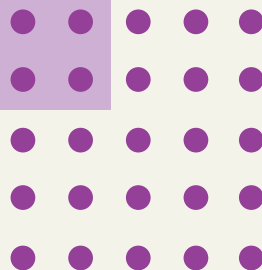


“Millennials and Gen Z employees are significantly more likely to feel benefits communications are irrelevant to them and are consequently more likely to struggle to understand communications about benefits and Open Enrollment. While Baby Boomers prefer to learn about benefits through in-person conversations, Gen X employees look to online resources. Millennial employees prefer video and podcast content, while Gen Z employees cite social media (i.e., short-form explanation) as their top choice communications source.

**Because benefits understanding varies by cohort, education can target specific learning opportunities.**

For example, Gen Z and Millennial employees may require additional educational support as they are significantly more likely to not fully understand certain elements of their benefits packages.”

MetLife's 22nd Annual U.S. Employee Benefit Trends Survey 2024<sup>2</sup>



## Talk to Me

Assembling your health and well-being offerings is step one; educating employees about those offerings is step two. The upside of good communication extends far beyond engagement. Research shows employees who choose and successfully use their benefits experience enhanced holistic health and better talent outcomes.<sup>2</sup>

What's the right mix? No single channel dominates – email, online portals/websites, video/podcasts, in-person discussion and social media are each preferred channels for around half of employees.<sup>2</sup> Your best bet for broad reach is a broad mix of channels.


Tap into your pool of leaders as well. Nearly 40% of employees cite discussion with their manager as a preferred communications channel – yet only 18% of employers say managers at their organization are well-equipped and comfortable discussing benefits with their direct reports.<sup>2</sup>

Keep in mind that communication is a year-round need. Explaining programs and inviting participation is a necessity, of course. But you can boost participation and sustain engagement by sharing success stories and giving regular updates on progress.

You'll find transparency and inspiration are valued by employees of all ages.



### Check the box to move the needle

-  Profile the generational makeup of your workforce.
-  Survey employees on needs and preferences.
-  Tailor support around major life stages and events – including caregiving.
-  Leverage the motivations of each generation.
-  Communicate through the right mix of channels – and people.



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<sup>1</sup> "Glassdoor's 2024 Workplace Trends." Glassdoor: November 15, 2023. Online: [www.glassdoor.com/research/workplace-trends-2024](https://www.glassdoor.com/research/workplace-trends-2024) (Accessed April 2024).

<sup>2</sup> Maximizing Employee Care: Opportunities for Enhancing Care Delivery Across the Employee Experience. MetLife: March 2024. Online: [www.metlife.com/workforce-insights/employee-benefit-trends](https://www.metlife.com/workforce-insights/employee-benefit-trends) (Accessed April 2024).

<sup>3</sup> "Zoomers will overtake boomers at work next year." Axios.com: November 22, 2023. Online: [www.axios.com/2023/11/22/gen-z-boomers-work-census-data](https://www.axios.com/2023/11/22/gen-z-boomers-work-census-data) (Accessed April 2024).

<sup>4</sup> Health & Benefit Strategies for 2024 Survey Report. Mercer: May 2023. Online: [www.mercer.com/en-us/insights/total-rewards/employee-benefits-strategy/2024-benefit-strategies-report](https://www.mercer.com/en-us/insights/total-rewards/employee-benefits-strategy/2024-benefit-strategies-report) (Accessed April 2024).

<sup>5</sup> Health on Demand 2023. Mercer Marsh Benefits: June 2023. Online: [www.marsh.com/ua/en/services/employee-health-benefits/insights/health-on-demand.html](https://www.marsh.com/ua/en/services/employee-health-benefits/insights/health-on-demand.html) (Accessed April 2024).

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# Take a Whole-person Approach. See Better Health and Better Business.

Work is more than a paycheck. It directly and indirectly impacts physical, mental, social and financial well-being. It is influenced by a range of factors from work environment to plan deductibles. That's why holistic health – with a greater emphasis on behavioral health and non-medical drivers of health – is now a strategic imperative for both better health and better business.

## Mind Matters

In recent years, employers have taken a much more active role in supporting their employees' behavioral health (a term encompassing mental illnesses and substance use disorders). That trend is not slowing down – as the underlying problems remain just as prevalent as in the past – if not more so. Below are the top behavioral health issues employers see as concerns:<sup>1</sup>

**68%** | Job-related stress  
(19% say it's a serious concern)

**67%** | Depression/anxiety  
(21% say it's a serious concern)

**59%** | Financial stress  
(12% say it's a serious concern)

**32%** | Alcohol problems  
(8% say it's a serious concern)

**25%** | Opioid use  
(8% say it's a serious concern)

**23%** | Other substance use  
(8% say it's a serious concern)





## Access and Integration

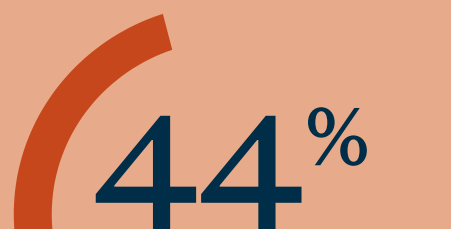
Access to care from behavioral health providers (BHPs) is an acute problem. More than half of the U.S. population – 169 million Americans – live in a Mental Health Professional Shortage Area; nearly half of the 59 million U.S. adults with a mental illness don't receive treatment; six out of 10 psychologists don't accept new patients; and the national average wait time for behavioral health services is 48 days.<sup>2</sup>

One effective way to expand access is offering behavioral telehealth services to your population. From March 2020 through August 2020, the use of telehealth for behavioral health outpatient visits went from less than 1% to 40% – and has remained strong since.<sup>2</sup> Telehealth helps overcome barriers to access in rural or underserved areas, and the additional privacy can counter barriers associated with the stigma of seeking treatment.

Integration of physical and behavioral health care drives the best results – with a large body of research showing it improves satisfaction with care, improves patient outcomes, lowers cost of care and improves provider experience.<sup>3</sup> So, ensure that your insurer has a clear strategy here. For instance, technology platforms enable primary care providers to easily refer patients to in-network BHPs – then receive progress reports on the patient for better care coordination.

## Out of the Shadows

Employers can break down the stigma around mental illness and substance use disorders through education and support. Hold a mental health fair to promote available resources – then regularly communicate to employees about them. Have leadership spark an open dialogue on the issues and share their experiences. Host a lunch-and-learn to help parents address youth behavioral health concerns. And consider training to help people notice and respond to signs of mental health challenges, such as [Mental Health First Aid](#).<sup>4</sup>



44%

of employees report feeling  
holistically healthy<sup>5</sup>



## Bring Ancillary to the Fore

A holistic view of health and well-being should also place more importance on dental and vision benefits. Beyond physical health, one's smile and ability to see can impact a range of things – from self-esteem and social isolation to productivity and independent living. Yet research shows that while nine out of 10 employers offer dental and vision benefits, only 35% of employees used their maximum dental benefit and just 29% used their maximum vision benefit.<sup>6</sup>



## Driving Holistic Health

Non-medical drivers of health – often referred to as social determinants of health (SDoH) – are another important piece of the puzzle. However, only 16% of employers currently use them as a tool when making benefit decisions.<sup>7</sup>

Mine your employee surveys for prevalent challenges to tackle. Social isolation is a common one. Encouraging employee-run networks and interest groups is one way to address this in both onsite and hybrid workplaces. Companywide initiatives focused on mentorships, job learning/growth, networking and supervisor support can also help.

Rules matter, too. Attendance and leave policies, scheduling practices and performance-based compensation incentives can all influence employee health status. For instance, variable hours or schedules week-to-week make it difficult for employees to plan doctor visits for preventive care. It can also create both financial and physical stress.

# Better Health at Work



“For most adults, the majority of waking daily life is spent at work. That offers employers an opportunity to influence their employees’ physical, mental, social and spiritual health.

To support the move to better health, the McKinsey Health Institute (MHI), along with other organizations such as the World Health Organization (WHO), are highlighting a more modern way to view health beyond illness and its absence.

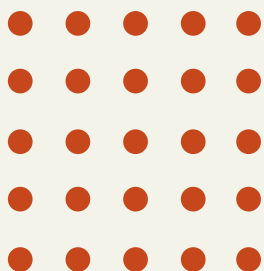
Embracing the concept of holistic health – an integrated view of an individual’s mental, physical, spiritual and social functioning – is a vital step toward ‘adding years to life and life to years.’

Previous research from MHI has focused on how modifiable drivers of health can lead to healthier, longer lives. The majority of these – ranging from quality of sleep to time spent in nature – sit outside of the traditional health care system, and many of these drivers could benefit from employer support.

The reasons to act go beyond improving health. Recent McKinsey research finds that employee disengagement and attrition – more common among workers with lower well-being – could cost a median-size S&P company between \$228 million and \$355 million a year in lost productivity.”

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McKinsey Health Institute, “Reframing employee health: Moving beyond burnout to holistic health”<sup>4</sup>










## Personnel Priorities

Keep in mind that low-wage workers may have different needs from those designing their company's health and well-being program. Financial stress, caregiving responsibilities and job insecurity often take precedence over personal health. Ensure no segment of your employee population becomes "invisible" due to lack of participation.

Some employers aim to boost affordability through unique benefit approaches. Nearly 40% offer a no-/low-deductible medical plan (e.g., a copay only plan), 15% offer free employee-only coverage in at least one medical plan and 6% make larger HSA contributions to low earners.<sup>1</sup>

### Check the box to move the needle

-  **Offer access to integrated behavioral health services.**
-  **Break down stigma with education and support.**
-  **Factor vision and dental into the view of holistic health.**
-  **Weigh the impact of non-medical drivers of health when designing benefits.**
-  **Address the unique needs of often-overlooked groups, such as low-wage earners.**



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<sup>1</sup> Health & Benefit Strategies for 2024 Survey Report. Mercer: May 2023. Online: [www.mercer.com/en-us/insights/total-rewards/employee-benefits-strategy/2024-benefit-strategies-report](https://www.mercer.com/en-us/insights/total-rewards/employee-benefits-strategy/2024-benefit-strategies-report) (Accessed April 2024).  
<sup>2</sup> Behavioral Health Workforce, 2023. Health Resources and Services Administration (HRSA): December 2023. Online: <https://bhwh.hrsa.gov/sites/default/files/bureau-health-workforce/Behavioral-Health-Workforce-Brief-2023.pdf> (Accessed April 2024).  
<sup>3</sup> "Behavioral Health Integration Fact Sheet." American Psychological Association: June 2022. Online: [www.apa.org/health/behavioral-integration-fact-sheet](https://www.apa.org/health/behavioral-integration-fact-sheet) (Accessed April 2024).  
<sup>4</sup> "Mental Health First Aid." National Council for Mental Wellbeing. Online: [www.mentalhealthfirstaid.org](https://www.mentalhealthfirstaid.org) (Accessed April 2024).  
<sup>5</sup> Maximizing Employee Care: Opportunities for Enhancing Care Delivery Across the Employee Experience. MetLife: March 2024. Online: [www.metlife.com/workforce-insights/employee-benefit-trends](https://www.metlife.com/workforce-insights/employee-benefit-trends) (Accessed April 2024).  
<sup>6</sup> "Why Dental and Vision Benefits Are Key to Improving Employee Health." Employer Benefit News: December 14, 2023. Online: [www.benefitnews.com/why-dental-and-vision-benefits-are-key-to-improving-employee-health](https://www.benefitnews.com/why-dental-and-vision-benefits-are-key-to-improving-employee-health) (Accessed April 2024).  
<sup>7</sup> The State of Healthcare 2023. Employee Benefit News: March/April 2023. Online: [www.benefitnews.com/research-report/the-state-of-healthcare-2023-is-your-benefits-game-plan-working-and-designed-to-endure](https://www.benefitnews.com/research-report/the-state-of-healthcare-2023-is-your-benefits-game-plan-working-and-designed-to-endure) (Accessed April 2024).  
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# Learn. Grow. Repeat.

Your company never stops evolving. Neither should your health and well-being strategy. Measuring year-end results and evaluating year-over-year (YoY) progress are crucial in growing a high-performance program at a sustainable pace.

Return on investment (ROI) has long been an important benchmark of success for nearly all benefit offerings. And as you've seen throughout this series, using data to inform decision-making is recommended at all stages of a health and well-being program's lifecycle.

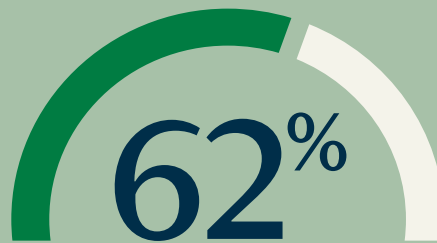
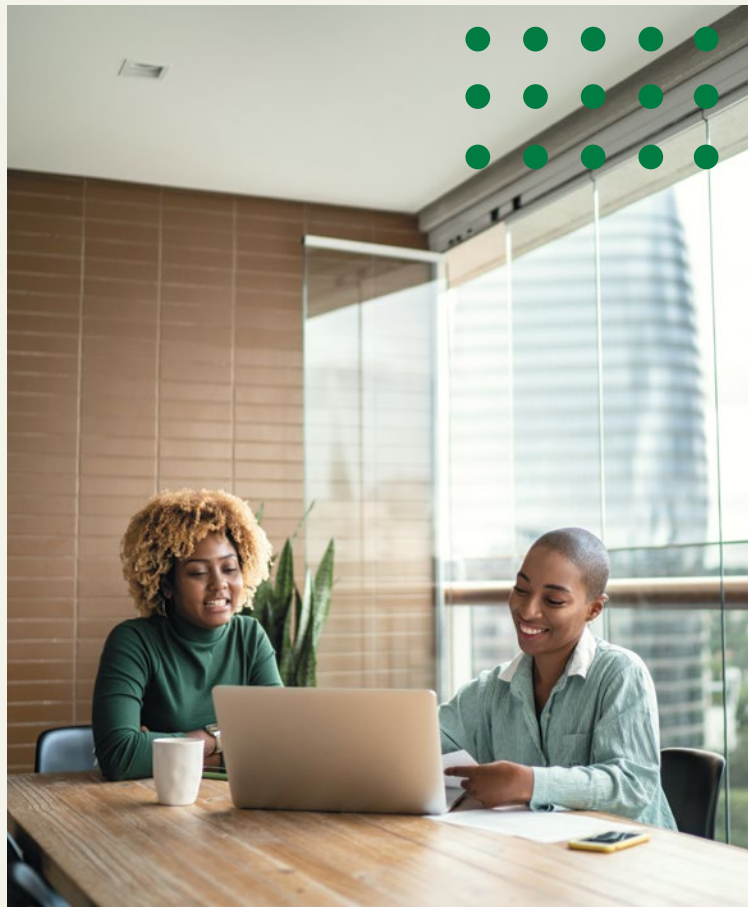
Unfortunately, only 11% of insurance brokers say most of their employer clients measure success in their wellness program.<sup>1</sup> The good news is that you don't need a PhD to measure results as the year comes to a close. You just need a solid framework and the desire to learn.

## End-of-Year Reviews

A lot of vital information likely resides outside of your company. So, the first step is reviewing year-end results with your insurer and other partners supporting your health and well-being program.

Ideally, your insurer offers self-service reporting tools to make collection easier. Even so, it's still best to meet with your account manager for a deep dive. They can help interpret the data, point out trends (and why they matter) and offer recommendations for the year ahead.

Wellness vendors lack the macro-level insight of your insurer. Yet they should drill down into how well their solution performed – especially if there are dollars at stake due to performance guarantees. This data will also flag vendors who aren't delivering desired results and need to be replaced.



of employees at large companies are satisfied with their wellness programs and benefits<sup>2</sup>

## Crunching the Numbers

Once you have the data, it's time to assess outcomes, key performance indicators (KPIs), YoY trends and other performance metrics (e.g., engagement, health assessment results). If you aren't sure where to start, there are great resources to guide your work. Start with the [WELCOA 7 Benchmarks](#).<sup>3</sup> Benchmark 3 focuses on meaningful data, and Benchmark 7 covers the full evaluation phase that's outlined here.

You'll also find detailed information in the [Program Measurement & Evaluation Guide](#) from the Health Enhancement Research Organization (HERO) and Population Health Alliance (PHA).<sup>4</sup> It uses seven metrics to evaluate success:

Financial Outcomes

Health Impact

Participation

Satisfaction (both employer and employee)

Organizational Support

Productivity and Performance

Value on Investment (VOI)

## ROI + VOI

It's no secret that some health and well-being offerings will have clear dollars-to-dollars return on investment, and others won't. That doesn't make the others worthless. They typically impact important (yet often neglected) indicators of enterprise well-being and culture captured through VOI – such as disability claims, employee engagement and productivity, hiring and retention, sick days and presenteeism.

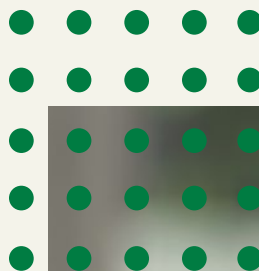
The two aren't mutually exclusive. The most important thing is using the results to tell a meaningful, relevant story for your C-suite. And a mixture of ROI and VOI will make that story as strong as possible.

## Customer Satisfaction

Your health and well-being program is a product of your company – and the customers are your employees. Conduct an anonymous year-end survey to capture unvarnished opinions.

Often, this qualitative feedback provides much needed context to the data. For instance, you may learn that participation is low for a program because it doesn't offer a mobile app. Such insights draw a roadmap for improvement.

It can also provide a competitive advantage. Employees who strongly agree that their employer cares about their overall well-being are three times more likely to be engaged at work, 71% less likely to report experiencing a lot of burnout and five times more likely to strongly advocate for their company as a desirable place to work.<sup>5</sup>





# Strong Connections



“[Employees] most likely to feel like their organization cares about their well-being have higher customer engagement, profitability and productivity; lower turnover; and fewer safety incidents.

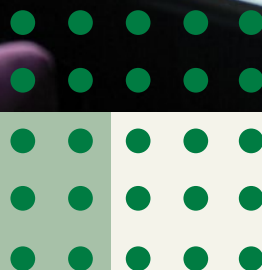
Complicating matters for organizations, **declining levels of employee engagement and feeling like their employer cares about their wellbeing – and increasing levels of dissatisfaction – are signs of a growing disconnect between employees and employers ...** There has been a recent decline in the American Customer Satisfaction Index, which measures customers’ satisfaction with company products and services – how close they are to ideal and the extent to which they meet or exceed expectations.

Only one in five employees strongly agree that the leadership of their organization makes decisions that are in the customers’ best interest. This perception is highly correlated with delivering on promises to customers. Why would employees care if their leaders don’t care?

These facts indicate that employees are becoming dangerously alienated from their employers. And the consequences of employee-employer detachment – and employees feeling their employer doesn’t care about their well-being – include less commitment and effort from employees to go the extra mile for customers, less loyalty to the organization and higher turnover.”

Gallup,

“Leaders: Ignore Employee Well-Being at Your Own Risk”<sup>5</sup>







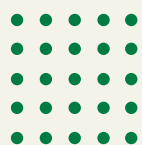
## Celebrate and Iterate

Don't forget to trumpet success! Give employees a year-end update on progress made and collective achievements. You can be honest about areas for improvement, too. Just frame the message in a motivational or optimistic way. If possible, announce any new offerings to build awareness and excitement.

As you begin iterating your program for the year ahead, use the tips from the first tab of this toolkit once more. That way, you're continuously learning and growing for optimal performance.

### Check the box to move the needle

-  **Review year-end results with your insurer and vendors.**
-  **Assess outcomes, KPIs, YoY trends and other performance metrics.**
-  **Collect qualitative feedback from your "customers."**
-  **Share the ROI + VOI story with leadership.**
-  **Celebrate success – and iterate for the coming year.**



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1 "2024 Employee Wellness Industry Trends Report." Wellable: 2024. Online: [www.wellable.co/resources/employee-wellness-industry-trends-reports/2024](https://www.wellable.co/resources/employee-wellness-industry-trends-reports/2024) (Accessed April 2024).

2 Maximizing Employee Care: Opportunities for Enhancing Care Delivery Across the Employee Experience. MetLife: March 2024. Online: [www.metlife.com/workforce-insights/employee-benefit-trends](https://www.metlife.com/workforce-insights/employee-benefit-trends) (Accessed April 2024).

3 "7 Benchmarks." WELCOA. Online: [www.welcoa.org/resources/7-benchmarks](https://www.welcoa.org/resources/7-benchmarks) (Accessed April 2024).

4 Program Measurement & Evaluation Guide: Core Metrics for Employee Health Management. Health Enhancement Research Organization (HERO) and Population Health Alliance (PHA). Online: <https://populationhealthalliance.org/program-measurement-evaluation-guide-core-metrics-for-employee-health-management> (Accessed April 2024).

5 "Leaders: Ignore Employee Well-Being at Your Own Risk." Gallup: July 6, 2023. Online: [www.gallup.com/workplace/507974/leaders-ignore-employee-wellbeing-own-risk.aspx](https://www.gallup.com/workplace/507974/leaders-ignore-employee-wellbeing-own-risk.aspx) (Accessed April 2024).

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