



Our Point of View: *Wellness*

The Issue

Studies have confirmed that unhealthy employees can have an impact on an employer's bottom line.

The fact is unhealthy behaviors contribute to health care costs. Fortunately, evidence also suggests that the right lifestyle choices – such as not smoking and engaging in physical activity – can slow or reverse trends. The wellness movement – *with the actively sought goal of being healthy in body, mind and spirit* – presents a strategic opportunity for employers to improve employee health and productivity, while also addressing rising health care costs.

Our Approach and Expectations

We are convinced that wellness is not just good business – it's the right thing to do.

Our corporate mission statement – *to promote the health and wellness of our members and communities through accessible, cost-effective, quality health care* – is driven by our beliefs that:

- > Wellness must support members – whatever their health status – to change behaviors that will lead to improved health measures, quality of life and productivity.
- > Employers can play a key role in promoting health and wellness, and workplace wellness programs can achieve significant economic benefits over time.

Wellness initiatives can generate broad value:

- > **For members:** Promoting wellness in members' everyday lives can lead to improved health, vitality and empowerment. Our wellness programs help members adopt and maintain healthy behaviors, reduce risky behaviors, and manage chronic conditions. These personalized wellness resources promote participation and continued engagement to help members succeed in reaching their wellness goals.
- > **For employer groups:** Worksite wellness programs can help employers realize the benefits and savings associated with improved employee health and productivity. We offer planning tools, onsite programs, online resources, incentive options and communications designed to maximize employee participation, sustain lifestyle behavior changes and improve health outcomes – helping employers create the wellness program that best suits their employee population.
- > **For the community:** Wellness programs can make a positive impact on public health and help build healthy communities. Our corporate outreach supports local health and wellness initiatives, advocates for public policy, provides donations and assistance to not-for-profit health care organizations and encourages employee volunteerism.

- As much as 50% of health care expenses in the U.S. may be the result of personal lifestyle choices that are detrimental and unhealthy.[†]
- The annual cost of a smoker is estimated at \$3,383 (\$1,623 in medical costs + \$1,760 in lost productivity). While studies suggest that more than 70% of smokers want to quit, few succeed without help.[†]
- More than \$90 billion is spent annually on overweight/obesity costs, translating to 9% of all health care costs.
- Getting employees to exercise for 20 minutes, two or more days per week can lower health care costs by \$500 per employee per year.^{††}

[†] Centers for Disease Control and Prevention

^{††} University of Michigan Health Management Research Center

Leading by example, we share our experiences and lessons learned from our company's 10 years of experience in employee wellness. Health Care Service Corporation (of which Blue Cross and Blue Shield of Texas is a division) was awarded the Wellness Councils of America's (WELCOA) 2007 Gold Level Well Workplace Award.