

**PLOT POINTS**

By Bonnie Brazzell and Nick Rockwell

# How “well” are wellness benefits?

**EMPLOYERS CONTINUE TO**

promote wellness programs and benefits as an integral part of their overall benefits strategies to encourage employees to adopt healthy behaviors and to reduce long-term health care costs. In addition to employee wellness programs (e.g., weight loss, tobacco-cessation), wellness benefits are commonly offered with today’s voluntary supplemental health products to encourage employees to receive preventative health screenings.

While the two concepts are very different, brokers who are advising their clients about independent wellness programs should know about best practices in wellness benefits in their clients’ voluntary programs and how



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they support overall health and wellness initiatives.

The best wellness benefits in the market seek to make submitting a claim quick and easy for employees who complete an eligible wellness screening. A recent Eastbridge report on voluntary wellness benefits found that 60 percent of carriers allowed for online submission, and about half allowed for submission via both phone and email. Employers value voluntary benefits that are easy to understand and access, so be sure to select carriers that offer multiple claims submission methods for wellness benefits.

Another vital part of evaluating wellness benefits is understanding the extent to which the carrier promotes the benefits to employees. Are wellness benefits only highlighted during open enrollment? Does the carrier have a post-enrollment campaign to reinforce submission of employee wellness claims? Our same study found that only about half the carriers in the market currently promote wellness benefits to employees once they are enrolled. Lack of visibility likely means that employees often overlook the wellness features of their policy.

Wellness benefits are not something that should make or break which program an employer chooses to install, but it’s prudent to ensure we understand what’s available in the market. Do the plans you choose to endorse encourage use by making claims easy to submit and increase awareness of the wellness benefit through promotion strategies? While most brokers focus on benefit amounts and the items that are covered, even the best wellness benefits won’t matter much unless employees know they exist and can easily access them.

Wellness “programs”	Wellness “benefits”
Could be defined as independent initiatives implemented by employers to improve the health of all employees.	Riders and/or other features of voluntary benefits that offer incentives to policyholders to take healthy measures.

**Wellness benefit claims filing options**

