ealth & We

Maximizing Results With Wellness Programs

(NAPSA)—Employers beginning to take greater notice of health and wellness issues and with good reason. At least one-quarter of health care costs incurred by working adults are attributed to modifiable health risks such as tobacco use, diet and lack of exercise, according to PreventDisease.com.



menting wellness programs as part of their benefits offerings to promote healthy employee lifestyles, cut down

on expenses and maximize options to employees.

As the 2012 Aflac WorkForces Report found, 92 percent of organizations with a wellness program consider it effective. Further, 59 percent of companies overall agree wellness programs can decrease health care costs.

What's more, 28 percent of workers say they would be more satisfied and more loval to their employer if their company offered options to improve health and lifestyle, because they would believe their employer cares about their well-being.

Advantages of Wellness **Programs**

One of the most important benefits to both employers and employees is reduced health care expenses as a result of proper preventive care. Businesses can encourage wellness and prevention by offering voluntary insurance that includes wellness benefits. In addition to the primary benefits of the policy, policyholders get a lump sum cash payment whenever they have a preventive screening or test.



For many companies, medical costs consume 50 percent or more of corporate profits, according to PreventDisease.com.

Companies can not only promote smart choices for eating and exercise, but educate and engage employees on how to improve their lifestyle—physically and fiscally.

Companies Offer:

- Health screenings
- · Financial incentives for annual physical exams
- Discounts to health centers or gyms
- Financial management tips, including how to save and invest monev
 - Health seminars and fairs
- Advice on how to manage stress and anxiety
 - Company-sponsored runs.

Offering voluntary insurance benefits options can boost employee morale and increase productivity, which can help drive business success.

Learn More

For more information on wellness programs and benefits offerings, visit www.aflacworkforces report.com.