



## Affecting your health insurance premiums by encouraging your employees to Get, Be and Remain Healthy!

As employers we often think that there is very little that we can do to encourage a healthy lifestyle for our employees. As we continue to hold our employees accountable for the choices they make that ultimately affect their health and the health insurance premiums we believe that there are some positive things we can begin to do now to encourage these activities.

In the office:

- Heavy Duty Scales in the bathrooms or break room
- Full-length mirrors in the bathrooms
- Height & Weight Charts posted over the scales
- Fruit bowl in the break room that is kept filled by the company
- Office magazine subscriptions to healthy publications such as Prevention, Self and Health

As incentives:

Reimbursement for the expense of a smoking cessation class or expense (set a dollar limit) once an employee or their spouse has been nicotine free for 6 consecutive months (as determined by drug testing from your “drugs don’t work program”).

Reimbursement for the expense of weight loss programs (again set a dollar limit) once an employee or their spouse covered by the health plan, has lost 10% or more of their body weight and maintained this for 6 months or more as documented by a doctor or certified weight management program such as Weight Watchers or Jenny Craig.

Reimbursement for the expense of a physical exercise program (dollar limit set in advance) once an employee or their spouse covered by the plan has completed 6 months of consistent, three times a week participation, documentation to be agreed upon before the start of the plan, per rolling 12 month period of time.

As reminders:

Birthdays are great times to remind employees to:

- Have their teeth cleaned
- Have their annual physicals
- Have their mammograms for women
- Have their PSAs for men
- Eyes checked

Creating a consensually healthy environment is within our reach. Just as we have created our other pieces of the corporate environment, adding health is just one more piece.