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## Conversations with the Experts

### Integrating Health and Wellness into Work/Life Programs



**Catherine Devlin**

**Bio:** Catherine Devlin is the Director of Associate Relations at Blue Cross and Blue Shield of Massachusetts (BCBSMA) where she assists in developing and interpreting corporate Human Resource policy and co-leads the company's work/life efforts. She also assisted BCBSMA in developing a long-term strategy for work/life that led to national and location recognition. Catherine has worked at Blue Cross and Blue Shield of Massachusetts for five years in the Associate Relations division of Human Resources. Prior to Human Resources, she worked in the restaurant industry, managing operations. In collaboration with the Associate Relations team, Blue Cross and Blue Shield of Massachusetts has received national recognition from *Working Mother* magazine as one of the 100 Best Companies for Working Mothers for three years and the *Boston Business Journal* has recognized BCBSMA as one of Massachusetts' Best Employers two years in a row. Catherine's professional affiliations include membership in the New England Work & Family Association and the National Work & Family Roundtable. She is also a member of the Northeast Human Resource Association. Catherine received her BA in Psychology at Assumption College. She resides in Milton, MA with her husband Michael.



**Kim Rossman**

**Bio:** Kimberlyn S. Rossman (Kim) is a Benefits Strategy Manager in Corporate Benefits at Aetna, a leading provider of health care services. Ms. Rossman began her career at Aetna in 1981 where she has held a variety of line of business and human resource positions. During her tenure, she managed the Financial Recruiting operation, college intern program and the Accounting Community Development Program. In addition, Ms. Rossman developed educational programs and trained customer service professionals in Aetna Financial Services. Ms. Rossman joined Work/Life Strategies in July of 1997 as a Senior Consultant. Currently, she manages the Other Employee Benefits area which is responsible for providing Work/Life, Wellness and Relocation products and services to Aetna employees. In 2005, Ms. Rossman's team won the National Business Group on Health Gold award in the inaugural Best Employers for Healthy Lifestyles Award. In addition, she manages organizational readiness for new benefit initiatives, on boarding activities for acquired companies and consulting and partnering with business and human resource leaders to implement new benefits to Aetna employees. She is a member of the New England Work & Family Association and the Alliance for Work-Life Progress. She resides in Newington, CT with her husband and two school-aged sons.

**Editors Note:** This month, Judi Casey and Karen Corday interview Kimberlyn S. Rossman and Catherine Devlin. Kim and Catherine talk about the health and wellness programs their companies have implemented to give employees access to the beneficial programs their members have enjoyed for years. As a result, employers and employees at both companies can benefit from lower health care costs as well as a stronger, happier, healthier workforce. Currently, Aetna has 27,000 employees, with approximately 6,000 employees participating in the Healthy Lifestyles program. Blue Cross Blue Shield of Massachusetts has 3,800 employees. Wellness is an essential component of all work/life programs, and we thank Kim and Catherine for sharing their experiences and thoughts on this important topic.

### An Interview with Catherine Devlin of Blue Cross and Blue Shield of Massachusetts and Kimberlyn S. Rossman of Aetna

By Judi Casey and Karen Corday

**Casey:** How did health and well-being issues become visible at the workplace?

**Devlin:** Since we are in the health care industry, we are focused on putting our members' health first. We realized that we needed to take the same approach with our employees and mirror the external approach internally. We created an integrated health management strategy called Healthy Directions for our employees that falls under the work/life umbrella.

**Rossman:** We are also a health care organization with senior management committed to the health and well-being of our employees and our members. Management realizes that by investing in health related programs for our employees, there is earlier identification of problems. An intervention can be implemented at a lower cost, which leads to a more healthy and productive work force. By reducing health risks, employees take fewer days off and have lower health and prescription drug costs. In 2000, we piloted a health risk assessment with employees who were fitness club members. We found that these employees indicated that they were better able to handle stress, balance work/life issues, manage health concerns, and maintain a positive outlook. Since the pilot study, our focus has grown to include all employees.

**Casey:** How did you know health issues were a business problem?

**Devlin:** We realized as a company that we were cost shifting to associates. We were promoting health management activities and savings to our customers, but we were not promoting the same programs such as Lifestyle Advising, Disease Management and Personal Health Assessment to our associates. Because of this, our objective was to develop a broad health management strategy that encouraged healthy behaviors, was integrated with the medical insurance plan, and provided education and awareness.

**Rossman:** We had the same realization at Aetna about our employees as health care members and that we needed to focus on our employees as members. The increasing cost of premiums had to be addressed from both an employer and an employee perspective. Our company president, Ron Williams, stepped up to the plate stating, "Prevention is a great investment." Under our Healthy Lifestyles umbrella, we offer preventative care and screenings, as earlier intervention leads to lower costs.

**Casey:** How have you linked health/wellness programs and policies with your work/life strategy?

**Devlin:** We developed an integrated health management strategy called Healthy Directions which falls under the work/life umbrella and is for all of our employees. The Healthy Directions program is separate from other work/life programs, but we are marketing it through our EAP and working with the Health and Wellness department to link it to the work/life strategic framework. Collaboration between departments provides better services for employees.

**Rossman:** At Aetna we have a Benefits Strategy which includes providing products and services for our employees that are competitive and affordable while building employee engagement and commitment. Healthy Lifestyles is the umbrella for the health and wellness programs at Aetna, bundling individual programs into one universal incentive program. Aetna's benefit strategy includes Work/Life and Wellness, where Healthy Lifestyles is a program within Wellness.

**Casey:** Has there been any sort of push back concerning turf issues from the different departments working under these umbrellas?

**Rossman:** We are all trying to focus on the health and well-being of our employees, and we all have the same mission to deliver the best products and services to our employees. We do this by building cross-functional teams from benefits and the business/product areas that collaborate to implement programs to our employees.

**Devlin:** Because we are working collaboratively and cross functionally, there are no power struggles among the three components – Benefits, Healthy Directions and Work/Life. The more we work collaboratively, the more employees will benefit.

**Casey:** Specifically, what are you doing for your employees?

**Devlin:** In January of 2005, we implemented our integrated health management strategy. We started with a Personal Health Assessment (PHA) that we distributed to all employees. We received a 76% return rate, and used the information to identify the health programs needed and desired by our employees. We also decided to partner with our EAP, as several employees reported high levels of stress, which can affect health. We are building a new office in Quincy, Massachusetts, and are trying to determine what types of work/life and health benefits will work best in the long run. For example from the results of the PHA, we have decided not to build a gym. However, we are offering up to \$300 per calendar year to be used towards a gym membership.

Combined with the benefit available from the health plan itself, employees can receive up to \$450 per calendar year towards their gym memberships. We also offer other benefits such as Weight Watchers at Work and Smoking Cessation.

**Rossman:** In 2004, Aetna's senior management team made an important decision to invest in wellness programs to improve employees' health and well-being. Healthy Lifestyles, launched in January of this year, brings all of our health and wellness programs under one comprehensive incentive plan that encompasses weight management, physical activity, preventative screenings, and education. Employees can establish health goals for themselves and monitor them throughout the year using a health scorecard. While all employees are eligible to participate in the program, only employees who are enrolled in an Aetna health plan are eligible to earn an incentive. As employees complete a program component, they earn rewards which are deposited to the employees' health savings accounts or paycheck, depending on which Aetna health plan the employee has elected. At this time, approximately 6,000 employees have participated in the program, and we've paid out approximately \$463,000 in rewards.

**Casey:** How do you promote healthy behaviors without crossing the boundary into employees' personal lives and choices? Have any employees complained that their privacy is being invaded?

**Rossman:** We stress the confidentiality of the programs as well as the benefits, such as lower health care costs, that are associated with program participation. Because our employees work for a health care company, they are used to dealing with our external members about these issues and are familiar with confidentiality and privacy policies as well as HIPAA. It's just the way we do business. We've had no complaints; in fact, we've had many success stories. One employee completed one of his goals and earned a cash incentive, but stated in a testimonial that by completing this goal, he had earned much more, as he possibly saved his life by paying attention to his health needs.

**Devlin:** We use a third party vendor and outsource our data collection. We're able to look at the data and see health trends and employee needs. Like Aetna, a key component of Blue Cross and Blue Shield is our sensitivity to the health issues of our members.

**Casey:** What are some of the challenges in linking health/wellness with work/life?

**Devlin:** Over the last eight months, it's been very collaborative and I think it will continue to evolve in that direction. One strategy we're using is to target the management levels first so information about our programs will trickle down to all employees. Our presentations at senior staff meetings have been very effective in getting buy in from managers who communicate this information to their direct reports. As a company, we need to continually educate our population about the benefits of employee health and wellness. It will be exciting once the program has been live a year (January 1, 2006) to see what some of the data reveals and how our strategy will evolve.

**Rossman:** While the management team is very supportive of our programs, the challenge is to get employees engaged. One of the main difficulties is getting the attention of employees, and encouraging them to read our information. People are busy, and they may not have the time to make reading about Healthy Lifestyles a priority, even though it will benefit them in the long run. When we communicate employees' success stories, we get a lot of mileage from those types of communications. Employees are motivated and start to think, "If they can do it, I can do it too."

**Devlin:** I agree. It's beneficial when employees can read success stories, pick up the phone, and call their co-worker to discuss their progress one on one. We hope these conversations will lead to employee support groups where employees with similar health needs can help each other to be successful.

**Casey:** If researchers could provide you with data/metrics about this area, what information would be the most useful to you in your work?

**Rossman:** Return on investment data would really help us to document the benefits of our efforts. There is limited historical data available on factors such as time lost from work, health costs and productivity. We currently have an external consulting firm doing a three year study to document the outcomes associated with Healthy Lifestyles.

**Devlin:** Health programs for our employees are so new for us, that we don't have much outcome data yet. We do have some solid work/life data, and hope to generate similar metrics for health outcomes.

**Casey:** What are your next steps?

**Rossman:** We have significant enhancements planned for 2006. We are partnering with Disease Management and plan to add incentives for our employees in this area. We also plan to expand our preventative screenings to include dental cleanings, and enlarge our physical fitness offerings to offer incentives for physical activities performed on the job or at home. And, as I mentioned above, we are in the midst of a three year outcome study.

**Devlin:** On the work/life side, we are constantly evaluating our programs and research data as we near our one year mark in January 2006. We'll continue to look at data, benchmarks, and best practices.

**Casey:** Do you have any advice for other companies?

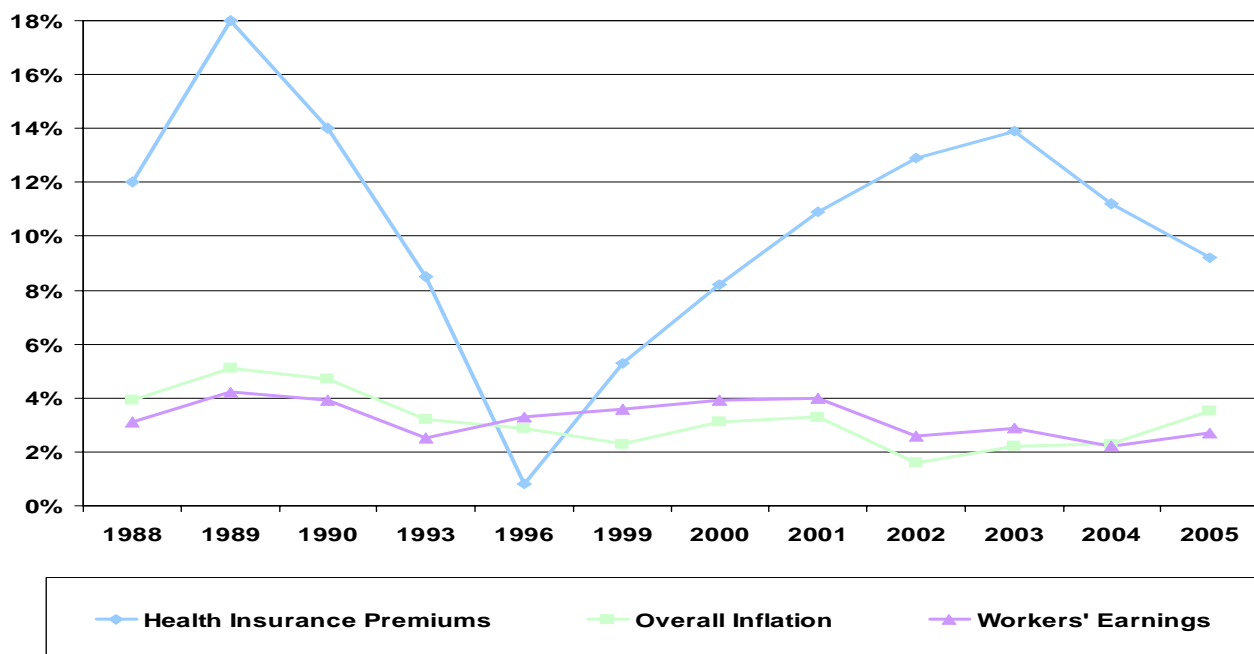
**Devlin:** It's important to market these programs to employees and position them at the forefront of their attention. It may be more difficult for non-health care companies to sell this strategy to both their senior leaders and their employees. It is important to make the linkages between healthy employees and business goals.

**Rossman:** To be successful, you need to identify your champion who will support the programs and who recognizes that the health and well-being of employees is a business issue that needs to be addressed. It is also very important to collaborate with various subject matter experts who can support the design and implementation of the products and services.

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### Increases in Health Insurance Premiums Compared to Other Indicators, 1988-2005



**Source:** This chart is adapted from the Kaiser Family Foundation's Employer Health Benefits 2005 Annual Summary (<http://www.kff.org/insurance/7315/index.cfm>). Kaiser/HRET Survey of Employer-Sponsored Health Benefits: 1999-2005; KPMG Survey of Employer-Sponsored Health Benefits: 1993, 1996; The Health Insurance Association of America (HIAA): 1988, 1989, 1990; Bureau of Labor Statistics, Consumer Price Index, U.S. City Average of Annual Inflation (April to April), 1988-2005; Bureau of Labor Statistics. Seasonally Adjusted Data from the Current Employment Statistics Survey (April to April), 1988-2005.

## Additional Resources Related to Health and Wellness and Work/Life

This month, we highlight organizations and government programs that work to promote health and wellness programs and information in the workplace. Many of these programs see a healthy workforce as a key component of a productive organization, and have a lot to offer in terms of policies and programming.

**College of Saint Benedict/Saint John's University Health at Work:** "Health at Work is a committee on each campus made up of volunteer members who work to provide health and wellness programming to the employees of the institutions. Through various offerings throughout the year, both committees work hard to inform, interest, and educate about wellness and health." This site has lots of good ideas for anyone interested in wellness programming.

- Visit the homepage at: <http://www.csbsju.edu/haw/>

**Institute for Health and Productivity Management (IHPM):** "The Institute for Health and Productivity Management was created in 1997 to make employee health an investment in corporate success through enhanced workplace performance... A larger concept of value looks beyond just getting sick people well or even back to work. It expands the definition of value to include employee performance on the job—or productivity. Health promotion and care delivery models organized to produce outcomes that have a positive impact on the bottom line of total labor costs—rather than just health care costs—get us on to the next higher level of value for the health benefit dollar."

- Visit the homepage at: <http://www.ihpm.org/>

**Kaiser Family Foundation:** "The Henry J. Kaiser Family Foundation is a non-profit, private operating foundation focusing on the major health care issues facing the nation. The Foundation is an independent voice and source of facts and analysis for policymakers, the media, the health care community, and the general public. KFF develops and runs its own research and communications programs, often in partnership with outside organizations. The Foundation contracts with a wide range of outside individuals and organizations through its programs. Through our policy research and communications programs, we work to provide reliable information in a health system in which the issues are increasingly complex and the nation faces difficult challenges and choices."

- Visit the homepage at: <http://www.kff.org/>

**National Institute for Occupational Safety and Health (NIOSH) Topic Page: Stress at Work:** "Primary themes in the NIOSH's job stress research program are: 1) to better understand the influence of what are commonly-termed "work organization" or "psychosocial" factors on stress, illness, and injury, and 2) to identify ways to redesign jobs to create safer and healthier workplaces."

- Visit the homepage at: <http://www.cdc.gov/niosh/topics/stress/>
- Click here to view the NIOSH booklet *Stress...At Work*: <http://www.cdc.gov/niosh/stresswk.html>



**Global Perspectives – New Zealand Department of Labour Future of Work program: Tackling Work-Life Balance:** "Part of achieving good work / life balance is ensuring work does not negatively impact on people's lives outside of work and their mental and physical health. There is particular potential for work-place stress and fatigue to spill over into the private sphere, as well as vice versa."

- Click here to view the Future of Work page on health and safety: <http://www.dol.govt.nz/futureofwork/worklife-healthsafety.asp>
- To access the Department of Labour's Occupational Safety and Health Service publications on stress and fatigue in the workplace, click here: <http://www.osh.dol.govt.nz/order/catalogue/stress/index.shtml>



**Global Perspectives – Scotland's Health at Work:** "Scotland's Health at Work is a National Award Programme (Bronze, Silver and Gold Awards) which rewards employers who demonstrate commitment to improving the health and ultimately the performance of their workforce. The Award programme was set up in 1996 to address Scotland's poor health record and boost Scotland's image as an international business location. The programme brings benefits to employers as well as employees by helping create a healthier, more motivated workforce and reducing sickness absence."

- Visit the homepage at: <http://www.shaw.uk.com/>

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