



MAXIMIZING WELLNESS DOLLARS

A Guide to Optimizing Employee Health Benefits



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INTRODUCTION

As remote and hybrid work models become the norm, employers are faced with the challenge of supporting their teams, no matter where they are. With limited resources and evolving policies for a geographically dispersed workforce, companies must seek innovative solutions to enhance employee well-being. One of the most valuable yet underutilized resources available to companies is Wellness Dollars.

Your insurance provider may have mentioned, “Use it or lose it,” and if they haven’t, it’s time to take notice—chances are you have Wellness Dollars at your disposal. As the end of the fiscal year approaches, now is the critical moment to leverage these funds.

If you’re unfamiliar with Wellness Dollars, don’t worry. In this guide, we’ll simplify the concept and show you how to make the most of this opportunity to boost your wellness programs and support your employees effectively.

THE SKINNY ON WELLNESS DOLLARS

Did you know that many insurance companies allocate extra funds specifically to help you keep your team healthy? It's a smart move on their part.

MAXIMIZE YOUR WELLNESS INVESTMENT ¹

For every dollar organizations invest in employee wellness they see:



HEALTHY EMPLOYEES MAKE A DIFFERENCE ²

When employees participate in corporate wellness, organizations benefit in:



Gallup's research highlights the benefits of wellness programs, which is why insurance companies allocate funds for them—they know it's a win for everyone!



Wellness dollars can be used for a variety of programs, from health assessments and smoking cessation programs to gym memberships. But remember, if you don't use these funds, they're lost. So, if you have access to them, make sure to take advantage.

Don't Leave Money on the Table

3 SIMPLE STEPS TO MAXIMIZE YOUR WELLNESS DOLLARS



We've streamlined the process into three easy steps that you can take today to start making the most of your wellness dollars.

STEP 1

CONTACT YOUR INSURANCE BROKER

To get started with your wellness dollars, the first step is to reach out to your insurance broker. Coverage for wellness programs can vary between carriers and group plans, so it's important to understand what your specific plan offers.

- **Call Your Broker**
Get detailed information about your wellness program and the types of incentives covered.
- **Ask About Eligibility**
Verify which wellness activities and services are eligible for reimbursement.
- **Inquire About Deadlines**
Find out if there are any deadlines or expiration dates for using your wellness dollars.
- **Clarify the Claims Process**
Understand how to submit claims for reimbursement and any required documentation.



Understanding the full spectrum of options will help you make the most of your wellness dollars and choose the programs that best meet your team's needs.

STEP 2**THINK BIG AND INCLUSIVE**

When spending your wellness dollars, aim to invest in programs that will engage a broad range of employees and their family members. The goal is to address the health challenges faced by as many people as possible.

→ Survey Your Team

Ask employees and their family members about their health challenges and preferences. Understanding their needs will help you choose the most effective programs.

→ Consider Diverse Schedules

Ensure that wellness programs are accessible to everyone. For example, an evening fitness class might not suit those with family responsibilities or non-traditional work hours.

→ Offer Various Options

Include a mix of programs to accommodate different preferences and comfort levels. Not everyone will feel comfortable participating in the same activities.

→ Avoid Narrow Focus

Cater to the broadest audience possible to maximize engagement and participation. Programs that serve a wider range of needs are more likely to be successful.

★ By gathering input from your entire workforce—and even their families—you can create wellness initiatives that truly resonate and drive higher engagement.



STEP 3**MAKE THE MOST OF THESE FUNDS****→ Review Wellness Goal**

Reassess the company's wellness objectives. Determine if there are any outstanding needs or opportunities for improvement in the workplace wellness program. This could include anything from fitness challenges to mental health initiatives.

→ Consult with Employees

Gather feedback from employees on what wellness resources or activities they would find most valuable. This helps ensure that the spending aligns with their interests and needs.

→ Plan and Budget

Create a plan outlining how the Wellness Dollars will be allocated. Ensure that the plan aligns with both company goals and employee needs. Common areas to invest in include health screenings, fitness equipment, wellness seminars, and stress management programs.

→ Implement Programs or Purchase Resources

Use the funds to implement new wellness programs or purchase wellness-related resources. This might include upgrading gym facilities, offering wellness workshops, or providing wellness app subscriptions.

→ Track and Evaluate

Once the funds are utilized, monitor the effectiveness of the initiatives. Gather feedback from employees and measure the impact on overall wellness and engagement. This helps in assessing the ROI and making informed decisions for future wellness spending.

→ Communicate Benefits

Inform employees about the new or enhanced wellness offerings. Highlighting these improvements can boost participation and engagement in wellness programs.



TIPS!**WELLNESS DOLLARS**

Choosing a program that aligns with your organization's needs and goals is crucial for maximizing your investment and ensuring a healthier, more engaged workforce.

TIP #1 OFFER A WIDE RANGE OF OPTIONS

When it comes to wellness programs, variety is essential. Catering to diverse interests and needs ensures that your program appeals to everyone, from fitness enthusiasts to those just beginning their wellness journey.

✔ **Think Beyond the Basics**

Offer programs that cater to specific health needs and demographics, such as:

- Sleep yoga (Yoga Nidra): Helps alleviate stress, insomnia, anxiety, and depression.
- Classes for different age groups: Include programs designed for children, teens, and seniors.
- Specialty classes: Focus on chronic conditions: back pain, fibromyalgia, diabetes and arthritis
- Weight loss programs: Support employees in managing obesity and maintaining their weight.

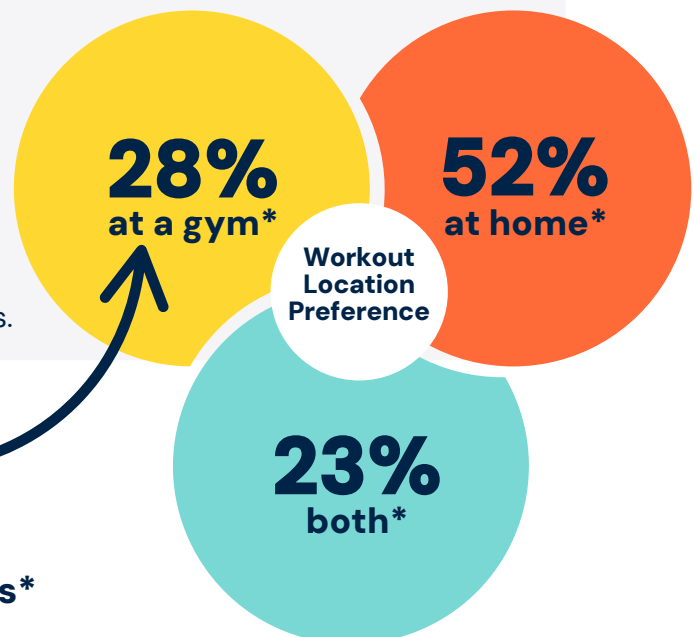
✔ **Address Varied Needs**

Wellness encompasses more than just physical fitness. According to the Harvard Business Review, addressing mental health issues like depression and stress is crucial for overall productivity.

✔ **Include Gym and Digital Options**

For those who prefer in-person workouts, partner with a platform that offers a network of gyms and studios. This allows employees to enjoy gym memberships, studio classes, or a combination of digital and in-person options.

- ★ **85% of gym-goers also exercise at home***
- ★ **63% of gym-goers use online fitness videos or apps***



TIP #2 EMBRACE VIRTUAL WELLNESS

In today's fast-paced world, employees juggle busy schedules, family commitments, virtual meetings, and more, making it challenging to find time for wellness activities. That's where virtual fitness comes in.

✓ Partner with Online Providers

Collaborate with companies offering online health, fitness, and wellness classes. This allows employees and their families to access content on their own schedule, from home, or even while traveling.

✓ Flexible Access

Virtual fitness can be used in various settings—whether at home, in airport lounges, during carpool waits, or on short breaks with colleagues.

✓ Complement with On-Site Options

While virtual fitness offers great flexibility, on-site classes can still be valuable. Many employees find that starting with virtual classes gives them the confidence to participate in in-person sessions later.

✓ Cost-Effective Setup

Virtual fitness is often easy to implement and comes at a low cost, making it a budget-friendly option for your wellness program.



One new class added every 12 minutes!



7,500 Diverse Instructors

- Multilingual
- Instructors from ages 18-65+
- Expansive portfolio beyond traditional fitness



Neighborhood and Hollywood

- Instructors teach in their homes, at studios and the beach
- Expertise ranges from neighborhood instructors to well-known industry experts



Credentialed Medical Experts

Curated specialized health programs to support chronic conditions:

- Diabetes
- Cancer Wellness
- Parkinson's



Burnalong, for example, partners with companies nationally to provide thousands of fitness, wellness, and emotional health classes accessible via phones, tablets, computers, or TVs. This flexibility helps ensure that employees can integrate wellness into their daily lives seamlessly.

TIP #3 INCLUDE THE WHOLE FAMILY!

Incorporating family members into your wellness program can be a game-changer, yet it's often one of the most overlooked aspects. If your health insurance plan covers spouses and children, why not extend wellness benefits to them as well? Involving the entire family can amplify the impact of your wellness dollars.

✓ Broaden Participation

Encourage spouses and children to join wellness activities. Engaging the family can create a supportive environment that boosts overall health and workplace performance.

✓ Leverage Family Support

As Karen Moseley, VP of Education and Director of Operations for the Health Enhancement Research Organization, notes, involving domestic partners in wellness programs can foster a home support system that enhances health and work performance.

MEASURE IMPACT

Studies show significant benefits from including family.

★
88%¹

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

★
70%²

reported a positive impact on medical trends with spousal involvement, versus **64%** without.

★
28%³

of employees engaged in lifestyle coaching when a spouse was involved, compared to **14%** without spousal participation.



Burnalong enhances this benefit by providing each user with **4 FREE** digital accounts, allowing friends and family members to access wellness resources together. By integrating a social support network into your wellness initiatives, you maximize the benefits of your wellness dollars and create a more supportive, health-conscious environment at both home and work.

WELL, WELL, WELLNESS DOLLARS! WHAT'S NEXT?

Engaging your team with Burnalong is a multi-faceted approach, driven by several key factors. Our extensive library offers tens of thousands of classes across a wide range of categories, including tailored programs for chronic conditions, all led by top-notch instructors. Our user-friendly, innovative technology ensures a seamless experience, while our dedicated team works closely with you to launch, market, and customize your wellness programs.

At Burnalong, we prioritize substance over style, long-term impact over fleeting trends, and supportive community over superficial goals. We view wellness as a collective effort, which is why family access comes at no extra cost. Dive deeper, and you'll discover how our people, tools, content, and approach are designed to foster a thriving, supportive environment.



Interested in learning more about how Burnalong could be the right fit for your organization? Reach out to us today!



[SCHEDULE A PRODUCT WALK THROUGH](#)

WHY BURNALONG?

At Burnalong, we understand that when people feel their best, they perform their best. But what does it truly mean to feel good, and how can you foster that within your company? You've likely explored various solutions and may already have a range of wellness programs in place. However, if these initiatives aren't delivering the results you hoped for, you're not alone.

Many wellness programs fall short, not due to a lack of effort or enthusiasm, but because creating an effective program is challenging. Offering a diverse range of options, maintaining consistent communication, and engaging those who need it most can be daunting tasks. And let's not forget the difficulty in tracking and reporting meaningful results. So, what's the solution? Over the past eight years, Burnalong has successfully enhanced or replaced hundreds of wellness programs across the country.

★ Our approach has consistently led to significantly increased engagement compared to previous programs. Imagine the impact of more participants and more activity—it's a powerful catalyst for positive change.



The Burnalong Difference

59%
first wellness program they've ever used

41%
take non-traditional fitness classes

36%
identify as beginners

91%
class variety is exceptionally valuable

SOURCES

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1 – Source: A study published in the Journal of Occupational and Environmental Medicine found that workplace wellness programs can generate a return of \$3.27 for every dollar spent on wellness programs, in terms of reduced medical costs and absenteeism.

Reference: Goetzel, R. Z., & Ozminkowski, R. J. (2008). "The Health and Economic Impact of Reducing Modifiable Health Risks." *Journal of Occupational and Environmental Medicine*, 50(2), 141-162. doi:10.1097/JOM.Ob013e31815aOd1d

Cost of Lost Productivity:

Source: The Integrated Benefits Institute reported that lost productivity due to health issues is a significant cost for employers, often outweighing medical and pharmacy expenses. Specifically, their research highlights that lost productivity can be more than twice as high as medical and pharmacy costs combined.

Reference: Integrated Benefits Institute (IBI). (2020). "The Value of Workplace Health: A Comprehensive Approach to Improving Employee Productivity and Reducing Absenteeism." IBI.

2 – Source: Gallup. (2017). "The Relationship Between Employee Engagement and Well-Being." This report indicates that employees with higher levels of well-being have substantially lower healthcare costs and reduced turnover compared to their less healthy counterparts.

Reference: Gallup. (2017). "State of the Global Workplace: Employee Engagement Insights for Business Leaders Worldwide." Retrieved from Gallup

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*Reference: <https://civicscience.com/more-americans-work-out-at-home-than-in-gyms-citing-convenience/>

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1 – Source: National Business Group on Health. (2015). "Spousal Involvement in Wellness Programs: The Impact on Employee Health and Wellness." Retrieved from National Business Group on Health

2 – Source: National Business Group on Health. (2016). "Spousal Involvement in Wellness Programs: Impact on Medical Trends and Employee Health." Retrieved from National Business Group on Health

3 – Source: National Business Group on Health. (2017). "The Impact of Spousal Involvement in Wellness Programs." Retrieved from National Business Group on Health.