

Working Together for Workplace Wellness

CalPERS Health Benefits Program:
Helping You Take Care of Your Most Valuable Resource





The worksite provides an excellent opportunity to educate and support employees in making healthy choices and positive lifestyle changes.



Dear Employer,

Regardless of whether you get your health care from CalPERS or another organization, managing the health of your employees is the key to keeping costs down.

At CalPERS, we are dedicated to helping employers and employees manage health, not disease. That's why we offer Basic health plan members free preventive care office visits, including screening tests, well-baby visits, and immunizations.

In addition, we require our health plans to offer health management and disease prevention programs. These programs directly benefit our members by encouraging them to make wise decisions about their health. They also help employers manage costs by identifying and addressing clinical risk factors, such as high blood pressure, high cholesterol, and obesity.

As the second largest public purchaser of health care in the nation, we ask you to join with us to implement effective, meaningful wellness strategies at your workplace – strategies that improve the health and well-being of your

employees, and positively impact your bottom line. Taking care of your most important resource – your employees – provides for a healthier, happier, and more productive workplace. Plus, it helps contain rising health care costs. A 2010 study by researchers at Harvard University found that each dollar spent on a worksite wellness program can reduce absenteeism costs by about \$2.73 and medical costs by about \$3.27.

In this booklet, you will find a sampling of the tools, resources, and programs our health plans offer that are aimed at improving and sustaining the health of our members. You will also learn about CalPERS own experience with keeping our employees healthy through wellness programs. We look forward to helping you educate and support your employees so they make choices that lead to healthier and more balanced lives, and ultimately reduce the cost of health care.

Ann Boynton
Deputy Executive Officer
Benefits Administration

What is Wellness?

The *Random House Unabridged Dictionary* defines wellness as:

- › The quality or state of being healthy in body and mind, especially as the result of deliberate effort.
- › An approach to health care that emphasizes preventing illness and prolonging life, as opposed to emphasizing treating diseases.

Wellness involves being aware and making decisions to be well and stay well. It involves making disease prevention a priority, and setting healthy lifestyle goals.

These goals may focus on diet and nutrition, being physically active, maintaining emotional well-being – or all of the above.

An effective wellness program manages an individual's health and supports the individual in becoming aware of and practicing choices to create a healthy lifestyle.

CalPERS invites employers to take an active role in managing employee health. We invite you to partner with us and our health plans to promote wellness and improve health outcomes at your worksite.



Why Manage Your Employees' Health?

Managing the health of your employees is a wise decision. In addition to increasing employee morale, reducing absenteeism, and improving health outcomes, it also benefits your bottom line by keeping productivity up and costs down. The Partnership for Prevention (a non-profit organization with membership from business, the health sector, and government) has cited studies showing that:

- › Productivity losses related to personal and family health problems cost U.S. employers \$1,685 per employee per year, or \$225.8 billion annually.
- › Based on review of 73 published studies, worksite health promotion programs produce an average \$3.50-to-\$1 (savings-to-cost) ratio in reduced absenteeism and health care cost.

A subsequent review of 56 published studies of worksite health promotion programs summarized the studies as follows:

- › Average 26.8 percent reduction in sick leave absenteeism
- › Average 26.1 percent reduction in health costs
- › Average 32 percent reduction in workers' compensation and disability management claims costs
- › Average \$5.81-to-\$1 (savings-to-cost) ratio

Sources: "Worksite Health," www.prevent.org/Topics/Worksite-Health.aspx; Chapman, American Journal of Health Promotion 2005

We recognize that individuals are ultimately responsible for their own health, but the worksite provides an excellent opportunity to educate and support employees in making healthy choices and positive lifestyle changes. The workplace provides the following advantages:

- › It is a convenient site where employees spend many of their waking hours each week.
- › It has social networks that can provide vital support for learning and adopting healthier lifestyles, and maintaining motivation.
- › It has informed and educated employees who can share wellness information that reinforces positive behavior.

The Cornerstones of Wellness

Encouraging employees to engage in healthy behaviors and to take advantage of health management and wellness programs offered through their health plan will improve their quality of life. A meaningful workplace wellness program supports employees in making wise choices that maximize health, and minimize illness and disease.

In thinking about developing a wellness program at your worksite, you might want to consider the three cornerstones of wellness:

- › Nutrition
- › Physical activity
- › Emotional well-being



Nutrition

Proper nutrition is essential for good health – both now and in the future. According to the HealthierUS.gov website (www.healthierus.gov), eating a nutritious diet is also important for reducing the risk of many chronic diseases, such as heart disease, stroke, diabetes, osteoporosis, and certain types of cancers.

Fast Facts:

- › Poor nutrition and inactivity are major causes of obesity.
- › 68 percent of adults are overweight or obese as of 2007-08.
- › The average annual health care costs for adults who are obese are 36 percent higher than for normal weight individuals.

Sources: “Nutrition,” <http://healthierus.gov/nutrition.html>; “Data and Statistics: U.S. Obesity Trends,” <http://www.cdc.gov/obesity/data/index.html>; Flegal et al., JAMA 2010; Sturm, Health Affairs 2002

Physical Activity

The Centers for Disease Control and Prevention states that regular physical activity can help control weight; reduce the risk of cardiovascular disease, type 2 diabetes, metabolic syndrome, and some cancers; strengthen bones and muscles; improve mental health and mood; increase a person’s chances of living longer; and, for older adults, improve the ability to do daily activities and prevent falls.

Fast Facts:

- › According to a study from the National Institutes of Health, less than 5 percent of U.S. adults engage in the recommended amount of physical activity (30 minutes per day)
- › On average, Americans spend over half their time in sedentary behaviors
- › A review of studies on worksite nutrition and physical activity programs showed that they are effective in producing modest weight loss

Sources: “Physical Activity and Health,” www.cdc.gov/physicalactivity/everyone/health/index.html; Troiano et al., *Medicine & Science in Sports & Exercise* 2008; Matthews et al., *American Journal of Epidemiology* 2008; Anderson et al., *American Journal of Preventive Medicine* 2008

Emotional Well-Being

Learning to deal with stress is critical to one's emotional well-being. The American Psychological Association (www.apa.org) has outlined some healthy behaviors for dealing with stress and building emotional resilience. These include: connecting with others for support; setting realistic goals for all your tasks; keeping things in perspective; and addressing the underlying cause of the stress.

Fast Facts:

- › Forty-three percent of adults suffer adverse health effects from stress.
- › Two-thirds of family physician office visits are for stress-related problems and complaints.
- › One in four people in a 2005 poll had taken a "mental health day" as a result of work stress.

Sources: "Learning to deal with stress," www.apa.org/helpcenter/stress-learning.aspx; "Mind/body health: Did you know?," www.apa.org/helpcenter/mind-body.aspx.

Ideas for Getting Started

There are many resources available on the Internet that can provide you with information on developing a workplace wellness program. Many times, it doesn't cost anything to get started. All you need is some motivation, determination, and a little innovation.

The U.S. Chamber of Commerce and Partnership for Prevention have identified some basic steps to "planning and creating a culture of health" with an effective wellness program at your worksite, including:

- › Gain commitment from management and senior leadership
- › Create a planning team
- › Set goals and objectives
- › Design and implement program activities
- › Make environmental changes that support healthy lifestyles
- › Motivate employees to maximize participation, for example, by recognizing "wellness champions"

Source: "Healthy Workforce 2010 and Beyond," www.uschamber.com/assets/labor/2010hwforce.pdf

To begin, it might be helpful to organize activities around national health observances, such as National Nutrition Month, Breast Cancer Awareness Month, etc. For a monthly listing of national observances, visit the WELCOA website at www.welcoa.org/observances/.



As a next step...

Employers can utilize the basic cornerstones of wellness – nutrition, physical activity and emotional well-being – to develop a meaningful and successful wellness program at the worksite. Here are a few examples.

Nutrition

Employers can help employees make healthy lifestyle choices by providing information about proper diet and nutrition, and creating an environment of support and motivation at the workplace. Ideas for getting started:

- › Provide a bulletin board for employees to post and exchange healthy recipes and weight loss success stories.
- › Keep water coolers available and clean.
- › Host monthly nutrition-related workshops with topics like healthy cooking, nutrition for disease prevention and diabetes awareness.
- › Publish articles to support healthy eating in employee newsletters or post on internal wellness website.
- › Offer a weight loss program.

Physical Activity and Health

Employers can help improve employee health by encouraging employees to incorporate daily physical activity (e.g. walking, stair climbing, jogging, and exercise classes) into their work day. Ideas for getting started:

- › Implement a walking program.
- › Advocate participation in community walks/runs.
- › Support informal walking groups/buddies by developing a walking map that lists various walking routes and distances.
- › Ensure that bike racks or storage units are available for employees who bike to work.

Emotional Well-Being

Life has its ups and downs, and learning how to manage stress has an impact on health – both physically and emotionally. Employers can support their employees' emotional health by providing training and establishing a supportive environment. Ideas for getting started:

- › Hold lunch-hour brown bag workshops on topics such as stress management, balancing work and family, or relaxation techniques.
- › Publish mental health-related articles in employee newsletters or post on internal wellness website.
- › Designate a quiet room for relaxation/meditation.
- › Provide employee training on stress management.
- › Develop your leadership team's ability to communicate, clarify workload priorities, and address resource and staff training needs.
- › Encourage workstation stretching techniques.
- › Remember the power of staff appreciation.

Employers can take advantage of existing worksite wellness program guidelines established by other agencies. The California Department of Public Health (CDPH) offers materials to help employers begin a program with a workplace environmental health assessment. CDPH also offers a free worksite wellness program for employers called *Take Action!* Both may be found at the CDPH *Take Action!* website, www.takeactionca.com.



Remember, one size does not fit all. Your unique organizational culture and your employees' needs and interests will determine the approach, goals, and focus of your health promotion programs.

CalPERS Experience with Worksite Wellness

CalPERS has promoted healthy lifestyles for its employees for more than 24 years. The CalPERS Wellness Program focuses on providing employees with resources, information and activities that encourage them to adopt and maintain healthy behaviors and lifestyles. The Wellness Program supports the CalPERS goal of attracting, developing and retaining a competent, creative and motivated work force. CalPERS employee Wellness Program offerings include:

- › An onsite fitness center and group exercise classes
- › Courses and workshops on nutrition, weight loss, stress management, smoking cessation, and personal safety and awareness
- › Providing employee fitness walking groups with maps of local walking routes
- › Providing onsite biannual health screenings and encouraging employees to complete a health risk assessment to evaluate their overall health
- › A Wellness Committee of employee volunteers who help create and promote programs that encourage and motivate CalPERS staff toward living healthy, balanced lives
- › Additional resources such as annual flu clinics, health newsletters and support for community outreach activities that promote physical fitness or health-related causes

In September 2009, CalPERS joined the American Institutes for Research (AIR), the California Health Care Coalition and six major health care purchasers, including Blue Shield, to form a Communications Collaborative on Health Care. The group's objectives are to help employees get more actively involved in their health care, including learning about health care quality basics, recognizing and choosing good quality health care and managing their overall health.

The Collaborative implemented a Communications Toolkit developed by AIR aimed at helping employers and other organizations communicate with employees about evidence-based health care. CalPERS leveraged information gathered for the program to expand and strengthen its **Be Well and Well Informed** program for its members and employers, including adding new health tips to the program's web page. The tips include action steps CalPERS members can take to better manage their health care. Visit CalPERS website at www.calpers.ca.gov/bewellinformed for more information about **Be Well and Well Informed** and employee health tips.

The Communications Toolkit can be found at www.air.org.

CalPERS Health Plans Can Help

CalPERS health plans – Anthem Blue Cross, Blue Shield of California, and Kaiser Permanente – have “no-cost” and “low-cost” options to fit the needs and budget of your workplace wellness program.

With an array of effective tools, brochures, health resources, and incentive programs, our health plan partners are ready and able to assist employers in promoting health management and wellness at the workplace.

Accessing each of the health plans is easy. You can find them on the CalPERS website at www.calpers.ca.gov or through the individual plan websites (listed on page 22 of this brochure).

Following is a sampling of the tools our health plans offer.




Anthem Blue Cross

No-Cost Tools

Future Moms

This is a free program for pregnant members, which promotes early and regular prenatal care. The goal of Anthem Blue Cross is for all of our mothers-to-be to have a healthy pregnancy and a healthy baby.

 **1-800-769-4896** to enroll

Health Assessment

Just as an IQ test can measure your intelligence, the Health Assessment is designed to measure your health. How does it work? First, you answer a series of questions about your current health status, your personal medical history, and your lifestyle. Your answers are then tallied using a mathematical model. The result: Your Health Assessment score. Your score is just one aspect of the Health Assessment. You'll also receive a personalized report that will help you identify health risks and find ways to tackle them.

Any PERS Select member who completes the online Health Assessment will be awarded a \$100 debit card. The rewards will be limited to one per family.

Any CalPERS PPO member (Select, Choice or Care) who completes the online Health Assessment will be entered into a quarterly drawing for a \$500 debit card. The debit cards spend like cash and can be used at any location that accepts debit cards. The rewards will be limited to one per family.

 **www.anthem.com/ca/calpers**

Login or register, then click on *MyHealth Assessment* link


Healthy Living

Anthem Blue Cross is pleased to share valuable information with you and your employees on how to live a healthy lifestyle. We encourage members to visit the “Healthy Living” health resource list and health articles section within the Anthem Blue Cross website to learn more. With these resources your employees will be able to take the next steps in living a well-balanced life. Enjoy health care resources and a wealth of health information designed to make health maintenance easier.

 www.anthem.com/ca/calpers

NurseLine

Health concerns don't follow a 9-to-5 weekday schedule. Sometimes your employees need answers to their health questions right away — and that can be in the middle of the night or while they're away on vacation. Employees and their families can call the 24/7 NurseLine anytime to speak with a registered nurse who is trained to help them make more informed decisions about their health situation.

 **1-800-700-9185**

Smoking Cessation

Anthem Blue Cross has TLC: The Last Cigarette® Program to support members with their smoking cessation efforts. TLC offers numerous resources and tools to assist members in their quit efforts. No matter what stage of readiness to quit they are in, we think they will find the information helpful. FREE TLC Quit Kits are available to all Anthem Blue Cross members in English and Spanish and can be requested online.

 www.tlc4ya.com

Special Offers

Anthem Blue Cross Members can save up to 50 percent on health-related products and services. Visit us online for discounts on fitness, weight loss, vision and more.

 www.anthem.com/ca/calpers

Click on *Health Information* link

Time Well Spent

Time Well Spent is a health and wellness promotional campaign designed to help you build a culture of health in your workplace. The program is accessible online, and gives you access to communication resources and information to help educate your employees about healthy lifestyle changes. *Time Well Spent* covers a wide variety of health topics such as healthy eating, diabetes awareness, stroke prevention and more. Plus, all *Time Well Spent* materials are designed for efficient printing and are available via a print-on-demand solution through a FedEx Office (formerly FedEx Kinko's) using preferred, discounted pricing. Resources include:

- › Health articles
- › Posters
- › Payroll stuffers
- › Healthy recipes and cooking tips
- › “Healthy Bytes” – short, positive bits and facts on making healthier choice

Login information

username: anthembc

password: timewellspent!

 www.anthem.com/ca/calpers



Visit www.anthem.com/calpers to see the full listing of online tools and other wellness resources offered by Anthem Blue Cross.

Blue Shield of California

No-Cost Tools

Blue Shield HBO Website

Health benefit officers have an area online specifically for their needs. This site contains information on benefits, rates and services, wellness programs, resources on how to get new members started, and more.

 www.blueshieldca.com/calpersshbo

Health Library

A comprehensive selection of information online, collected in one place for convenience and easy reference. Members can research a variety of health topics, including:

- › Fitness and exercise
- › Healthy eating
- › Healthy weight
- › Workplace health
- › Common health conditions
- › Disease and injury prevention
- › Complementary and alternative health

 www.blueshieldca.com

In The Know – HBO Newsletter

A bi-monthly newsletter providing industry and benefit information as well as health and wellness tips to share with employees. Included in every issue is a member version of the newsletter, Shield Connect.

Healthy Lifestyle Rewards Program

For Blue Shield members 18 years and older, this online interactive program provides resources and support for your employees to start and stay on the road to better health. Employees can enroll in online programs that members can select throughout the year to address their health and fitness goals, including:

- › Smoking Cessation Program
- › Exercise Program
- › Nutrition Program
- › Stress Program
- › Weight Management Program
- › Emotional Wellness Program

Healthy Lifestyle Rewards also gives members online access to progress tracker tools for logging weight, nutrition, exercise and stress, as well as interactive tools for diet management, fitness planning, meal planning, shopping, quizzes and health calculators.

 www.blueshieldca.com/calpers

Login or register, then click on *Healthy Lifestyle Rewards* link

Wellness Discount Programs

Members have access to a wide range of discount programs. From losing weight to joining a gym, these programs can help them save money and get healthier.

- › Weight Watchers
- › 24-Hour Fitness
- › Drugstore.com
- › Alternative care discounts for health and wellness products, acupuncture services, chiropractic services, and massage therapy
- › Vision discounts: Blue Shield members get 20 percent off the published retail prices when they use a provider in the Discount Vision Program network for covered services and supplies

Health & Wellness Programs

With a commitment to wellness, Blue Shield provides programs to help members take charge of their own health via prevention and self-management programs.

- › NurseHelp 24/7SM: One toll-free call connects members with a registered nurse ready to provide reliable answers to health questions.
- › LifeReferrals 24/7SM: Members can access confidential support and advice from experienced professionals, 24 hours a day, seven days a week – with one phone call.
- › Condition Management programs: Members can take an active role with their chronic condition with a management program designed to make a difference in the overall quality of their health care. Programs are available for chronic obstructive pulmonary disease (COPD), diabetes, heart disease, asthma and more.
- › Ask & Answer: A forum for Blue Shield members to ask a question or share valuable insights on a variety of health-related topics. Members help others and learn from them.



Visit www.blueshieldca.com/calpersshbo for HBO specific resources to assist your CalPERS members.

Members can visit www.blueshieldca.com/calpers for a full listing of online tools and other wellness resources.

Kaiser Permanente

No-Cost Tools

Total Health Assessment

The HealthMedia® Succeed™ total health assessment is free for Kaiser Permanente members. All it takes is 20 minutes and members can earn a \$500 gift certificate or an iPod®.


With the Succeed™ total health assessment, members provide answers in nine key areas such as stress, physical activity, and eating habits. Members then get a personalized action plan based on their health conditions and willingness to change. The personalized action plan directs them to one of 10 healthy lifestyle online coaching programs available to members at no charge.

 www.kp.org/calpers

Healthy Lifestyle Programs


With these customized online programs, members get the clear steps and ongoing encouragement it takes to reach their health goals. Programs include:

- › Losing Weight
- › Managing Diabetes
- › Eating Healthy
- › Quitting Smoking

 www.kp.org/healthylifestyles

Health Calculators

Our health calculators are powerful, easy-to-use tools designed to help your employees live better. They can use this virtual tool kit to find out if they are at a healthy weight, to see if they are getting enough calcium, to calculate their due date if they are pregnant, and more.

 www.kp.org/calculators

Health Coaching by Phone

Kaiser Permanente members can talk one-on-one with a health professional who will help them create – and stick with – a plan for reaching their goals. Personal health professionals can coach them in getting active, eating healthy, quitting smoking, or managing their weight.

To get started in Southern California

To make an appointment members call toll free 1-866-402-4320 Monday through Friday from 8:00 a.m. to 4:30 p.m.

Coaching sessions are available Monday through Thursday from 8:00 a.m. to 8:00 p.m. and Friday from 8:00 a.m. to 4:30 p.m.

To get started in Northern California

To make an appointment members call toll free 1-866-251-4514 seven days a week from 6:00 a.m. to 11:30 p.m.

Coaching sessions are available Monday through Friday from 8:30 a.m. to 7:00 p.m.

“Healthy Living to Go”

Podcasts that stream healthy lifestyle audio programs directly to your employee’s computer. Employees can also download the programs to an iPod or MP3 player.

Programs include:

- › Relieve Stress
- › Weight Loss
- › Exercise Smart
- › Walking for Health...and more

 www.kp.org/listen



Visit www.kp.org/calpers to see the full listing of online tools and other wellness resources offered by Kaiser Permanente.

Low-Cost Tools

Whether your agency is new to workforce health or you want to expand on what you've already done, Kaiser Permanente provides a rich set of services, tools, and resources for companies of every size. Our HealthWorks packages apply the lessons we've learned from 60 years of motivating and empowering our members to improve their health and make lasting behavior changes. There are three packages built to meet your agency's special needs:

The Explore package – Designed to give smaller employers and first-time users an easy entry into improving workforce health. Kick-start workforce health for the first time using tools already included with your Kaiser Permanente coverage.

The Engage package – Designed for intermediate groups that have some knowledge of workforce health and some experience trying out health improvement activities. Build a program for your Kaiser Permanente members or your entire workforce that includes digital health coaching, a customizable walking program, a health promotion class, a custom website, and more.

The Perform package – Designed for groups that have extensive experience with workforce health and are ready to do more with their resources. Excel with a comprehensive program that includes all Engage package features, biometric screening and a robust rewards component administered by us.

The packages are designed to match your agency's level of familiarity with workforce health programs. These include online programs, onsite services, communication tools, rewards programs, measurement tools, and implementation support programs (Engage and Perform packages). Not sure where to start? Take a short quiz to find out: <https://businessnet.kp.org/health/plans/ca/totalhealthproductivity/quiz>.

Health Plan Contact Information

PERS Select, PERS Choice, or PERSCare

(Administered by Anthem Blue Cross)

(877) 737-7776 (toll free)

(818) 234-5141 (outside the continental U.S.)

(818) 234-3547 (TDD)

www.anthem.com/ca/calpers

Blue Shield of California

(Includes Access+ and Net Value)

(800) 334-5847 (toll free)

(800) 241-1823 (toll free TTY)

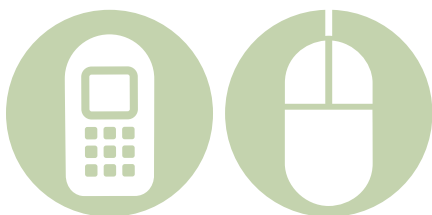
www.blueshieldca.com/calpers

Kaiser Permanente

(866) 752-4737 (Purchaser Service Unit)

(800) 777-1370 (toll free TTY)

my.kp.org/ca/calpers




Other Resources

The Internet provides a wealth of resources for managing health and learning about various conditions and diseases. Following are some helpful websites.

American Cancer Society

“Stay Healthy” section has advice on physical activity, nutrition, and cancer screening tests.

 www.cancer.org

American Psychological Association and the APA Practice Organization

A Psychologically Healthy Workplace Program site contains information for employers about “the link between employee health and well-being and organizational performance.”

 www.phwa.org


California Department of Public Health

Offers Take Action, a “free, 10-week, web-based program that encourages employees to set individual fruit and vegetable and physical activity goals.” Downloadable materials include the California Fit Business Kit.

 www.takeactionca.com

Centers for Disease Control and Prevention

“Healthier Worksite Initiative” resources can help employers improve the health of their employees.

 www.cdc.gov

HealthierUS

An initiative focused on improving people’s lives, preventing and reducing the costs of disease, and promoting community health and wellness.

 www.healthierus.gov

National Business Group on Health

Publications include Employer toolkits on many worksite wellness topics.

 www.businessgrouphealth.org

Partnership for Prevention

A national membership organization dedicated to disease prevention and health promotion based on sound scientific evidence.

 www.prevent.org


U.S. Department of Agriculture

MyPyramid Food Guidance System is designed to improve the nutrition and well-being of Americans.

 www.mypyramid.gov

U.S. Department of Health and Human Services

“Small Step” site contains easy suggestions to integrate healthy activities into day-to-day living.

 www.smallstep.gov

Wellness Council of America

Free resources include reports, case studies and a list of health observances by month.

 www.welcoa.org





CalPERS Health Benefits Program

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www.calpers.ca.gov

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