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## Health Risk Management Opportunity

At the last Tiger Risk Sharing Group safety meeting, Pinnacol Assurance introduced an exciting employee wellness opportunity. As your broker, Van Gilder is thrilled to be able to partner with Pinnacol to help educate and assist our clients in pursuing an employee wellness program.

As discussed at the meeting, Pinnacol has funded a Health Risk Management (HRM) study with the hope of gaining definitive proof that a wellness program will have direct, measurable benefits for workers' compensation costs. As a Van Gilder client and Pinnacol policyholder, you have the opportunity to participate in this study. In exchange for a commitment to participate, policyholders will receive an employee health risk assessment (HRA), employee health coaching, online tools and resources, and aggregate data about your population (subject to HIPAA regulations).



All the tools and assessments in the program will be administered by Wellsource. Any data derived from the study will be analyzed by Emory University and Integrated Benefits Institute. We feel it is important to

point out that Pinnacol will not see any data from individual policyholders. Therefore, you will not see increases in your workers' compensation premiums if you have less than stellar results in the HRM program.

We understand that taking part in this study is a commitment on our policyholders' part. While we believe the ultimate results will be worth the effort, we realize

that the initial work may be more than some companies can complete. To help make your decision to participate easier, we have determined 3 key areas that must be in place for the program to succeed:

### 1) Understand and Value the Program

This is mainly geared at senior leadership in the company. To be successful, senior leadership must embrace wellness and be willing to demonstrate the importance of participation. In other words, they must walk the walk as well as talk the talk. There are many questions that you can ask to gauge readiness. Is your company ready and able to commit resources, both time and money, to this program? While it is not completely necessary, participation incentives - usually money of some sort, but we can be creative - are often a key factor in achieving high participation rates. Will senior leadership not only participate in the wellness activities, but also actively encourage others to participate? Is a wellness program a good cultural fit for your company? While a wellness program can drive cultural change in a company by improving morale and strengthening teams, some employees may be skeptical of a new initiative. This can be overcome with a strong education campaign.

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## 2) Ownership

Is there one person in your organization that will drive this program? This person will be responsible for communicating the program and tracking the progress. Ideally, this person will be creative, will be trusted by employees, and, most importantly, will be passionate about wellness. Typically, this role is filled by someone in human resources, but you should not limit your search to this department.

## 3) Time to Deploy

Especially in these hard economic times, companies are forced to do more with less. While this program should not be too time intensive for an individual employee, it certainly will require some time, especially at the start. While the goal should be to eventually form a wellness committee to share in the work, the initial roll-out will likely fall on the shoulders of one or two people. In addition, will employees have time to participate in



the program? Is there a time of year that is more conducive to high participation than other times? For example, seasonal businesses should avoid the high season for rolling out the HRA.

We strongly believe that a wellness program can have tremendous benefits to your business. Since Van Gilder started implementing wellness strategies internally, we have seen at least a 10% decrease in our workers' compensation cost that can be attributed to our employee wellness activities, relatively flat health insurance renewals for employees for the last couple years, as well as several intangibles such as improved teamwork and morale.

We hope you will take advantage of this tremendous opportunity with Van Gilder and Pinnacol. However, we understand that this program may not be a good fit for everybody. We have included some additional program information. If you would like additional information or would like to begin the enrollment process, please contact Jason Ray at 303-831-5107 or [jasonray@vgic.com](mailto:jasonray@vgic.com).