



An HR Leaders' Guide

Spending

& Getting More Out of

Wellness Dollars

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Introduction

With today's global crisis, many employers are looking for unique and creative ways to support their workforce, no matter where they are in the world. With the widespread adoption of work from home policies, employee furloughs, and more, there is a need for employers to make the most of the resources they have on hand. One of the less well known and most under-utilized resources that companies have to support their employees during this time is Wellness Dollars.

"Use it or lose it." That's what your insurance provider might be telling you in a few months. The good ones that is. Others don't even tell you that you have dollars to use (and chances are you do have dollars).

Whether you're ready for it or not, the fiscal year-end is fast approaching – which means it's now or never to use your Wellness Dollars.

New to the concept of Wellness Dollars? Let's break it down for you!

The Skinny on Wellness Dollars

Did you know that most insurance companies actually set aside additional dollars for you to use to keep your team healthy? It makes sense.

[Studies have shown](#) that medical costs fall by about \$3.27 for every dollar spent on wellness programs and that absenteeism costs fall by about \$2.73 for every dollar spent.

While [other research shows](#) that the costs of lost productivity are 2.3 times higher than medical and pharmacy costs.

Thriving employees have 41% lower health costs. And those employees have 35% lower turnover costs compared to those who are struggling ([Gallup](#)).

That's why insurance agencies set these dollars aside.

That's good for you too. You don't want your employees calling out sick or showing up to work sluggish, stressed out, and unproductive. Nor do you want their families or dependents having health issues. That affects your employees too. Beyond that there's the cost – and rising cost – the more health issues employees and their families have.

Your employees want the resources and tools to improve their physical, mental, emotional, and spiritual wellbeing.

Everyone benefits from wellness incentives and programs that keep people healthy. It's a win-win-win!

This is where wellness dollars come in. They can be used on a wide variety of programs, from health assessments to smoking cessation programs to gym memberships.

But if you don't use it, you lose it. So if you have it, use it. If you're not sure you have it – again you probably do – ask your insurance rep. (If yours doesn't, others insurers likely will.)

Don't Leave Money on the Table: 3 Steps to Spending Those Dollars

We've boiled it down to **three simple steps** you can take today to quickly put those wellness dollars to work.

Step 1

Pick up the phone and contact your insurance broker.

Different insurance carriers and group plans will cover different wellness program incentives. Before you get started, pick up the phone and call your broker to find out what your program covers.

You might be surprised by the wide-variety of offerings you can choose to spend your Wellness Dollars on. It can range from traditional health screenings and flu shots to weight loss and smoking cessation programs to mindfulness and meditation classes to group fitness and cardio.

Step 2

Think big and broad: Spend your money on what's going to involve the employees (and their family members) who most need the help.

You don't know what you don't know... so ask your team what their health challenges are and what would work for their schedule.

Putting on an in-person group fitness class at 5:30 PM, for example, is likely ruling out people with families, as well as people who work remote, travel, have a long commute, or who are frankly not comfortable putting on spandex in front of co-workers. And that won't help their family members.

The biggest mistake people make is catering to a narrow group of people. Unsurprisingly that results in low engagement numbers.

So survey your entire workforce – and for extra credit their families – to find out what they really, really want.

Here are two quick tips to think about when determining where to spend your wellness dollars:

Tip #1: Embrace Virtual Fitness

Busy schedules, varying family dynamics, work travel, and helping kids out with homework make the limited time employees have after work and on the weekends hard to manage.

Think about partnering with a company that offers online health, fitness, and wellness classes, so all your employees (and their family members) can have access

on their terms, whenever, wherever, and with whomever they want. Often that's at home – but we see people using it in airport lounges, while waiting at car-pool, or even during 20 minute afternoon breaks with co-workers.

This doesn't mean you can't do on-site fitness, too. We at BurnAlong often partner with on-site providers, and by being able to see instructors from home – it gives people the confidence to go in person, too.

Another big benefit of virtual fitness is that it's easy to set up and at a very low cost to you!

BurnAlong partners with companies around the world to offer thousands of fitness, wellness, and emotional health classes that employees can take on their phones, tablets, computers, or TVs.

Tip #2: Offer variety – a lot of it!

"Meditation or Dance? Yoga or Bootcamp? Morning workouts or evening classes? How do I choose?" you start to wonder.

Is it even possible to offer a wellness program that would make both the fitness enthusiast and the people who struggle both happy?

Offering variety is vital to an engaging wellness program.

"Wellness isn't just about physical fitness," says Lenoard Berry, Ann Mirabito, and William Baun in an article from [Harvard Business Review](#). "Depression and stress, in particular have proved to be major sources of lost productivity. Wellness program administrators need to think beyond diet and exercise."

Before you start biting your nails, put your hands down. It's actually quite simple to offer a fitness, health, and wellness program that covers it all. Look at vendors

that offer your traditional cardio, barre, yoga, bootcamps, and dance fitness classes as well as meditation, mindfulness, nutrition, and sleep yoga.

And if you really want to find classes that address the health needs of your workforce – *especially those who struggle* – explore companies that offer unique content, for example:

- Sleep yoga (Yoga Nidra) to combat stress, insomnia, anxiety, and depression
- Specialty classes that address chronic conditions and illnesses like back pain, fibromyalgia, Diabetes, arthritis, carpal tunnel, and more
- Classes for children, teens, and seniors
- Weight loss programs that help fight obesity and keep it off

Step 3

Include the Family!

We can't stress this enough. It's one of the most overlooked areas, but potentially one of the most impactful.

If your health insurance plan covers spouses and children, why would your wellness program not do the same? If you want the biggest bang for your Wellness Dollars buck, get the family involved!

"By involving spouses and domestic partners in wellness offerings, employers can create a support system at home that has the potential to drive better health and performance at work," writes Karen Moseley, vice president of education and director of operations for the Health Enhancement Research Organization.

28% of employees participated in lifestyle coaching if a spouse was involved, compared to 14% with no spousal involvement

88% of employers reported improvements in health risk with spousal involvement, compared to 81% without

70% reported positive impact on medical trend with spousal involvement, compared to 64% without

So make sure you're including your employees' families in your wellness dollar spend and programs and you'll start to see some real results.

Well, Well, Wellness Dollars. What's Next?

Don't let your Wellness Dollars go to waste! Get moving and spend that cash on a program your employees will benefit from. Speak to a BurnAlong Wellness Expert today about how you can use your Wellness Dollars to deliver engaging health, fitness, and wellness programs to your employees – and their families!

We're happy to talk through options and point you in the right direction.

About BurnAlong

We offer members a way to achieve their health and wealthness goals regardless of where they are in life or where they are on the globe.

Benefits of BurnAlong include:

1. **Easy set up:** Get your team up in running in a matter of minutes
2. **Low cost:** Affordable and flexible pricing structures that don't break the bank
3. **Big impact:** BurnAlong outperforms traditional corporate wellness programming by 5x

Our growing network of wellness professionals, gyms, and studios provides members with fresh online video classes each week. And our social experience allows users to join a class with a coworker, friend, or family, or to take classes on their own.

We work with companies, hospitals, municipalities, insurers, and brokers, and partner with on-site and local gyms, studios, instructors, and wellness professionals, to bring the best classes, programs, and social experience to help people achieve their health and wellness goals. Our members can choose from 1000's of classes across 45+ wellness categories taught by 100's of local instructors. People can take classes live or on-demand and can invite friends and family to join them in a unique live online group class experience.

Find out more about BurnAlong by visiting burnalong.com/LearnMore