Waterloo, Anthony - EXECSEC

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From: Michael Baxter [baxter@businessgrouphealth.org]

Sent: Monday, December 07, 2009 10:51 AM

To: 'Randy_devalk@reid.senate.gov'; 'scott_raab@mcconnell.senate.gov'; 'wendell.primus@mail.house.gov'; 'emily.porter@mail.house.gov'; 'Liz_Fowler@finance-dem.senate.gov'; 'Jenelle_krishnamoorthy@help.senate.gov'; 'Jeremy_sharp@help.senate.gov'; 'ndeparle@who.eop.gov'; 'Timothy.Geithner@do.treas.gov'; 'Kathleen.Sebelius@hhs.gov'; Executive Secretariat; 'stuart.ishimaru@eeoc.gov'; 'rkocher@who.eop.gov'; 'eemanuel@who.eop.gov'

Cc: Steve Wojcik; Helen Darling; LuAnn Heinen; Dannielle Sherrets; Joneyse Gatling

Subject: Letter from The National Business Group on Health RE: Employer Results with Employee Interventions and Preventive Care/Wellness

Attachments: 120709 Letter to Congressional Leaders and White HouseA.pdf; Best Empl_Award 09_public_.pdf; Addressing Obesity in the Workplace-The Role of Employers-Heinen and Darling.pdf

Greetings:

Attached, please find a letter from The National Business Group on Health applauding your efforts to provide additional flexibility and incentives in the congressional health care proposals to facilitate the offering of and participation in corporate wellness programs. To assist you in these efforts, we are providing a few of the many results achieved by our nation's employers under the current parameters of the Health Insurance Portability and Accountability Act (HIPAA) and because of the flexibility for innovation that the Employee Retirement Income Security Act (ERISA) affords employer-sponsored health plans. We are also including specific recommendations where federal leadership can help employers do more to expand employee wellness programs and encourage employees (and, where possible, dependents) to participate.

We are also attaching two documents detailing other the current successful efforts of employers to improve employees' wellness and the role of employers in addressing obesity in the workplace.

1) A compilation of wellness programs offered by the 63 *Best Employers for Healthy Lifestyles* 2009 award winners; and

2) A recent article published in the journal *Milbank Quarterly* by LuAnn Heinen, Vice President and Helen Darling, President, National Business Group on Health, on "Addressing Obesity in the Workplace: The Role of Employers."

Thank you for reviewing our recommendations and comments. Please contact Steven Wojcik, the National Business Group on Health's Vice President of Public Policy, at (202) 585-1812, if you would like to discuss our comments in more detail.

Michael

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Creative Health Benefits Solutions for Today, Strong Policy for Tomorrow

December 7, 2009

The Honorable Harry Reid
Majority Leader
U.S. Senate
S-221 Capitol Building
Washington, DC 20510

The Honorable Nancy Pelosi
Speaker
U.S. House of Representatives
H-232 Capitol Building
Washington, DC 20515

The Honorable Mitch McConnell
Minority Leader
U.S. Senate
S-230 Capitol Building
Washington, DC 20510

The Honorable John Boehner
Minority Leader
U.S. House of Representatives
H-204 Capitol Building
Washington, DC 20515

Dear Majority Leader Reid, Minority Leader McConnell; Speaker Pelosi, and Minority Leader Boehner:

The National Business Group on Health applauds your efforts to provide additional flexibility and incentives in the congressional health care proposals to facilitate the offering of and participation in corporate wellness programs. To assist you in these efforts, we are providing a few of the many results achieved by our nation's employers under the current parameters of the Health Insurance Portability and Accountability Act (HIPAA) and because of the flexibility for innovation that the Employee Retirement Income Security Act (ERISA) affords employer-sponsored health plans. We are also including specific recommendations where federal leadership can help employers do more to expand employee wellness programs and encourage employees (and, where possible, dependents) to participate.

As you know, HIPAA protects confidentiality and personal information as do state laws and professional ethics. Employers only use aggregate information, not individual level information, to provide employee interventions and preventive care opportunities to maintain health and reduce or prevent disease and chronic conditions.

Unhealthy lifestyles are the most important "modifiable" risk factors that harm people's health and increase health costs.

- A recent survey of more than 450 large employers (National Business Group on Health and Watson Wyatt 2008) identified "employees' poor health habits" as the number one challenge employers face as they try to help their employees and family members enjoy improved health and maintain affordable benefit coverage.

To support and help engage employees to improve their health and reduce modifiable risk factors, many employers are implementing a variety of health and wellness programs.

- Offering wellness programs and education to employees is helpful, but typically participation levels have been very low.

- Participation is critical to obtaining health improvement results and demonstrating return-on-investment (ROI), which is essential for sustainability.

- Incorporating various types of incentives -- according to what best suits the company culture, employee population and budget – greatly increases employee awareness of and participation in wellness initiatives.

- Incentives are useful tools for achieving wellness program results and maintaining momentum – these programs must be sustained over many years to change habits, environment, behavior and culture.

Large Employers Active In Wellness, Showing Results

- Each year the National Business Group on Health recognizes companies for their commitment to support their employees by being "Best Employers for Healthy Lifestyles." This program is aimed at ensuring that employers identify and utilize all levers within their control or sphere of influence, such as foods served in the cafeteria or in vending machines, to support and encourage healthy choices. In 2009, 63 large employers representing the full spectrum of the U.S. economy were recognized for their efforts. These employers are investing in innovative programs to support employee health and wellness and achieving unprecedented results.

- IBM (Raleigh, NC) pioneered the concept of healthy living rebates for its employees in 2004. The offerings are updated each year and in 2010 US employees can choose among 5 cash incentives ($150 each) for a maximum of $300 per year. Over 100,000 employees have enrolled in IBM's physical activity rebate in a single year. Of the employees enrolled in the smoke-free program, nearly 25% quit smoking and 80% of those were smoke-free one year later. IBM's programs have reached hundreds of thousands of employees over the years, and now target families; the child health rebate launched in 2009 educates parents and caregivers about healthy lifestyles to prevent obesity in youth. IBM estimates that the $80M a year it spends on US wellness programs yields a $191M return to the bottom line.

- Hannaford Bros. (Portland, ME) is nationally recognized for developing the Guiding Star program to identify the most nutritious and healthful products for its customers. The company has shown similar efforts for its own employee-base.

The grocery chain gives $500 per employee ($1000 per family) as a healthy behavior credit each year. Participation levels are high, as the level of incentive motivates their participation in health risk assessments and follow-on coaching and disease management programs. Results as of late 2008 showed medical spend had trended down for three consecutive years since the incentive program was put in place. Hannaford is nationally recognized for developing the Guide Star program to identify the most nutritious and healthful products for its customers.

- Baptist Health South Florida (Coral Gables, FL) Wellness Advantage Program strives to make healthy behaviors convenient and easy for their employees by offering no-cost fitness centers available 24/7, free disease management programs, and healthy food items at low-cost in the cafeteria. Utilizing wellness coaches and registered nurses, the company also offers a health assessment and personal health counseling to employees for free for one year. The variety and consistency of activities have resulted in nearly 100 percent employee participation, improved health and a return on the investment. In just one year, fitness center utilization increased by 19% and employees lost a total of 3,053 pounds; high cholesterol decreased from 50% to 32% and high blood glucose decreased from 12% to 4%. In a subsample of 500 employees who had received one-one-one counseling for three straight years, medical claims costs dropped 30% in the third year, saving the company $1 million.

Public Policy Recommendations to Support Wellness Activities

Currently the tax code treats expenses for medical care and treatment of disease favorably but does not do so for expenses to maintain health and prevent disease. However, the federal government can help by:

- Supporting provisions to expand permissible wellness incentives under HIPAA to 30% of premiums and providing tax credits to employers for wellness programs (including nutrition and weight management programs).

- Removing tax barriers, particularly for employees, to allow more widespread adoption of wellness programs by employers and greater participation by employees to lead to a healthier America:

- Expanding the IRS definition of "qualified medical expenses" under Section 213(d) to include "expenses primarily to maintain health and wellness, including but not limited to expenses for exercise, fitness, weight management and nutritional counseling;"

- Extending the current tax deduction for the fees, dues, or membership expenses paid by employers for their employees at on-site athletic facilities to the fees, dues, or membership expenses at off-site athletic facilities; and

We are also attaching two documents detailing other the current successful efforts of employers to improve employees' wellness and the role of employers in addressing obesity in the workplace.

1) A compilation of wellness programs offered by the 63 *Best Employers for Healthy Lifestyles* 2009 award winners; and

2) A recent article published in the journal *Milbank Quarterly* by LuAnn Heinen, Vice President and Helen Darling, President, National Business Group on Health, on "Addressing Obesity in the Workplace: The Role of Employers."

Thank you for reviewing our recommendations and comments. We look forward to continuing to assist you in your efforts to increase the amount of wellness programs to benefit employers and employees alike. Please contact me or Steven Wojcik, the National Business Group on Health's Vice President of Public Policy, at (202) 585-1812, if you would like to discuss our comments in more detail.

Sincerely,

Helen Darling
President

cc:
The Honorable Max Baucus, Chair, Senate Committee on Finance
The Honorable Tom Harkin, Chair, Senate Committee on Health, Education, Labor and Pensions (HELP)
The Honorable Chris Dodd, Senate Committee on Health, Education, Labor and Pensions (HELP)
Nancy-Ann DeParle, Counselor to the President and Director, White House Office of Health Care Reform
The Honorable Timothy Geithner, Secretary, U.S. Department of Treasury
The Honorable Kathleen Sebelius, Secretary, U.S. Department of Health and Human Services
The Honorable Hilda Solis, Secretary, U.S. Department of Labor
Stuart J. Ishimaru, Acting Chairman, U.S. Equal Employment Opportunity Commission
Robert Kocher, MD, Special Assistant to the President, National Economic Council, The White House
Ezekiel Emanuel, MD, Special Advisor for Health Policy, Office of the Director, Office of Management and Budget

BEST

2009

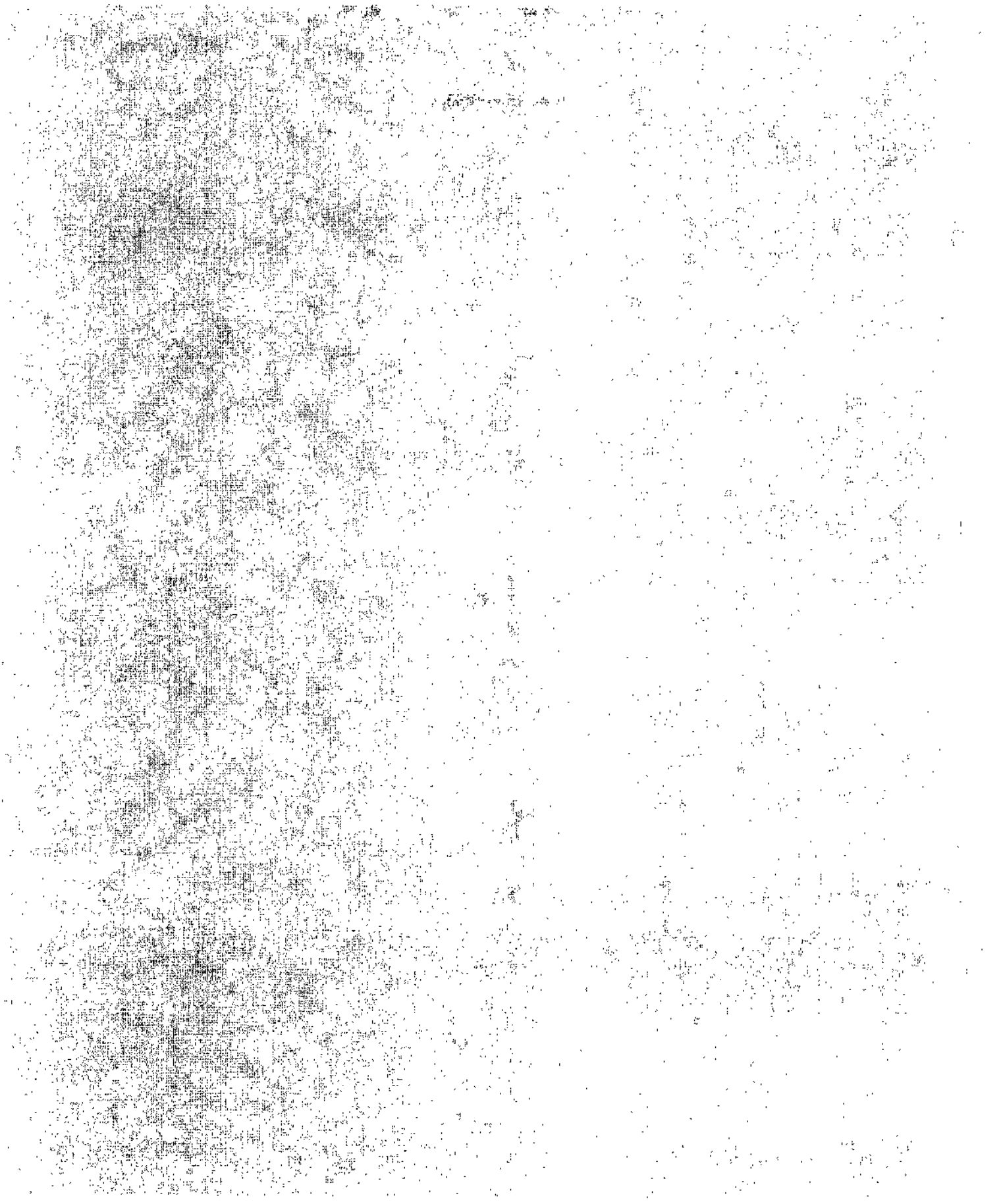
Awards Program

June 24, 2009

The Ritz-Carlton, Pentagon City

National Business Group on Health

INSTITUTE ON The Costs AND Health Effects OF Obesity



Fostering Excellence through Competition

The National Business Group on Health believes that the best ideas emerge in a competitive environment. Programs that produce measurable and long-term changes in employee behavior provide both an example and a challenge to other Business Group members. It is essential that we celebrate these achievements and allow them to inspire us, especially now when Americans are in a state of declining health for the first time in history, and two-thirds are overweight or obese.

In this spirit, the *Best Employers for Healthy Lifestyles* awards program, now in its fifth year, rewards those organizations that have found creative solutions to advancing the well-being of employees. The awards serve as a means of sharing successful interventions, programs and services, and illustrate best practices that can be emulated by other members.

Each year, case studies featuring Platinum awardees are posted on the website. *Best Employers for Healthy Lifestyles* winners gain high visibility, are invited to speak about their programs at summits and webinars, and are featured frequently in newspapers and HR publications that address health improvement initiatives.

About the Institute

In the six years since its founding, the Institute on the Costs and Health Effects of Obesity has had a significant impact on employer members of the National Business Group on Health and beyond. The Institute has brought many new tools and resources to its corporate and strategic partner Board organizations, and continues to provide business solutions and expertise to support healthy weight, healthy lifestyle initiatives to large employers across the country.

The Institute Board meets three times a year to provide direction and focus, ensuring that Institute activities result in immediate and useful output for HR/corporate benefits. The Board has helped shape the *Best Employers for Healthy Lifestyles* award program which over 5 years has recognized 107 employer programs at the Platinum, Gold and Silver levels.

The Institute plans to expand its focus to target prevention and risk reduction initiatives extending beyond obesity. The Institute will be the national voice for employers on issues related to workforce wellbeing and provide a forum where members can share and access best practices and benchmark programs.

About the Awards

Applicants may apply for Platinum, Gold or Silver award levels. A panel of judges reviews each application and determines whether the company qualifies for the level it seeks, qualifies for a higher or lower level, or does not qualify. Although not every company is eligible for an award as a first-time applicant, over the past five years a number of companies have improved their programs enough to receive awards in subsequent years, and several award winners have progressed to higher levels. To apply, please contact healthyweight@businessgrouphealth.org.

Levels

Platinum: Award reserved for organizations with mature "healthy weight, healthy lifestyles" programs and cultures. Financial and/or non-financial measures of program performance are defined and results are reported. If ROI is a stated metric, the results of the analysis are required with methods and assumptions explained. Programs have been fully operational for a minimum of 3—5 years and continue to innovate and improve based on analysis of their own data and experience. Case studies must accompany Platinum applications.

Gold: Awarded to organizations that are creating cultural and environmental changes to support employees who are making a commitment to long-term behavioral change. Healthy dining and physical activity are thoroughly addressed. A variety of communication channels, programs and incentives reach employees (and families) throughout the organization; all Silver requirements have been met.

Silver: Awarded to organizations that have obtained high-level executive support; selected a dedicated steering committee or team to advance initiatives; undertaken health risk assessment or claims analyses to capture population-specific data, and launched programs or services supporting healthy weight, healthy lifestyles. Pilot programs are not eligible.

Platinum Winners

Aetna®

Baptist Health South Florida

Campbell Soup Company

CIGNA

Dell Inc.

FPL Group

Hannaford Supermarkets

IBM

Medtronic

Occidental Petroleum Corporation

PepsiCo Inc.

Pitney Bowes Inc.

Quest Diagnostics

Texas Instruments Incorporated

Union Pacific

University of Pittsburgh Medical Center (UPMC),
UPMC Health Plan

Volvo Group Companies including Mack Trucks, Inc.

Platinum Program Summaries

Aetna®

Aetna's employee wellness program is part of the employee benefits plan and a partner within the company's total health management strategy. The program's goals are to promote positive health behaviors for optimal health and productivity, help minimize Aetna's medical liabilities due to illness and injury, promote appropriate utilization of the health care system, support a healthy worksite culture, and enhance employee satisfaction with Aetna as an "employer of choice."

As part of the company's Wellness Works program, Aetna provides worksite wellness centers and resources, online wellness programs, wellness incentives and health assessments designed to complement Aetna's consumer-directed health care model. Aetna's easy-to-use wellness roadmap helps employees navigate through Aetna's wide range of wellness programs and resources—placing the employee on the road to better health.

Aetna demographics, health assessment data and employee health claim data are used to prioritize program initiatives and set objectives, which complement national health goals and meet organizational needs.

Baptist Health South Florida

As an organization-wide commitment to improve the health and well-being of its employees and their families, Baptist Health created *Wellness Advantage* in 2001. *Wellness Advantage* is a comprehensive program offering health-related employee services. Baptist Health believes wellness is the key to every success it enjoys, whether it's their employees' ability to care for their patients, balance their personal and professional lives or meet the organization's charitable mission. Practicing wellness also means that Baptist Health can keep its own health care costs, including its medical plan premiums and health care service utilization rate, as low as possible. *Wellness Advantage's* mission is to have the healthiest workforce in America. It achieves this through free employee clinics and fitness centers, healthy menus and vending selections, innovative disease management, best-practice workers' compensation management, safe patient handling, and return-to-work programs.

Campbell Soup Company

Campbell has a comprehensive, integrated approach to promoting healthy lifestyles through benefit design, worksite wellness, and a culture of wellness created in partnership with key internal stakeholders. Its goal is to provide its employees with programs, information and tools to help them be informed and engaged health care consumers. Campbell offers a broad range of services, including: preventive care coverage, nurselines,

disease management, health risk appraisal, lifestyle management coaching, traveling health station, worksite wellness, smoking cessation, medical decision support, *Your Life Resources* (a confidential service managed by Aetna that helps employees and their families balance the demands of work, life and personal issues), and an employee recognition award rewarding employees who have made and sustained healthy lifestyle choices. Campbell's strong focus on wellness demonstrates how the company brings its mission of "Together we will build the world's most extraordinary food company by nourishing people's lives everywhere, every day" to life.

CIGNA

CIGNA's mission of helping the people it serves improve their health, well-being and security applies not only to its customers, but also to its 27,000 employees. Guided by its mission, CIGNA created an internal health and wellness strategy called *Healthy Life* that is designed to improve the health and wellness of its employees, improve their productivity, and thereby lower medical costs and the costs of absenteeism. *Healthy Life* is just one part of CIGNA's overarching *Total Rewards* program that covers a vast portfolio of benefits and services offered to all of its employees.

Ultimately, the goal of *Healthy Life* is to help empower employees to take control of their health and reach their personal health potential. Through health advocacy programs and proactive communications, employee and dependent engagement has increased resulting to lifestyle and related behavioral changes.

Dell Inc.

Dell supports and encourages healthy lifestyles through *Well at Dell*, an innovative corporate wellness program designed to provide its employees and their medically-covered spouse/ domestic partners with the resources necessary to effectively manage their health and become better health care consumers. Dell launched its wellness initiative in 2004, with the purpose of implementing high-quality, cost-efficient supplier partnerships, and best-in-class programs tailored to address its populations' top health conditions and risks. Employees and medically-covered spouses/domestic partners are encouraged to engage in healthy lifestyle choices through awareness activities, resources, and health improvement programs. Incentives drive participation through pay for performance with financial rewards of $330 per participant in a health rewards account for taking action in the health improvement programs. *Well at Dell's* integrated US benefits plan, wellness programs, and health improvement programs are an integral part of the company's culture and work environment.

FPL Group

The FPL Group launched the *FPL-WELL* program in 1991 as a health promotion program. Over the past 17 years the program has evolved from a health promotion program to a comprehensive health management program, providing services and resources to treat an individual. Today, the *FPL-WELL* health education programs and services assist employees, retirees, spouses and covered dependents in making healthy lifestyle choices.

The *FPL-WELL* program's five divisions are: Health Promotion, Fitness Centers, Health Centers, Nutrition and Weight Management and Employee Assistance Program (EAP)/Mental Health. Through an integrated approach, these divisions provide programs that address education/awareness, behavior change and create a supportive environment. Health screenings, educational seminars, online health tools, fitness centers, health centers and cafeterias all support a corporate-wide culture of health.

Hannaford Supermarkets

Hannaford's *Health and Wellness* program includes leadership and associate engagement, education, and innovative technology. Hannaford creates and promotes an environment that supports healthy choices, healthy lifestyles and health care consumerism to its associates and their families, customers, and communities.

Key program elements include: innovative health benefits including a healthy behavior incentive; company-wide wellness initiatives focused on achieving and maintaining the healthiest possible lifestyles; nurses, dieticians and health educators available to all associates; employee assistance program; evidence-based care and disease management outreach based on integrated care considerations; providers of Distinction and Centers of Excellence—a tiered performance network as part of Hannaford's quality care benefit design; consumer education; community support and partnership in promoting healthy living and navigating healthy choices; and active participation in local, state and national wellness and health care reform efforts. Bringing all these elements together help to pioneer new ways to improve health care quality, delivery and healthy lifestyles.

IBM

An estimated $100 million net savings in health care costs and lost productivity is evidence of the significant business outcomes resulting from IBM's *Healthy Living Rebate* programs. Over the last six years these programs have consistently engaged 75% of employees and increased those at low health risk by 23%. Building on these successes, IBM has deployed an updated wellness strategy that has further leveraged technology and behavior change science to address health improvement in the home environment.

To address childhood obesity, IBM has proactively worked to help families aid children in the maintenance of healthy weight. Created in 2008, IBM's *Children's Health Rebate* is a unique action-oriented program that equips parents to engage the entire family in better food choices and higher levels of physical activity. Participants consistently reported improvements in family eating habits, physical activity, screen time for leisure, and parental role modeling.

Medtronic

Medtronic is dedicated to improving the health and well-being of people worldwide. This commitment begins with Medtronic's employees. *Total Health* empowers employees and their spouses via personal health coaches to take full advantage of Medtronic's comprehensive health program offerings and online tools.

The *Total Health* program integrates health components and creates consistency across locations. Goals are to invest in health rather than the cost of treatment, improve health through behavior change, increase awareness and access to appropriate resources, reduce inappropriate utilization of health care, and limit health care cost increases.

Components include on-site wellness screenings, health risk questionnaire (HRQ), personal health coaches, lifestyle and disease management programs, nurselines, disability management and mental health resources. Over the last two years 88% of employees have completed their annual HRQ and engagement has resulted in an increase of 20% in those with low risk.

Employees who maintain or improve their health have the opportunity to earn $100 toward a Healthy Incentives account. Employees who complete their HRQ annually pay $50 less per month for their health premium.

Occidental Petroleum Corporation

Occidental Petroleum Corporation (Oxy) launched a company-wide, comprehensive health initiative in 2005 called *OxyWellness*. This corporate wellness program was designed to engage its employees and their spouses in making healthier lifestyle choices.

Key components of *OxyWellness* include an interactive e-Health platform, targeted incentives, health risk assessments, health improvement programs, biometric screenings, health advising and health coaching. Additionally, Oxy offers site-specific/special-population programs to drive participation in physical activity and healthy nutrition. Oxy partners with HealthFitness corporation and its two on-site program managers to deliver *OxyWellness,* making statistically significant improvements in the areas of physical inactivity, nutrition, high blood pressure, tobacco usage and depression.

PepsiCo Inc.

PepsiCo's wellness benefit program, *HealthRoads,* is successfully motivating and enabling employees and families to lead healthy lives. PepsiCo's continued success is driven by: its comprehensive approach (there's something for everyone, from the individual just starting the wellness journey to the fully-engaged individual); its focus on weight, nutrition, and exercise (PepsiCo's top employee health risks); its broad array of resources and tools delivered through multiple channels (online, face-to-face, phone, and print); its senior management support combined with grassroots implementation to deliver relevant local programming; its strong incentives integrated with effective medical design, which drives healthy behaviors; and its ongoing, multi-faceted communication campaign.

HealthRoads is addressing health care costs for PepsiCo and its employees, as well as contributing to health improvements. The program has demonstrated a return on investment of $3.45 to $5.09:1, depending on whether incentives are included. Additionally, HealthRoads has positively impacted the health of more than 31,000 employees and family members.

Pitney Bowes Inc.

Pitney Bowes believes that the value of an organization lies in a healthy, engaged and productive workforce. In designing its health care programs, the company uses a variety of program and educational formats and incentives to appeal to its diverse workforce.

Health Care University is Pitney Bowes' branded health improvement program. The program includes a variety of health and wellness initiatives such as reducing the percentage of employees who are overweight or obese, decreasing the percentage of

sedentary employees, and reducing the percentage of tobacco users. After yielding positive results with one of its one-on-one weight management programs, Pitney Bowes launched a national weight management program, which is now in its second year and has grown to 900 participants in the first quarter of 2009.

Quest Diagnostics

Now in its fifth year, the *HealthyQuest* initiative reflects Quest Diagnostics' ongoing commitment to improving the health of its employees. The program specifically focuses on improving employee awareness of personal health risk factors and suggested steps to mitigate those risks.

HealthyQuest health promotion teams (employee volunteers) focus on meeting specific goals, such as achieve high levels of participation in the company's health risk assessment; support or initiate efforts to improve physical fitness, weight, and stress management; improve all on-site food offerings; reduce health disparities; and raise employee compliance with regular cancer screening such as annual screening with the *Insure®* *FIT*™ colorectal cancer screening test.

Texas Instruments Incorporated

Texas Instruments Incorporated has a long history of encouraging employees and their dependents to embrace a healthy lifestyle. Historically, TI has provided a full spectrum of personal health management initiatives. These efforts, currently branded *Live Healthy,* started in the 1960s with on-site fitness centers and recreational leagues that have since migrated to an integrated health management strategy. The *Live Healthy* program is focused on improvement in health status, reduction of illness and injury, and appropriate utilization of health care resources resulting in improved health and productivity and decreased health-related costs. The integrated health management approach incorporates collaboration between multidisciplinary efforts of health promotion, health benefits, work/life strategies, ergonomics, occupational health and disability management, environmental safety and health, and vendor partners.

Union Pacific

Union Pacific's health promotion program, *HealthTrack,* is a comprehensive program that seeks to improve the health of Union Pacific's employees. The program addresses the following health risk factors; inactivity, weight, nutrition, smoking, cholesterol, blood pressure, asthma, diabetes, fatigue, stress and depression.

HealthTrack includes a health risk identification tool, lifestyle management programs (risk reduction programs), a tobacco cessation program, health education programs, system health facilities (exercise facilities throughout the country) and research grants.

University of Pittsburgh Medical Center (UPMC), UPMC Health Plan

UPMC is committed to maximizing its employees' health, productivity, and quality of living. That commitment comes to life through *MyHealth*—an innovative partnership involving UPMC leadership and health care providers, UPMC Health Plan/UPMC Work Partners wellness programs, and 46,000 UPMC employees.

Each year, within the context of a web-based campaign called "Take a Healthy Step," employees complete a set of *MyHealth* requirements in order to receive a deductible credit on their group health insurance. For 2009 the requirements included completing a health risk assessment, participating in a biometric screening within the past five years, and engaging in one or more additional healthy steps such as health coaching programs, on-site exercise classes, and the annual Weight Race event.

Each year more than 90% of eligible employees receive their deductible credit and complete a total of tens of thousands of healthy steps to improve their health—and their employer's health cost trend. Since 2006 UPMC has seen, for example, a 16% decrease in low back pain prevalence, a 17% decrease in obesity prevalence, and a 23% decrease in the prevalence of tobacco use.

Volvo Group Companies including Mack Trucks, Inc.

The *Health for Life* program is a comprehensive employee health management program designed for bargaining and non-bargaining employees at Volvo Group Companies in North America, including Mack Trucks, Inc. Approximately 7,200 employees are eligible to participate in this program, which is administered by a third-party vendor.

The program is led by a program management team (on-site program manager, coordinators and specialists). In addition, the program offers health risk assessments, biometric health screenings, incentive models, focused behavioral change programs, lifestyle intervention and disease management programs, national wellness campaigns, personal online health websites, and on-site fitness centers.

To ensure program effectiveness, participation, engagement, satisfaction, and health risk reduction, outcomes data are collected and analyzed monthly and annually. The *Health for Life* program has been well-received by employees and has produced positive outcomes in risk reduction and ROI.

Gold Winners

American Specialty Health Incorporated

AstraZeneca

Blue Cross and Blue Shield of Alabama

Boehringer Ingelheim Pharmaceuticals, Inc.

Chrysler Group LLC

Cummins Inc.

CVS Caremark

General Dynamics Electric Boat

General Mills

Healthways

Humana

Intel Corporation

JPMorgan Chase

Mayo Clinic

Paychex, Inc.

Pfizer Inc.

Raytheon Company

Saint-Gobain Corporation

Sprint

The Boeing Company

Unum

Verizon Communications

Visant Corporation

Wal-Mart Stores Inc.

WellPoint, Inc.

Gold Program Summaries

American Specialty Health Incorporated

American Specialty Health gives its employees access to the same healthy-living programs it provides to its health plan and employer groups clients.

The health improvement programs provided to clients by ASH's wellness subsidiary, Healthyroads, are available to ASH employees. While the main component of the program is telephone-based health coaching, Healthyroads also creates and promotes a variety of health promotions and initiatives that ASH employees can participate in to improve their nutrition, physical activity, stress levels, and overall healthy living. Additionally, fun health challenges, worksite initiatives, and health improvement website tools are also offered to improve an employee's overall health.

Executive management is heavily involved in wellness initiatives. The company's CEO promotes new wellness initiatives at quarterly all-staff meetings and on the company-wide intranet. Each year, an award is presented to an employee who has shown the most significant health improvement. An employee wellness survey indicated that nearly 94% of employees agree or strongly agree that there is a strong commitment to wellness at ASH.

AstraZeneca

AstraZeneca is one of the world's leading healthcare and pharmaceutical companies, concentrating on future treatments for fighting serious and chronic diseases that are the leading causes of death and disability. The company focus is on preventing and treating diseases like cancer, diabetes and obesity, infectious diseases, mental health illnesses and chronic respiratory diseases.

Internally, AstraZeneca offers a wide range of health resources and programs to encourage employees to have a high level of involvement in their personal health management. Our employee healthcare strategy integrates the principles of prevention, quality and adherence into a comprehensive plan designed to keep healthy people well and improve the health status of those who are not.

AstraZeneca knows that making a commitment to health and wellness is a very personal decision. The company asks its employees to take more personal responsibility for their lifestyle choices, while also providing employees with the information and resources needed to make crucial choices and sustainable changes to lifestyle behaviors.

Blue Cross and Blue Shield of Alabama

Blue Cross and Blue Shield of Alabama is committed to the overall health of its 4,000 associates. The corporate vision is to provide in a caring manner, access to high quality, appropriate care delivered by the most effective health care providers. To fulfill this vision, Blue Cross provides many healthy lifestyle opportunities to its associates.

Through the *BeHealthy Wellness* program, associates are encouraged to make behavioral changes in the areas of healthy eating, exercise, stress reduction and healthy living. These health initiatives are communicated to associates through a variety of engaging communication vehicles that encourage them to take charge of their health.

Program results are very encouraging. Participation levels in the health initiatives reached as high as 85%. Data also shows many associates have made significant changes in their lifestyle as a result of these initiatives.

Boehringer Ingelheim Pharmaceuticals, Inc.

To build a healthy and productive workforce, Boehringer Ingelheim Pharmaceuticals, Inc. has offered comprehensive health services to employees and spouses/domestic partners through the *Prescription for Wellness Program* since 1990.

The mission of the *Prescription for Wellness Program* is to provide targeted, innovative, holistic and wellness solutions that support optimal quality of life, health, and productivity through an integrated team of professionals.

The key components of the program are participation in a health risk assessment and completion of nutrition, fitness, general wellness, environmental health & safety, and work/life balance programs. The company provides on-site occupational health, fitness center, healthy dining, wellness screenings, walking paths, disease management, nurse hotline, online wellness programs/workshops, employee assistance program, 100% coverage for preventive health care, and a fitness center reimbursement program for remote employees.

Chrysler Group LLC

The *Chrysler-UAW National Wellness* program is a joint program between Chrysler and the UAW serving 38,957 U.S. employees. Implemented in 1985, the program is designed to meet the needs of all bargaining and non-bargaining employees at U.S. locations. Chrysler facilities with over 500 employees have an on-site wellness coordinator who delivers the program. Smaller sites receive the same programs via a coordinator that is located off-site.

Employees participate in programs offered in a wide range of formats including health assessments (HA), screenings, workshops, campaigns, and health coaching. Program topics are selected based on HA and screening results, disability data, and employee interests. Benefit-linked credits are used to increase participation in the non-bargaining population. The wellness program has a working relationship with the Medical, Ergonomics, and EAP departments, resulting in professional, relevant programming. Innovative programs include StressLess and the NutriSlim weight management program.

Cummins Inc.

Cummins' vision is to make people's lives better, including the health of its employees by unleashing the power of Cummins. Through *HealthSpan,* Cummins' multifaceted health improvement program, the company is committed to creating a culture of health.

Cummins brings programs to its people at the worksite by providing on-site health centers, a health educator, peer health champions, biometric screenings and health assessments. The company delivers robust health improvement programs including health coaching, disease management, smoking cessation, weight management and expert medical opinion services. Cummins' innovative Total Health Training Camp and online decision support tools help employees receive high-quality care.

Active engagement is achieved through strategy enablers such as vendor integration, targeted communication, incentives, program measurement, and senior management support. This aligns with the company's broader health care strategy that focuses on consumerism. Together, these efforts embody Cummins' continuous commitment to the health and productivity of its employees and their families.

CVS Caremark

The purpose of the CVS *Caremark Wellness Program* is to improve the health behaviors of its colleagues and their dependents. The program encourages CVS colleagues to be CVS Healthy and to take ownership of their health through health improvement programs such as "Healthy & Smokefree" (smoking cessation), "Healthy Weight" (nutrition), "Healthy & Fit" (physical activity), "Healthy Mind" (stress management), and "Healthy Outcomes" (preventive screenings, health assessments, flu shots, and Healthy Baby, etc.)

CVS Caremark's strategy in encouraging colleagues to be good health care consumers by choosing healthier lifestyle options remains the basis for all wellness programming. A variety of resources such as Care Advocate Teams of dedicated nurses, decision support tools, preference sensitive condition support, self-directed DVD programs, quarterly wellness newsletter, CVS Health Care Hub and disease management programs are offered to colleagues to assist them in making better health care decisions.

General Dynamics Electric Boat

General Dynamics Integrated Health Management (IHM) program, *EB Building Better Health (EBBBH)* was launched in 2004. The program objective is to improve the health of every employee across all business units. The mission of *EBBBH* is to facilitate positive behavioral lifestyle changes. Recognizing that individuals require tailored programs based on individual needs and desires, these individualized programs encourage adoption of positive lifestyle changes. These programs are based on the philosophy of partnering internal resources with external agencies and programs to deliver evidence-based medical preventive messages.

The program is unique in that members of the Electric Boat Health and Wellness team comprised of medical staff and United Healthcare representatives go to the work site to provide biometric screenings and health counseling. Employee engagement is enhanced when the access barrier is negated by going to workers' departments and workstations. Further, it enhances employee engagement and facilitates the development of a personal action health improvement plan. EBBBH programs are based on employee feedback, public health policy, evidence-based medicine, and company insurance health trends.

General Mills

For more than 20 years, General Mills has provided programs and resources to its employees that encourage them to live a healthy lifestyle. The cornerstone of the company's wellness programs is a balanced emphasis on physical, mental, and social well-being. Company goal is: "General Mills wants its employees to lead an active lifestyle, maintain a healthy weight, and have normal blood pressure and cholesterol."

General Mills believes that the key to keeping such a broad employee base healthy is to take a customized approach. Each of the company's three distinct employee audiences (corporate headquarters employees, manufacturing employees in plant locations, and sales employees who work out of regional sales offices or their homes) requires a different strategy, communication style and methods. From on-site fitness centers and walking paths, online weight management tools, healthy cooking classes, a 24/7 Well-being Helpline, dodge ball tournaments, The Pound for Pound Challenge to The Biggest Loser weight loss challenges, employee health promotions at General Mills are designed to meet the needs of its varied employee audiences.

Healthways

Healthways' *Move to Health* program has inspired a culture of wellness and change throughout the organization by encouraging colleagues to engage in sustainable, healthier lifestyle choices. Personal empowerment and accountability for healthy behavior changes are at the heart of this program and what Healthways does as a company. To drive sustained engagement, Healthways focuses on three factors for success: a healthy workplace culture, purposeful communications and a meaningful plan design including incentives.

Move to Health offers something for everyone—from colleagues who are healthy to those who are at risk or facing chronic conditions. Programs are available to full-time and part-time colleagues and their family members. Highlights include: health assessment and biometric screenings; free access to a national fitness center network; fitness, nutrition, stress management plans; personalized coaching for risk reduction and chronic conditions; QuitNet® smoking cessation, including nicotine replacement therapy; discounts to alternative practitioners; family wellness plans; online support communities; and incentives for healthy activities funded in a health reimbursement account.

Humana

Through *MOCHA 2008 (More Options and Choices for Humana Associates),* Humana focuses on helping its associates choose, finance, and use their health benefits. Humana provides numerous tools and resources to help its associates understand how lifestyle choices impact their well-being and to encourage them to make behavior changes for better health and lower health care costs.

These resources include on-site fitness centers, healthy on-site food options, seasonal health campaigns, and Web-based programs in such areas as weight management, tobacco cessation, and nutrition with access to telephonic health coaches who provide personalized support to help associates reach their goals.

Humana also partners with health industry leaders, including Weight Watchers® and Nutrisystem®, to offer its associates discounted and subsidized health solutions. Additionally, Sensei® provides Humana associates access to a virtual weight loss coach through their mobile phones. Through Virgin HealthMiles®, Humana associates can track their key health information and earn rewards for being active and improving their vital measures.

Intel Corporation

Intel is strongly committed to providing a portfolio of health benefit plans and wellness programs that help employees evaluate, improve, and maintain their health and the health of their families. Based on a vision of developing a culture where employees and their families are healthy, productive, and engaged in living wellness-oriented lifestyles every day, employees are inspired and motivated to act toward achieving their best possible health and quality of life. Intel's *Health for Life* wellness program includes on-site biometrics, annual health assessments, fitness programs, wellness seminars, flu prevention, and personalized wellness coaching. In addition, Intel provides employees on-site health and wellness centers located at major U.S. and international sites, providing employees access to occupational health services. Intel's comprehensive, ongoing multimedia campaigns effectively promote health and wellness resources to employees across a variety of channels and geographies.

JPMorgan Chase

JPMorgan Chase is committed to building a culture of health within the corporation by moderating health care costs for its employees, their families and the corporation; and by improving employee well-being and productivity through lifestyle changes and disease prevention. These objectives are addressed though *Wellness Works,* which provides a wide range of programs and services for employees and their family members.

Key elements of *Wellness Works* are: wellness assessments (health risk appraisals); smoking cessation incentives; biometric screenings; flu shots; weight management; health and wellness education through seminars, webinars and podcasts; fitness center discounts; exercise programs; on-site occupational health nurses at major locations; telephone-based wellness coaching; a medical plan design featuring 100% coverage for preventive services; employee assistance counseling and services; work/life program; and *Wellness Works* website.

Mayo Clinic

Mayo Clinic offers employees and dependents a variety of resources and incentives to help them achieve the best quality of life possible. *LiveWell,* the graphic identity for Mayo Clinic's worksite wellness initiatives, integrates and coordinates existing healthy lifestyle resources so employees can access programs, tools and support directly related to their individual health situation.

Wellness activities at Mayo Clinic include on-site resources and programs, including nutrition education, employee food service, health fairs, employee assistance program (EAP), a Know Your Numbers campaign, walking programs, the Nicotine Dependence Center and collaboration with community health and wellness organizations. Web-based resources and programs include an annual health assessment, lifestyle programs, condition trackers and reward points incentives, telephonic resources and programs including lifestyle coaching, disease management and 24/7 nurse line, print publications, including self-care books and a monthly newsletter. The Dan Abraham Healthy Living Center serves as the cornerstone for Mayo Clinic Rochester wellness initiatives.

Paychex, Inc. PAYCHEX

Paychex promotes a culture that fosters all the dimensions of good health by applying behavioral economic theory that integrates outstanding medical coverage and a comprehensive initiative that supports and rewards employees for making wellness a priority.

Paychex's *Active Health* program consists of an employee assistance program, on-site biometric health screenings, online health risk assessments, a tobacco cessation program, a team-based physical activity and nutrition program; comprehensive stress management programs, including availability of a personal assistant; healthy cooking classes; family resource kits to help employees caring for young children or seniors; a reimbursement program to help offset wellness-related expenses; unlimited access to health coaching; cash rewards for points earned by completing wellness and prevention activities; and 100% medical coverage for preventive medical care.

In its first year, 87% of Paychex's 12,000+ employees completed the three Active Health program requirements (HRA, biometric health screen, and tobacco-free), and almost all health risk indicators showed measurable improvement.

Pfizer Inc.

Pfizer has long demonstrated its commitment to employee and dependents' health by offering outstanding medical benefits, on-site medical and fitness centers, and 100% coverage for prescription medications.

To expand this commitment, Pfizer launched *Healthy Pfizer* in 2005, a health management and improvement program that empowers employees and their families to achieve better health. *Healthy Pfizer* complements Pfizer benefits with a customized website, outreach programs in disease and lifestyle management, and easy access to physical fitness, nutrition and stress management programs.

Raytheon Company

Raytheon's *Mission:Health* engagement strategy encompasses the company's medical, disability, wellness and work/life programs. Through *Mission:Health,* the company delivers *Raytheon Wellness*—a comprehensive health and wellness initiative offered to employees and their families. Created to encourage employees and their families to adopt and maintain healthy lifestyles, *Raytheon Wellness* strives to provide a culture that supports employee health through fitness programs; healthy dining and vending choices; health screenings; preventive health programs and resources, including an online health risk assessment; online lifestyle improvement programs; activity and weight loss campaigns; a tobacco cessation program, and additional program offerings.

Saint-Gobain Corporation

LiveWell is Saint-Gobain Corporation's employee wellness program that encourages employees to incorporate changes in their diet and exercise routines, increase their daily amount of water intake, and stop smoking.

LiveWell offers various challenges throughout the year that are designed to improve employee health and fitness. Challenges include: *Resolve to LiveWell,* a four-week stress management program that incorporates healthy eating, physical activity, adequate sleep, and relaxation time. *Chug-a-Jug,* a program to help employees increase their amount of daily water intake. *Step-by-Step,* a daily 10-minute physical activity (e.g., walking, swimming, or bicycling). New Me!, a four-week challenge to encourage making small changes to daily habits (e.g., consuming fewer sweets). *Shape up the Nation,* a 10-week nationwide physical activity, daily steps and healthy weight loss competition. For each challenge completed, employees can earn four *LiveWell* credits. These credits translate into FlexCHOICE Dollars that can be used to lower the cost of employee benefits during open enrollment each year. During the year, employees can earn up to $250 to defray the cost of their benefits.

Sprint

Through a focus on wellness and a culture of caring for the "whole person," Sprint is committed to providing comprehensive health and wellness programs that support and encourage good health and healthy lifestyles. From national flu shot offerings to extensive telephonic wellness and disease management programs to online health assessments, coaching programs and electronic personal health records, Sprint provides resources to meet the needs of its diverse population and their families. Through cross-promoting with various partners, Sprint helps build awareness of its array of robust health and wellness resources.

Sprint's wellness programs allow access to key resources anytime, anywhere, with 24-hour access to both a nurse line for health questions, and an employee assistance program for stress, family and other needs.

This culture also encompasses Sprint's work environment, with healthy menu options in cafeterias, a pedestrian-friendly headquarters campus and, in major locations, on-site health clinics and pharmacies, fitness centers.

The Boeing Company

Boeing's newly branded *Well Being* program evolved from the belief that programs must work together to provide a simple, efficient end-user experience to increase participation and improve outcomes.

The *Well Being* program and its tagline "Choose Well, Live Well" encompass an individual's physical, mental, emotional, and financial health. Employees are responsible for making good choices about their personal well-being to optimize their productivity inside and outside the workplace. Boeing employees have access to programs, tools and resources that address: physical activity, healthy eating, weight management, tobacco cessation, preventive screenings, consumerism, resilience, condition management, stress and mental health, and financial fitness.

Unum

As an employee benefits provider, Unum understands the value of an engaged, healthy and productive workforce, and has committed to this philosophy by making employee wellness a key part of its corporate strategic vision.

Employees and their families are encouraged to utilize the broad range of health-related resources and services through a healthy workplace campaign. Called "Take Advantage, It's to Your Benefit," benefits such as on-site health resource centers, fitness facilities, personalized health coaching and wellness seminars are promoted, and employees are educated on Unum's long-term health strategy. Together with a comprehensive health care plan and a commitment to work-life balance, employees are offered the tools they need to integrate healthy behaviors into their lives, identify and manage health risks, and enhance their sense of wellbeing.

The result is a strategy that strives to keep Unum's workforce healthy and productive while managing the company's health care costs.

Verizon Communications

Verizon values the health and well-being of its employees and their families and is focused on driving the right behaviors. Verizon's health and wellness initiatives have expanded to shift focus from acute health care to prevention, health improvement and condition management. Understanding the direct link between providing healthy living resources and its impact on health care costs, Verizon's benefits design and programs provide easy access to comprehensive programs, which encompass: 100% coverage for preventive services; exercise, nutrition and weight management; chronic condition management; tobacco cessation; stress management/reduction; pre and postnatal health education.

Verizon is actively working to address and reduce racial and ethnic health disparities through their health and wellness initiatives. Verizon's work culture promotes health excellence through all of its health and wellness efforts including access to over 40 on-site fitness centers (more than any company in America) and food service partnerships to promote healthy eating habits.

Visant Corporation

Visant's *Health Matters* campaign is the focal point for promoting health awareness, improvement, and educated consumerism. Through this venue, health information is disseminated in an easy-to-understand format, through newsletters, monthly promotions, corporate-sponsored health initiatives and challenges, online consumerism tools, incentives for certain healthy behaviors, and local campaigns that can include fitness competitions, weight management programs, and nutritional counseling. Free biometric screenings are offered to all employees to gauge their overall health status, highlight personal health risks, and measure the effectiveness of the company's wellness programs. The *Health Matters* campaign has shown positive results in claims trends, employee health status readings, and individual employee successes.

Wal-Mart Stores Inc.

With the company philosophy of "save money, live better," Wal-Mart knows that it can make a real difference on the issues that matter most to its associates, customers and the company as a whole.

Wal-Mart has multiple health and wellness programs for its associates. Some of its most popular offerings include an associate-only website; care/disease management programs; 24-hour nurse line (Ask Mayo Clinic); *Life with Baby* maternity benefit; cell phone applications to track wellness areas; employee assistance program; personal health record (with Dossia and WebMD).
Results have been very encouraging with a substantial number of Wal-Mart associates voluntarily committing to a sustainable lifestyle, and many have created personal health records. Also, unique accounts for walmartbenefits.com have reached over 800,000 and thousands use the *Living for Life* programs: *Care/Disease Management, Life with Baby,* and *Resources for Living.*

WellPoint, Inc.

WellPoint's *Choose Better Health* wellness program helps associates take personal accountability for their health and wellness. WellPoint offers something for everyone with six key health improvement opportunities: physical activity, weight management, nutrition, prevention and condition care, tobacco cessation, and well-being. This year, WellPoint conducted a study which identified working mothers as a significant population for whom wellness programs could have an impact. In response to the study, the company introduced the "Do 1 Thing" campaign offering support for incremental healthy lifestyle changes. WellPoint expanded its virtual, anytime online programs and marketing strategies as key components of reaching its more than 40,000 associates. As a result of "Do 1 Thing," WellPoint saw a 43% increase in Weight Watchers overall new enrollment, an increase of 55% in the Healthy Lifestyles program enrollment, and an increase of 5% in fitness center visits.

Silver Winners

Accenture

American Express

ARAMARK

Cardinal Health, Inc.

H. J. Heinz Company

Lowe's Companies, Inc.

Meijer

Michelin North America

PRO Sports Club

Qwest Communications

Rockwell Collins

sanofi-aventis U.S.

Target

Texas Health Resources

The Children's Hospital of Philadelphia

The Home Depot

Unilever

Watson Wyatt Worldwide

Wm. Wrigley Jr. Company

Xcel Energy

Silver Program Summaries

Accenture

Live Well at Accenture combines work/life balance resources, wellness solutions and medical/dental benefits into one portfolio, offering employees a complete suite of health and wellness initiatives. Through *Live Well at Accenture,* employees can access the tools and resources (many of which are tied to incentives) that help them be fit, eat healthy, manage time, finances and stress, and enjoy a balanced life. For example, through the wellness incentive program, employees can earn money in their Health Reimbursement Account for preventive care treatment and participation in online heath coaching.

Accenture provides enhanced flexible work arrangements to offer options for how and where employees perform their work, enabling them to achieve balance in their professional and personal lives. *Live Well at Accenture* offerings leverage technology and are developed to meet the needs of Accenture's virtual, dispersed workforce. Employees can take full advantage of these offerings whether in a local office, client location or virtual. Accenture also has a network of wellness champions across office and project sites who champion and drive wellness and work/life programs and information locally.

American Express

American Express believes that creating a culture of health and wellness is a sound investment in its employees and its business. To further its commitment to improving employee health and well-being, American Express provides its employees with health and wellness programs such as: convenient access to on-site medical clinics for acute care, preventive screenings, immunizations and business travel consultations. Employees have also been afforded access to professionally staffed on-site fitness centers, community discounts, a wellness portal and an online personal health assessment. Ancillary tools have included free health advocacy and physician referral services, employee assistance and work-life programs.

Plans for 2009 include revamping the company's wellness brand and communications, expanding clinic services, implementing new fully integrated lifestyle coaching, condition management and complex care programs, and coordinating additional grassroots employee wellness committees.

ARAMARK

ARAMARK's *Take Care* program is designed to build a culture of health and wellness among employees and to support their efforts to get and stay healthy. Wellness programs span all aspects of an employee's health, including physical and emotional well-being. Resources are available to assist employees and their family members with the full spectrum of health states, from preventive care to assistance with chronic illness.

Resources include fitness centers at two of the company's largest locations; blood pressure and blood sugar monitoring; health assessments and financial incentives for completion; a Wellness Pays program that rewards individuals for receiving preventive exams; smoking cessation program featuring free counseling and medication; 24/7 telephone nurseline; 24/7 employee assistance program; telephonic support for nutrition counseling, obesity, and fitness; focused outreach for top diagnostic categories; nurse managers to consult on chronic illnesses; monthly telephone wellness seminars; and regular communications on health topics and company resources available through the benefit plans.

Cardinal Health, Inc.

Cardinal Health's *Healthy Lifestyles* program is part of the company's broader benefits strategy to offer its employees access to a diverse mix of personal development and wellness opportunities.

Some features of the *Healthy Lifestyles* program include: online health assessment resources and tools, consumer-driven health care options (including an HRA and HSA plan), enhanced work-life practices and policies, financial savings plans and disease management and wellness programs.

H.J. Heinz Company

H. J. Heinz Company offers employees and their families the opportunity to get and stay healthy, both physically and financially, through a variety of wellness programs, resources, savings opportunities and support tools.

The company strives to meet the health care needs of its ethnically and geographically diverse employees and their families through a culture of health that emphasizes healthier lifestyles, diligent health care decision-making, and active participation in wellness programs. These wellness initiatives are part of the company's commitment to offering comprehensive benefits and enhancing the health of its nearly 10,000 U.S.-based employees.

Heinz helps employees and their families take control of their health through free wellness programs for all types of health care needs. Heinz also provides routine, on-site access to health care for employees who may not have the time or interest to remain healthy.

Lowe's Companies, Inc.

Lowe's *Life Track* program is an employee-driven comprehensive health and wellness, solutions-focused resources program strongly supported by company leadership and funded by Lowe's. The proactive program consists of telephonic, on-site, and web-based initiatives focused on healthier lifestyles. *Life Track* includes a variety of annual wellness campaigns including weight management, physical activity, stress/depression management, and back strength improvement, all based on aggregate data from the online health risk assessment and health plan claims data. The program also offers tobacco cessation, work-life services, financial services, disease management, pregnancy programs, on-site health centers, dependent services, health fairs, one-on-one counseling, and flu prevention.

Employees are awarded *Life Track Rewards* points for participating in various wellness initiatives throughout the year, and for taking preventive screenings and physical activity. Through *Life Track*, employees are able to develop the knowledge and motivation they need to lead happier, healthier lifestyles.

Meijer

Meijer believes the health and well-being of its team members and their families are an integral part of the company's success. This belief is demonstrated with the combined offering of Meijer's company-wide health plan coverage and the *Be Healthy* wellness program. The guiding mission is to support and empower team members and their families to achieve a healthy life balance with a focus on mind, body, spirit and heart.

The *Be Healthy* program strategy is driven by demographics, health assessments, claims data and a wellness steering committee. Prevention and education are key elements of the program. On-site health risk assessments and health screenings conducted by Meijer pharmacists and technicians followed by immediate health consultations are offered annually. Team members and their families are rewarded with wellness premium discounts for participation in these services and for following a personalized wellness plan developed with support from health coaches, physicians and online health education.

Michelin North America

Choose Well – Live Well (CWLW) is Michelin's holistic, long-term strategy for changing how the company and its employees approach health and health care. *CWLW* provides each family with a health advocate to help employees navigate the health care system and improve efficiency through better coordination of care. *CWLW* shifts the primary focus of health care from treatment of illness to wellness, prevention and quality of care. The program integrates preventive care and consumer-driven medical plan design with healthy food choices, health risk assessments, health coaching, weight management, condition/disease management, case management, financial incentives, and enhanced employee assistance program (EAP) services. *CWLW* is a far-reaching, highly integrated program that uses behavior-based, marketing-style principles to encourage and empower employees and covered family members to improve their health.

PRO Sports Club

Recognizing that employee health and wellness is essential to peak performance, PRO Sports Club developed the *PROHealth* wellness program to promote a workplace culture that encourages and supports employees' commitment to personal health and teamwork.

PROHealth emphasizes physical activity, health and nutrition education, and team building events to help employees achieve measurable health outcomes, with rewards for participation. The *PROHealth* program includes an annual health check, on-line health risk assessments, on-site health and fitness evaluations, confidential web-based tools for tracking nutrition and exercise, monthly teambuilding events, educational seminars and lunchtime runs or walks. By completing these tests, employees can earn points that are redeemable for rewards. Additionally, PRO Sports Club provides employees with access to its 20/20 Lifestyles weight management and metabolic disorder program, on-site medical clinic, physical therapy, and discounted healthy meal options.

Qwest Communications

Created in 2003-2004, *Steps to a Healthy Life*, Qwest's health and wellness program, helps employees recognize their health risks and provides them resources to lead healthier lives. Those resources include: an annual health assessment, a wellness website and newsletter, on-site flu shots and biometric screenings as well as the employee assistance, smoking cessation and exercise programs. Through the program website, employees can learn more about healthy living, diseases and treatment options. The site also provides personalized programs to help employees and their family members manage weight, reduce stress, start a fitness schedule and more.

The company has also partnered with the American Cancer Society to provide employees with a smoking cessation program that offers 24-hour telephone counseling, nicotine replacement patches, gum and lozenges.

Qwest's on-site flu shot and wellness screening program provides employees access to low-cost flu shots and free wellness screenings at Qwest buildings each fall.

Rockwell Collins

Rockwell Collins launched its wellness program in March 2007. The program goal is to educate employees about their personal health status and the necessary preventive steps to take for them to better manage their health risks.

In its initial year, the program included a personal health assessment, complimentary annual on-site biometrics; online health portal; nurselines; company-wide health fitness challenges; web-based healthy living programs; and disease management services. Incentives were provided to employees and spouses for completing the personal health assessment with required biometrics so they would "Know their Numbers." The incentive was a medical premium reduction of $125 for the employee and for the spouse.

Rockwell added more wellness support services during the program's second year, such as: improved medical and drug plan; 100% coverage for routine preventive physical exams; nutritional counseling (up to 5 visits/year) without disease diagnosis; generic drugs at 50% copay of $5; increased tobacco surcharge; discounted recreational club membership, and tobacco cessation program.

Now in its third year, Rockwell enhanced the program by expanding its weight management discount program; developing an "Under 500 calories" menu options; and improving its targeted tobacco cessation and health coaching programs.

sanofi-aventis U.S.

As part of a leading global healthcare company that discovers, develops, produces and markets innovative therapies that enhance people's lives, sanofi-aventis is committed to improving the health of patients as well as the health of its employees. Over the years, sanofi-aventis has introduced many programs and resources that are designed to help its employees lead active, healthy lifestyles.

Offerings include onsite health management and fitness centers, group exercise activities, massage and physical therapy services, health risk assessments, a mammogram program, counseling services, smoking cessation programs, an annual influenza vaccine campaign, and healthy dining options. The company also provides free health screenings for bone density, blood pressure, lipid profile, skin cancer and prostate cancer. Additionally, the company distributes a wide range of health information and education to its employees throughout the year.

Target

Target's vision is to make staying and getting healthy easier for all team members and their families by offering wellness programs that focus on prevention. Team members have access to a broad array of wellness tools and resources, some of which include:

- A 24/7 toll-free nurseline to help determine the appropriate level of care;
- A new Target health & wellness website that provides tools such as online health coaches, a personal health record, a health risk assessment, and health-related information from industry experts; and
- A variety of other resources including an employee assistance program, on-site clinics, fitness center membership discounts and reimbursement for Weight Watchers programs.

In addition, Target has partnered with RedBrick Health to pilot a wellness program that includes advocates who are available to assist team members with health-related questions. Target provides cash incentives for eligible pilot program participants who complete biometric screenings, health assessment questionnaires, preventive care visits and, if necessary, recommended coaching programs.

Texas Health Resources

The mission of Texas Health Resources is to improve the health of the people, including its employees in the communities it serves. Prevention is the primary focus of Texas Health's wellness program with a philosophy that employees can positively impact their health through awareness, education and interventions. The overarching goal of Texas Health's wellness program is to identify and reduce medical and lifestyle risk factors that impact its employees and drive up the company's medical costs.

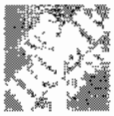
Through the wellness program, aggregate data is captured about employees and their families that are then used by Texas Health in designing and improving program components in the medical, pharmacy, disease management, employee assistance and life coaching programs. In addition, the program offers a robust incentive plan further encouraging participation.

The Children's Hospital of Philadelphia

With the tagline "Your Life, Your Work, Your Well-Being," Children's Hospital of Philadelphia's (CHOP) health and wellness program includes health risk assessments, biometric screenings, targeted health interventions and integration with benefit and clinical programs. The program has strong participation and is available to over 9,000 CHOP employees. CHOP's overall strategic objective is to create a culture of health resulting in improved wellness and lifestyles for its employees.

The company's strategy involves a comprehensive health and wellness strategy, including health and wellness coaches, health interventions and behavior improvement tools designed to teach employees to make long-term healthy choices while reducing health care costs for CHOP.

The Home Depot



The Home Depot's mission is to provide quality benefit programs that support its associates and their families' personal and financial health. With its theme of "Live Active, Live Healthy, Live the Orange Life," the company is focused on creating an environment of health status awareness and an "own your own health" mindset among its associates. After years of moderately focusing on health improvement, the company abandoned its "sick care" and purchasing efficiency strategy to embark on a health improvement approach, utilizing the best partners with the best resources to put "healthy" into its brand new medical, dental and vision plans.

In 2009, The Home Depot removed barriers to preventive care and is engaging its eligible full-time associates in their health improvement journey through a dedicated nurse team, expanded disease management program, an integrated health assessment with a generous credit, online Healthy Living programs, personal health record, and more. Of those enrolled in the medical plan, over 90% have completed the health assessment and just under 14,000 have started online Healthy Living programs as of the fourth quarter in 2008.

Unilever

Unilever's mission is to add *Vitality* to life lies at the heart of its business growth agenda, and is also a critical driver for helping Unilever win with its employees.

The *UNICare Health Improvement* program, which was implemented in 2007 is one of the many employee offerings that support the company's Vitality mission. *UNICare Health Improvement* is a comprehensive health care program that provides tools, resources and incentives to help members take control of their health and health care decisions. This approach to wellness promotes increased health awareness and risk-specific participation in preventive care, health coaching and condition management.

Encouraging employees to live the company's Vitality mission firsthand ensures they can come to work each day with the energy and well-being to contribute to Unilever's success.

Watson Wyatt Worldwide

Watson Wyatt introduced its *Living Well* initiative in August 2006. This approach encompasses a shift in Watson Wyatt's health care strategy from that of managing illness to strongly encouraging and supporting good health. Watson Wyatt believes that the only true way to control the rising cost of health care is to drive healthier outcomes. Individuals must make their own healthy lifestyles a reality but Watson Wyatt is committed to providing the support, tools and resources individuals need.

The *Living Well* approach is about creating a supportive environment that drives good health and the appropriate use of health care. The company offers extensive wellness and health management programs, including financial incentives for participating in wellness activities, free preventive care and biometric screenings, annual health risk assessment, behavior modification programs, online seminars and more.

Wm. Wrigley Jr. Company

Since its founding in 1891, the Wm. Wrigley Jr. Company has been committed to promoting the health and well-being of its associates and their families. Relying on its rich history of "doing well, by doing right," this principle has been at the heart of the company's core values. Many of the company's programs have evolved to address specific health challenges. These innovations include: annual health risk assessments, on-site physician access, a national "Know Your Numbers" campaign with free biometric screenings, on-site and telephonic health coaching based on positive psychology, behavior change strategies, comprehensive employee assistance program services and industry leading dental, medical and pharmacy benefits.

Xcel Energy

To encourage its more than 10,000 employees to maintain or improve their and their families' health and become better health care consumers, Xcel Energy launched its Power of You campaign in May 2007. As part of the campaign, the company published a series of articles about health care quality, cost and treatment options and encouraged employees to be more involved in making decisions with their health care providers. The campaign also prepared employees for a shift to a high deductible health plan with health savings account (HDHP/HSA). The company successfully enrolled over 75% of eligible non-union and union employees in the first year of the HDHP/HSA offering.

Xcel Energy also offers a robust wellness program that focuses on action-oriented activities (mind, body & spirit) in addition to health improvement initiatives that include tobacco cessation programs, health assessment tools supported by one-on-one coaching and a disease management program, which provides support for employees with diabetes, asthma, heart conditions, back pain, cancer depression and expectant mothers with a healthy pregnancy program.

Notes

Notes

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Addressing Obesity in the Workplace: The Role of Employers

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National Business Group on Health

Context: Employers have pursued many strategies over the years to control health care costs and improve care. Disappointed by efforts to manage costs through the use of insurance-related techniques (e.g., prior authorization, restricted provider networks), employers have also begun to try to manage *health* by addressing their employees' key lifestyle risks. Reducing obesity (along with tobacco use and inactivity) is a priority for employers seeking to lower the incidence and severity of chronic illness and the associated demand for health services.

Methods: This article describes the employer's perspective on the cost impact of obesity, discusses current practices in employer-sponsored wellness and weight management programs, provides examples from U.S. companies illustrating key points of employers' leverage and opportunities, and suggests policy directions to support the expansion of employers' initiatives, especially for smaller employers.

Findings: Researchers and policymakers often overlook the extensive efforts and considerable impact of employer-sponsored wellness and health improvement programs. Greater focus on opportunities in the workplace is merited, however, for the evidence base supporting the economic and health impacts of employer-sponsored health promotion and wellness is growing, although not as quickly as the experience base of large employers.

Conclusions: Public and private employers can serve their own economic interests by addressing obesity. Health care organizations, particularly hospitals,

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The Milbank Quarterly, Vol. 87, No. 1, 2009 (pp. 101–122)
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as well as public employers can be important role models. Policy development is needed to accelerate change, especially for smaller employers (those with fewer than 500 employees), which represent the majority of U.S. employers and are far less likely to offer health promotion programs.

Keywords: Obesity, employer health costs, health promotion, wellness programs.

FROM THE INCEPTION OF EMPLOYER-SPONSORED HEALTH coverage in the 1930s and 1940s to the present, most employers have offered and contributed to their employees' health insurance, as they recognize that health benefits are one of the top three factors that prospective employees consider (National Business Group on Health 2007). Besides being essential to recruitment and retention in a competitive labor market, robust health benefits are becoming increasingly costly to employers, and employees bear a significant share of the burden: approximately 20 percent of premiums and additional cost sharing at the point of service (Kaiser Family Foundation/HRET 2008).

Despite many iterations of cost control strategies over three decades, combined in recent years with efforts to improve the delivery system[1] and a new emphasis on health care consumerism, health care costs continue to plague the executive suite. Many executives now recognize that the growing population of employees and dependents who are at serious risk for illness and disability due to obesity will preclude any moderation of costs or reduction in health care utilization.

Consequently, more employers are now taking a population health management approach to employee and family health. Many companies have introduced benefits and programs that are directly aimed at helping employees "choose" healthful lifestyles, and some are targeting spouses and children as well. Employers' willingness to take on such personal matters continues to grow as the true costs of care attributable to obesity become clearer.

The average total medical spending for a U.S. family of four was $15,609 in 2008 (Milliman 2008). This average, however, masks the varying costs associated with body mass index (BMI); for example, obese female employees have higher average medical expenditures of between $1,071 (BMI 30 to 35) and $1,549 (BMI 35 to 40) than do

normal weight female employees (Finkelstein, Fiebelkorn, and Wang 2005). In addition, 27 percent of the growth of health spending between 1987 and 2001 was attributable to obesity (Thorpe et al. 2004), and the total cost of obesity to private employers is approximately $45 billion per year, in 2002 dollars (Finkelstein, Fiebelkorn, and Wang 2003). Health spending is an estimated 36 percent higher in obese adults under age sixty-five (Sturm 2002) than in normal-weight adults, and most of this higher spending is attributable to treatment for diabetes, hyperlipidemia, and heart disease (Thorpe et al. 2004). Employers thus have come to realize they will not be able to control medical claim costs if they do not start changing the demand for care driven by diabetes, heart disease, sleep apnea, depression, back and knee problems, and many other health conditions caused or exacerbated by obesity.

Obesity also generates indirect costs for employers by increasing workers' compensation claims and related lost workdays (Osbye, Dement, and Krause 2007), absenteeism (Finkelstein, Fiebelkorn, and Wang 2005; Ricci and Chee 2005), presenteeism (Ricci and Chee 2005), and disability in people aged fifty to sixty-nine (Sturm, Ringel, and Andreyeva 2004). Most employers do not routinely measure presenteeism (a self-reported measure of diminished on-the-job work performance due to health or life problems), although acceptance of it as a concept is growing (Hemp 2004). Even without counting the cost of presenteeism, however, productivity costs attributable to obesity are significant. Indeed, analysts believe that the indirect costs of obesity may be greater than the direct medical costs (Wolf and Colditz 1998).

In this article we describe the levers and strategies used by employers—particularly large, private employers—to help employees and families achieve and maintain healthier lifestyles. We also describe programs and practices that are not yet common but should be considered in order to accelerate the progress in turning around the obesity epidemic. Employers and employees fund health care in the United States by (1) paying claims (larger, self-insured employers) or insurance premiums (smaller, fully insured employers) and (2) paying corporate and individual taxes for Medicare and other public programs. Employers and employees clearly have a common interest in the affordability of health care and in addressing obesity as a key driver of health cost trends, disease prevalence, disability, lost productivity, and reduced length and quality of life.

Most Americans between eighteen and sixty-five spend a substantial portion of their days in the workplace or connected to it. To reach nearly 150 million employed Americans (Bureau of Labor Statistics 2008) in a cost-effective way, therefore, employers need to expand their support of improving family health. Many observers predict that soon there will be a new generation of health and wellness programming at work that relies on a much greater alignment of environmental factors supporting employees' health and productivity (Golaszewski, Allen, and Edington 2008). Environmental factors are designs to make healthful behaviors the "default" option; examples include open, attractive central stairways (and less prominent, slow-moving elevators) and cafés for employees stocked with attractively displayed and priced salads and sandwiches (with grill selections occupying less obvious and less attractive space). Behavioral economists suggest that such "nudges" can be highly effective (Thaler and Sunstein 2008). In any case, the workplace need not work *against* a healthful lifestyle, as often occurs through inadvertent or unconscious policies and practices (e.g., food and beverage options at meetings and in cafeterias). Unfortunately, the actual—and even greater *potential*—impact of workplace culture, policies, and programs on family health is generally not addressed by research and policy.

Employers represent an often overlooked opportunity for advancing workable solutions to combat obesity. While federal agencies such as the Centers for Disease Control and Prevention (CDC) and the Maternal and Child Health Bureau of the Health Resources and Services Administration (MCHB/HRSA) have encouraged workplace initiatives, most policymakers, researchers, and advocates are unaware of the significant health-improvement efforts being made in corporate and public sector workplaces domestically and, increasingly, globally. "Industry" has been seen as part of the problem, but public health attention should also consider what employers can contribute to improve the population's health.

Trends in Employer-Sponsored Wellness and Weight Management Initiatives

A recent survey of more than 450 large employers (National Business Group on Health and Watson Wyatt 2008) identified "employees'

poor health habits" as the number one challenge named by employers as they try to maintain affordable benefit coverage. The same survey looked at employer programs and strategies of response during the three-year period from 2006 to 2008. Ranking number one and number three, respectively, were health risk appraisals (offered by 83 percent of respondents, an 18 percentage point increase in three years) and weight management programs to reduce obesity among employees (74 percent of respondents, a 15 percentage point increase). Based on survey data, observed growth in vendors and suppliers of so-called corporate wellness programs, and employers' testimony, a tipping point may have been reached that leading companies now have, or believe they should have, wellness programs, including a focus on employees' weight management.

In striking contrast to these trends for large employers, only a few small U.S. employers have adopted comprehensive health promotion or weight management programs. In fact, the most recent National Worksite Health Promotion Survey results suggest a decline in offerings by employers with fewer than 750 employees between 1999 and 2004 (Linnan et al. 2008). The same survey reports that only 21 percent of this nationally representative sample of employers offers weight management programs. Reported barriers included a lack of employee interest, lack of resources, and lack of management support. Because small businesses (fewer than 500 employees) employ 50 percent of the private-sector workforce, this survey provides an important, albeit sobering, perspective on the typical American worksite.

Fortune 500 companies face fewer barriers and practice population health management to a far greater extent than ever before, with large employers offering a wide range of options to help employees reduce and manage such personal health risk factors as obesity, along with physical inactivity and tobacco use (Heinen 2006; Heinen, McCalister, and Cox 2005). The first step is identifying the population's health risks using a health risk appraisal (HRA) and/or claims data analysis, after which companies should work with internal stakeholders and external support (health plans, vendors, consultants) to develop a plan to address the principal risk factors. Obesity and overweight are at or near the top of almost any company priority list, with the possible exception of newer companies with relatively young workforces (e.g., Google, where the average age of employees is about thirty-one).[2]

The main points of leverage or opportunity for employer impact are as follows:

1. *Health benefit design and incentives that encourage healthy behavior*, such as lower premiums for employees who complete both the HRA and a recommended health-coaching activity, reimbursement for consultations with a registered dietician, and cash or points as a reward for regular physical activity.
2. *Environmental support for healthy lifestyles*, including, for example, healthful on-site dining, catering, and vending; open stairwells, walking paths, and signage marking distances and/or encouraging physical activity; break rooms with stretching aids; and free filtered water.
3. *Culture of health at work* and activation of social networks to foster positive change using visible leadership participation; strong (usually branded)[3] communications about health and wellness program offerings; site, team, and/or individual competition to promote engagement; health champions (peer leaders); affinity groups; and/or other strategies using the social environment at the workplace to promote health.
4. *Community and family connections* to reach family members, including children, through employee education and targeted communications; healthy dinners-to-go offered in the employees' café; family and/or community access to company fitness facilities; and corporate support of physical education in, for example, schools, playgrounds, and parks.

Next we describe corporate examples, in each instance highlighting only some aspects of these four comprehensive programs (table 1).[4] All programs have been in place five or more years and use all four of the preceding levers. In addition, these programs harness the particular advantages of their own worksites (e.g., health professionals on staff or available space for fitness activities) and, conversely, are able to overcome the particular challenges they may face (e.g., manufacturing environment, limited Internet access, multiple locations, 24/7 shifts, high turnover, or high numbers of part-time workers). The examples represent a range of industries: electric and natural gas utility, food manufacturing, health care delivery, and semiconductor technology.

TABLE 1
Employer-Sponsored Wellness Programs and Key Features

Company/HQ	Number of Employees	Description	Wellness Program	Key Feature Highlighted
Northeast Utilities, Hartford, CT	6,000	New England's largest utility, with more than 2M customers in CT, MA, and NH and more than 60 worksites in New England	WellAware	Comprehensive benefits with healthy lifestyle incentives
General Mills, Minneapolis, MN	27,000	World's 6th largest food company; brands include Green Giant, Total, Yoplait, Cheerios, Progresso, Cascadian Farms, and Muir Glen	Total You	Environmental support for healthy lifestyles
Baptist Health South Florida, Coral Gables, FL	12,000	Nonprofit health system with 7 hospitals, outpatient diagnostic and treatment facilities, home care, and other health services	Wellness Advantage	Organizational culture of health
Texas Instruments, Dallas, TX	30,000	Developer and manufacturer of semiconductor technologies for consumer and industrial electronic products worldwide	Live Healthy	Community and family connections

Northeast Utilities (NU): Sharing Responsibility for Employee and Family Health

A philosophy of "shared responsibility" between NU and the primary users of health care (employees and families) guides the development of company-offered programs.

The WellAware program was introduced in 1994 based on a review of modifiable health claims, and it continues to evolve. Employees and their spouses or partners are eligible for an annual $175 cash incentive ($350 per family) for completing WellAware.

To earn the incentive in 2008, individuals had to participate in a four-step program: (1) take the HRA (composed of a questionnaire about health risks and biometric data, along with specific questions about NU employees' needs and satisfaction with wellness programming); (2) complete and document a weight management or healthy eating program; (3) participate in at least one health education program, for example, "Liquid Calories" or "New American Plate for Breakfast"; and (4) demonstrate at least twelve consecutive weeks of physical activity during the program year. A minimum of thirty continuous minutes of cardiovascular exercise is required, three days per week, for at least twelve weeks. The company allows a wide variety of physical activities in an effort to reward and reinforce the adoption and maintenance of healthy habits rather than specify particular interventions. To preserve individual preference and choice, physical activity may be documented in one of the following several ways:

Motivational fitness programs: NU offers theme-based programs throughout the year, for example, "Peak Fitness," which calls on participants to "climb" twelve of the world's largest peaks by converting their exercise minutes to feet.

Fitness center or group exercise class: Attendance at classes can fulfill the twelve-week requirement.

Home exercise log: The log is available on paper or electronically as an option for those who wish to engage in a variety of exercise activities.

Pedometer walking program: Documentation of steps walked (goal is 10,000 steps most days of the week), walking routes, and mileage are offered at some work locations.

Northeast Utilities also provides on-site, online, and telephonic nutrition counseling to participants in the WellAware program. The company

believes that the incentives and benefits it offers employees and spouses justify the cost based on its analysis of medical claims and changes in health risk levels for WellAware participants.

Reported Results

A twelve-week on-site weight management program enrolled 918 employees, of whom 352 completed a postprogram survey. The total self-reported weight loss was 2,465 pounds, or an average of seven pounds per respondent, with a range between zero and forty pounds.

General Mills: Building a Supportive Work Environment

Vision: A General Mills employee has an active lifestyle and a healthy weight, does not smoke, and has normal cholesterol and blood pressure levels.

The company's goal is to create a work culture and environment that best support its employees in making good decisions about their health and well-being.

In 2004, in-house staff developed the General Mills Health Number screening tool, which is a personalized, "live" version of an HRA offered to all employees. Its purpose is to identify employees' health risks, motivate healthy lifestyle changes, and make health and wellness resources readily available to employees. In an on-site "health fair" environment, employees are asked a series of questions about ten lifestyle factors. They self-report their physical activity, tobacco use, nutrition, seat belt use, alcohol use, and stress level, and health professionals measure the employees' blood pressure, cholesterol, BMI, and fasting blood sugar. Employees receive a Health Number between zero (high health risk) and 100 (lower health risk). Those in need of personal coaching are directed to local resources (such as clinics, therapists, and specialists) or the Mayo Clinic's Health Information website and/or on-site personal health coaching (via telephone) for one-on-one counseling on tobacco cessation, weight management, stress, and exercise.

Key aspects of the corporate headquarters environment are the following:

Healthful on-site dining, with the healthiest selections labeled at each station; healthy "grab and go" choices; a daily "smaller portion, smaller

price, smaller you" option, allowing employees to purchase a reduced portion of an entrée and vegetable side at a reduced price.

No candy or high-calorie impulse purchases at the checkout and receipts can be obtained that have total calories, saturated fat, and salt printed on the receipt.

A free bottle of water with the purchase of a designated "value-added meal" (a healthy entrée); after purchasing six healthy entrées on a punch card, the seventh is free.

In newly built buildings, attractive, open stairwells with changing visual stimulation (works from the corporate art collection have been hung in stairwells at various times).

Attractive walking paths between buildings (in addition to shuttle buses).

On-site fitness centers.

Regular campaigns and communications on nutrition, weight management, and physical activity, including individual employees' success stories.

Health professionals on-site who serve as champions for healthy lifestyles and make themselves available for questions and consultation on health and behavior change.

Tobacco-free campus.

These environmental attributes reinforce the Total You wellness program messages and facilitate the achievement and maintenance of healthy behaviors at work (Okie 2007).

Reported Results

A national sales meeting weight loss competition is held each year among regions, generating much interest from this goal- and performance-oriented group of individuals. Between 2005 and 2007, the percentage change in employees with a BMI greater than or equal to 30 fell from 23 percent in 2005 to 12 percent in 2007 and 6 percent in 2008. Those with two or more health risks declined from 68 percent to 29 percent from 2005 to 2008.

Baptist Health South Florida: Board and Management Leading a Culture of Health

Vision: Baptist Health South Florida will have the healthiest workforce in America.

This nonprofit hospital system's Wellness Advantage program, begun in 2001, enjoys board and management support. According to an annual review of performance by the system's "wellness stakeholders," the program improves every year. The free Health Check (HRA plus biometric screening) is offered twice a year. All employees are asked to participate annually and in return receive a $10,000 "survivor's benefit" (akin to life insurance). All employees also receive a small gift on their program anniversary to remind them to update their HRA. Employees with risk factors are encouraged to draw up personal action plans and to work with an employee wellness educator throughout the year. Services provided free of charge may include a registered dietician, exercise physiologist, or smoking cessation facilitator.

Weight Watchers at Work is available to all employees, with meetings held at five sites (employees may also attend community sessions). Baptist Health offers reimbursement up to $500 per year for employees who reach and maintain their goal weight. A pediatric weight loss program supervised by an affiliated pediatrician who is board-certified in weight loss was begun in 2008. This nine-month program is offered at a $500 discount to those children of Baptist Health employees who reach their goal weight and maintain it for three months.

Management's support is evident in the many creative activities sponsored by Wellness Advantage, for example:

"Take the Stairs Day" promoted by all-employee emails in May (National Fitness Month), with gym bags placed randomly in stairwells for employees to find (and keep).

On-site fitness facilities and negotiated discounts at more than fifty local gyms.

At the on-site locations, the fitness center's open houses twice a year offer healthy snacks, exercise demonstrations, free blood pressure and body composition screenings, and drawings for prizes for an annual 5K run open to all employees, medical staff, friends, and family, in which more than 1,700 people participated in 2007.

A free video library that checks out hundreds of exercise DVDs and videos to employees each year.

Wellness Advantage meals in on-site cafés that are reviewed by a dietician to meet criteria (fat, calories, and sodium) and sell for the subsidized price of $3 (including a bottle of Baptist Health spring water). Cafeteria receipts list the calories for all purchased items.

Entertaining ten-minute "stretch breaks" at employees' educational events led by employee fitness coordinators to music like "Start Me Up" (Rolling Stones).

Perhaps most compelling as a statement of culture is the organization's practice of asking all new hires to meet with a Wellness Advantage representative as part of their employee orientation, marking their health as a Baptist Health priority. The Gallup Organization's annual survey of Baptist Health employees recently reported that 89 percent agreed or strongly agreed with the statement that they had "participated in one or more programs sponsored by Wellness Advantage" during 2007.

Reported Results

An analysis of medical claims data for a group of 324 continuous participants in Wellness Advantage (2004–2007) showed a 40 percent drop in their medical costs, compared with those of nonparticipants (a savings of more than $1 million), despite a greater number of outpatient visits and better compliance with medications.

Texas Instruments (TI): Connecting with Families

TI has a long history of encouraging its employees to embrace a healthy lifestyle through its Live Healthy program. Spouses, as key decision makers, and children, as important beneficiaries, are also included.

Texas Instruments has taken several steps to reach its employees' families:

E-health portal with health care tools and resources (healthy recipes, menus, food log, nutrition games, etc.) are available online to all family members.

One hundred percent of employees and families are reached through targeted home mailings. For example, the quarterly *Connect* newspaper, sent to all TI employees' homes, features a Live Healthy section with program checklists, tip sheets, and calendar information.

On-site child care is provided at its fitness centers to make it easier for employees with young children to exercise.

Subsidized membership is offered at on-site fitness centers that are open to all family members.

Taking advantage of a key resource—a combined 135,000 square feet of space in its three fitness centers—TI has developed a range of programs and activities to attract employees' families. For example, week-long day camps offered during summer and school vacations help working parents.

TI's Teen Camp is appropriate for ages eleven to fifteen. The program introduces adolescents to a variety of wellness activities, including fitness and nutrition classes led by certified instructors; field trips to indoor rock climbing, bowling, and laser-tag facilities; and active computer and gaming system programs such as Nintendo Wii.

TI Kids Camp for ages six to ten encourages a healthy lifestyle and provides a well-rounded recreation experience for students. Activities include American Red Cross swimming lessons, sports, fitness classes, arts and crafts, and weekly field trips.

In addition, the company offers swimming classes, swim teams, soccer clinics, tennis lessons and "fit kids" group classes to teach fitness and nutrition basics. Junior fitness member certification is available to younger members to learn about personal fitness routines and the safe and proper use of fitness equipment.

TI's family outreach reflects an understanding of the importance of the family unit to employees' health and fitness and may lay the important groundwork for young people to develop positive fitness habits.

Reported Results

An analysis of employees who completed the HRA in both 2006 and 2007 found that the distribution of risks had changed. The percentage of the population at low risk (zero to one risk factor) rose slightly from 17 to 18 percent, the medium-risk group (two to three risk factors) grew from 43 to 46 percent, and the high-risk group (more than four risk factors) dropped from 40 to 35 percent of the population.

Documenting Effectiveness

It is difficult to conduct research in worksites for a variety of reasons, not least of which is employers' reluctance to accommodate its requirements.

Human resource departments tend not to have a budget for research, nor are they willing to spend the needed time or other resources (e.g., IT support) to evaluate programs. Their measures of success are usually very different from those of academic researchers, and even effective programs may be eliminated when there is a downturn in the firm's revenues or market capitalization. This clearly limits the volume and types of research that can be conducted and slows the development of an evidence base that is compelling to academicians and policymakers. (Employers themselves do not require the same level of evidence for decision-making purposes.)

Based on a review of qualifying studies, the CDC's *Guide to Community Preventive Services* does "recommend worksite programs combining nutrition and physical activity to control overweight and obesity" (CDC 2005). These programs were found to be effective in helping employees lose weight and maintain the loss in the short term (approximately six months). Of the seven studies that qualified for review and informed this recommendation, six were published between 1984 and 1989, and the seventh, in 1995. With notable exceptions,[5] the worksite is generally not a hotbed of research activity.

The National Institutes of Health (NIH) have invested significant resources in understanding the effectiveness of worksite-based weight control programs, with seven randomized trials under way as part of the NHLBI Obesity Education Initiative (Pratt et al. 2007). One of the trials examines LightenUp at the Dow Chemical Company, a comprehensive, evidence-based approach using a series of well-communicated environmental interventions supported by site-level leaders and champions (Wilson et al. 2007). The results of these studies, to be published beginning in 2009, will contribute to the evidence base for supporting (or not supporting) the types of activities just described.

Large employers are increasingly becoming convinced of the value of wellness programs based on their own internal review of HRA and claims data, combined with analyses of wellness program participation and performance. A few companies have recently published program results, such as the IBM Corporation, which has evaluated its physical activity incentive and its Internet-based weight management intervention. The company showed a marked increase in physical activity when a cash incentive was used (Herman et al. 2006). Participants in the Internet-based weight management program reported eating more fruits and vegetables and fewer "junk foods" and showing improved BMI levels compared with those of nonparticipants (Petersen et al.

2008). Additional companies have reported program results on their applications for recognition to programs such as the C. Everett Koop National Health Awards (www.healthproject.stanford.edu) or the National Business Group on Health's Best Employers for Healthy Lifestyles awards (www.businessgrouphealth.org). Demonstration of the program's impact is required for both awards.

Role Models Needed

Although perhaps one hundred or more very large employers have substantial wellness programs affecting a few million employees, and some small and midsized employers are following suit, many others have been slow to react. Certain employers have the visibility to be role models and to influence the climate for change. In particular, *health care* organizations and *public employers* should model best practices in support of employees' health. All health care companies and delivery organizations should adopt wellness programs and policies. Hospitals, especially, are houses of healing open to the community and should serve as examples by offering healthful dining, vending, and tobacco-free campuses. Instead, hospital beds are disproportionately filled with obese patients because of their health problems. Furthermore, the combination of unfit workers caring for obese patients leads to occupational injuries among health care workers and ambulance personnel.

Public employers, including state offices, federal buildings, county facilities, and school districts, all should demonstrate their commitment to healthy employees and a health-promoting work environment. State employees' wellness programs are becoming more common (National Conference of State Legislatures 2008). For instance, Delaware has launched DelaWELL, one of the most comprehensive offerings by any state. Another twelve states have some type of wellness program available to employees, and NCSL reports that King County (Seattle) is projecting that health care costs will fall by as much as $40 million between 2007 and 2009 owing to wellness initiatives.

What All Employers Can Do

Employers, both public and private, can establish their own policies and practices designed to support healthy weight and healthy lifestyles. They can lead, communicate, and, in a variety of ways, facilitate a culture of

health at work. Many of these steps do not require new expenditures, and a few should even save money (e.g., reducing the volume of food available at worksite or off-site events). Other changes are a matter of creatively reallocating existing resources and benefits and ensuring that various health plans, suppliers, and vendors provide a well-coordinated set of services to employees.

Employers typically work with a number of health plans and insurance carriers providing many different programs (e.g., disease or care management, healthy pregnancy, health information, personal health records, behavioral health/employee assistance program [EAP], tobacco cessation), and "missed opportunities" for intervention, referral, and patient support abound. For example, if a thirty-five-year-old obese employee has an injury or illness for which a disability claim is filed, the disability case manager could refer the patient to a weight management program or coaching service, perhaps offered by a different entity under contract to the employer, rather than process the claim narrowly around predicted disability days. The accident or illness could be seen as a "teachable moment" for an obesity-related intervention, even without a primary diagnosis of obesity. The case manager could also engage the EAP, primary physician, and available worksite resources. Although this type of coordinated response is not commonplace now, it could become the norm. Pregnancy is a common occurrence in working populations and offers another occasion for a healthy weight intervention. Programs offered by health plans and others contracted to employers could also communicate to employees (long before pregnancy) about the serious problems of obesity and pregnancy and promote evidence-based approaches to healthy maternal and child weight, including breast-feeding.

Just as employers no longer condone or make it easier for employees to smoke or drink on the job or at work-related events, they should not enable the excessive consumption of high-calorie foods and beverages. Employers have considerable control over the work environment and can relatively easily make small but conscious decisions to change their employees' habits and behaviors. Traditionally, consumption patterns have been seen as driven mainly by individual choices, and maintaining health is regarded as a matter of personal control and responsibility. However, research over the last ten years has identified environmental factors that foster the overconsumption of food. A recent study by the Rand Corporation concluded that "eating is

influenced more by environmental factors than personal choice" (Cohen and Farley 2007). Researchers have learned that people eat more when they are in a group, frequently continuing to eat as long as there is food in front of them and significantly increasing their consumption based on cues ranging from the size of the serving bowl to a variety of food types offered to descriptive language on menus (Wansink 2006).

Employers can avoid encouraging employees to overconsume, as when unhealthful foods are readily available through cafeterias and vending machines and at meetings. Because employers provide cafeteria and vending space and facilities, as well as fund catered meals for meetings, conferences, and employee events, they are in an excellent position to apply nutritional standards. As a matter of corporate policy, company-paid catering, boxed lunches, and off-site events could meet specified nutritional requirements. Corporate break rooms need not become repositories for unused Halloween candy and holiday leftovers.

Employers could also notify suppliers and vendors that they will audit cafeterias and vending machines. Companies also could reward suppliers who internalize the wellness message and seek to market and profit from healthful choices and smaller portions rather than from calorically dense, supersized "value" meals. Employers' subsidies of cafeteria offerings could be limited to only the most nutrient-rich and least densely caloric foods.

In choosing and managing facilities, employers should consider where they place parking spaces, how safe and attractive they make stairs, ways to build more physical activity into the workday, what stretching or other equipment is placed in break rooms, and whether space for showers and lockers are included—from the perspective of reducing obesity and improving physical activity.

Employers that question the cost impact of obesity or need further justification for these steps can calculate their own cost of obesity using a public domain tool developed by RTI International with primary funding from the CDC and additional support from the National Business Group on Health (RTI International 2007). The obesity cost calculator uses inputs supplied by the employer combined with national data to estimate employer-specific costs. Employers that discover what they are already paying are likely to be more willing to take action to combat obesity in the future.

Public Policy Steps

Policymakers could support worksite weight management programs by changing the tax code so that the expense of an employer-sponsored weight management or fitness program is not considered income to the employee. Current law provides that health insurance benefits and on-site fitness and recreation facilities are not subject to taxation. However, employers' contributions to employees' use of off-site fitness facilities are taxable to the employee and not tax deductible to the employer. Current tax law distinguishes between weight management programs for employees identified as obese, which are tax favored (with a physician's note "prescribing" a weight reduction program), and weight management programs for those who have no diagnosis of obesity, which are not tax favored. This poses obstacles for worksite weight management programs—for example, an employer cannot easily subsidize Weight Watchers on-site (with favorable tax treatment) for employees, since only those medically diagnosed as obese would qualify. In addition, employees are not able to use their own health spending accounts for fitness and weight management programs without a diagnosis of obesity.

Because managing weight and maintaining fitness are lifelong challenges for most people—and prevention of overweight and obesity is vastly preferred to treatment—policies supporting the maintenance of healthy weight seem sensible. With the hours spent at work and available social supports, the worksite is a good location for fitness routines and weight management programs. Changing the tax code to allow employers to provide broader fitness and weight management benefits for employees and dependents in the same tax-favored way as other employee benefits is an important policy opportunity.

In addition, Senator Tom Harkin's proposed Healthy Workforce Bill of 2007 would provide financial incentives for employers to adopt health promotion programs. This may be attractive to small and midsized employers that could benefit from the financial incentive.[6] Large employers could also benefit but are wary of regulatory oversight and specification of qualified health promotion programs.

More generally, policymakers can begin to view their proposed policies and programs through the lens of "obesity impact." Just as an environmental assessment is often part of laws and regulations at the state and federal level for new energy projects, an obesity impact assessment could be required as part of federal (or state) funding for new programs and

projects. This would focus the attention of lawmakers and organizations seeking federal funding on the problem.

Governors and legislators should examine what is happening in their states and calculate the hidden costs of obesity to business and taxpayers. The short- and long-term effects of increased medical claim costs, disabilities, and lost productivity on the state's health and wealth will prove to be significant. Two excellent examples are from California (California Department of Health Services 2005) and Texas (Texas Comptroller of Public Accounts 2007). When people cannot work, they do not pay taxes to support needed programs and may need public assistance. Public officials may not be looking for new crises to address, but this one is already here and its total impact will be far worse if we delay action.

Obesity must be framed as a societal threat to our common purpose. Every employer and policymaker must understand that they (we) are already paying for the medical claim costs and lost productivity costs of serious overweight and obesity. Thus it is directly in their (our) financial interest to take strong stands on improving the health of employees and families.

Endnotes

1. Employers, for example, led the movement to establish uniform, standardized measures for health plans known as HEDIS (Healthcare Effectiveness Data and Information Set).
2. Eric Schmidt, Google, Inc., at NASA's Fiftieth Anniversary Lecture series. Available at www.google.com/press/podium/pdf/20080117_Eric_Schmidt_NASA.pdf.
3. Branded communications tie the wellness program to a corporate identity, symbol, or product, for example, Well at Dell, Union Pacific Health Tracks, and General Mills Total You.
4. Information adapted from applications submitted to the National Business Group on Health (NBGH) for the 2008 Best Employers for Healthy Lifestyles award. NBGH has given 148 awards (Platinum, Gold, and Silver levels combined) in four years (2005–2008) to eighty-three unduplicated U.S. corporate applicants.
5. Exceptions include the work of Robert Jeffery of the University of Minnesota, Ron Goetzel of Emory University, Wayne Burton of JPMorgan Chase, Dee Edington of the University of Michigan, and Ron Kessler of Harvard University.
6. The Healthy Workforce Act proposes a tax credit for 50 percent of the cost of a qualified employer health promotion program up to $200 per employee for the first 200 employees and $100 per employee for the remaining employees. Employers with existing programs can receive the tax credit for up to three years, and those who do not have programs can receive the tax credit for up to ten years.

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Acknowledgments: The authors gratefully acknowledge the contributions of Kari O'Connor, Northeast Utilities; Timothy Crimmins, General Mills; Maribeth Rouseff, Baptist Health South Florida; and Linda Moon, Texas Instruments.