

A Wellness Program for Small Business



CBIA,
Your Employees
and You:

Partners in Wellness



**“Sick time can be reduced
by 25% with an effective
wellness program.”**

*Proof Positive: An Analysis of the Cost-
Effectiveness of Worksite Wellness, 2007*

We know how important your employees' health is to you and to your company. You've made the important decision to invest in their personal well-being and in the health of their families through your CBIA Health Connections medical plan. In return, they're working hard, trying to serve your customers effectively and contributing to your bottom line and your company's success. And when employees are at their best — physically and mentally — their contribution is even greater.

Now there's another valuable step you can take with your employees enrolled in the CBIA Health Connections program that can help reduce health care costs, increase productivity, and strengthen your team. It's easy, and the rewards can be significant. CBIA will help you and your employees achieve these goals through CBIA Healthy Connections, a new wellness program for small business. It's part of being a Health Connections customer — there's no additional cost.

“Companies with wellness programs yield 20% more productivity per employee.”

National Business Group on Health, Watson Wyatt “Stay at Work” Survey

Why wellness is good for you — and good for your bottom line

A healthy workforce is a more productive workforce. That reality has long been measured and established, and forms the basis of comprehensive wellness programs offered by many large companies and insurance carriers. When employees practice wellness, the benefits can include:

- A decrease in paid and unpaid sick days
- Reduced general absenteeism
- Increased productivity
- Fewer work-related accidents and violations
- Enhanced customer satisfaction

Healthy employees are happy employees, and it shows in everything they do.

As a small business owner, you know how important every employee's contribution is to your bottom line. So CBIA Healthy Connections is designed to help employees take better control of their own health. This easy-to-use online program will provide you and your team with:

- Increased awareness of the benefits of wellness
- Access to useful, pertinent information
- Simple interactive tools
- Informed decision-making about health choices
- A dedicated support mechanism
- Personal and team incentives

CBIA Healthy Connections includes:

- An online Health Assessment and confidential employee reports
- Tools to help your employees change behavior
- Information to help you promote wellness within your company
- Feedback to help you monitor the success of your program



The role of your Wellness Champion

Research suggests that the most successful wellness programs have support and commitment from management. As part of our program, we're asking you to appoint a Wellness Champion to demonstrate that commitment. This person helps create a culture of wellness in your company, communicates wellness-related information, and connects employees with wellness resources.

The Wellness Champion can be anyone who is enthusiastic, supportive and able to communicate effectively with others in your company.

The Wellness Champion will:

- **Encourage** employee completion of the Health Assessment
- **Monitor** company-wide success including percentage of Health Assessment completion, through a secure website accessible only to them
- **Promote** the use of online wellness tools and resources available through the website and other sources



To help Wellness Champions effectively support employees, they will be encouraged to prepare for this role by viewing online wellness training videos, and by reviewing wellness program information designed to help increase employee participation. They also will be able to order support materials such as posters and payroll stuffers, and will receive information on best practices that can be used to improve efforts at your company.

Wellness Champions will have opportunities to earn raffle entries for chances to win a variety of substantial prizes. These prizes may include complimentary company-wide lunches, gift certificates for office supplies, entertainment event tickets, and other program incentives.

“It is essential for all company wellness programs to have senior-level support.”

Worksite wellness programs can lead to:

- Improved employee morale
- Increased employee loyalty
- Reduced organizational conflict
- Improved employee decision-making ability



Here's how CBIA Healthy Connections works

CBIA Healthy Connections will contact each employee by e-mail and encourage them to complete a free, confidential, online Health Assessment on his or her physical and mental health. The Health Assessment utilizes a simple online questionnaire that helps determine the employees' current understanding of and commitment to wellness. It includes questions about their general health such as weight, stress, diet and exercise, and asks about habits such as smoking and alcohol consumption. The information is confidential. None of this information is shared with you or with the insurance carrier.

In return for completing the Health Assessment, each employee will receive a \$50 Amazon.com electronic gift card.*

After the employee completes the Health Assessment, they'll receive a report that outlines their general state of health and highlights areas for improvement. The employee will be encouraged to visit our interactive, personalized



wellness website for health tips and suggestions, educational information, and to participate in wellness workshops.

Each participating employee will receive information through the website that covers a variety of wellness topics including:

- Diet and nutrition, including healthy recipes
- Exercise and recreation
- Stress reduction
- Healthy weight-reduction or weight-gaining guidance
- Smoking-cessation programs
- *and much more*



Employees will also be introduced to tools that can help change behaviors and achieve health improvement. They'll be able to return to the site as often as they'd like to receive confidential program feedback and support.

Additionally, you will receive a monthly electronic newsletter that contains wellness information you can share with your employees.

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“For every \$1 invested in a wellness program, companies can save \$2.73 in absenteeism costs.”

Health Affairs, 2010



Working together to improve health and wellness

When your employees are sick or absent, it has a measurable impact on service and your bottom line. When they're at work but not feeling well — physically or mentally — it affects their attitude, their responsiveness, their interactions with customers and other employees, and their overall performance.

Ensuring that your employees are at their personal best was part of our vision in creating the CBIA Healthy Connections. When we function at 100 percent of our capacity, everyone benefits. And when you and your employees are healthier, it increases productivity and saves you money. Ultimately, these savings can help control escalating premium costs, which is good for your business, your employees, and their families.

Wellness — it's a smart prescription for controlling health care costs, increasing productivity, and improving each employee's quality of life. Contact your agent or call CBIA Health Connections sales at 860-244-1900 to get started. Or visit cbiahealthyconnections.com.



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This program is available exclusively to employees enrolled in the CBIA Health Connections program.