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### The wellness factor

Preventative maintenance is essential to keep a car in good working order. For employees, this maintenance is called wellness, and employers are doing more and more these days to maximize their wellness plans.

### **By Mark Fadden** Special to the Star-Telegram

As a writer, or "scribbler" as Stephen King calls us, I read a lot. Much to my wife's chagrin, magazines are scattered all over my home office and piled on the nightstand. I am a lover of words and, while our parents may have tried to teach us that while sticks and stone can break bones, words lication by the Employee Bencan never hurt, I realize the efits power of words. They have great power over us.

That's why when I came across these words the other day in one of my magazines, I was shocked. "The average American spends only 33 minutes on food preparation each day ... and 5 hours, 11 minutes each day watching TV." (sources: USDA Economic Research Service, Nielsen Ratings). I thought about that for several minutes. Granted this is a little dramatic, but here goes: that means we spend ten times the amount of time escaping the rigors of life rather than preparing our bodies to tackle them. Ten times. With numbers like that, even a scribbler can see that we don't spend enough time taking care of ourselves, which is the reason healthcare has become the huge issue it is now

### The ties that bind

been tied to employment in America. The debate about this link has never been more arduous than it is now with the introduction of the Affordable Care Act, more commonly referred to as "Obamacare."

According to a recent pub-Research Institute (EBRI), two-thirds of all those under age 65, amounting to 151.7 million Americans, currently get their health care coverage through an employer. About 18 percent of the U.S. population, or 43 million Americans, is uninsured because their jobs do not provide health care coverage or they have declined the coverage that is offered. Some think the link between having insurance and being gainfully employed should be broken, which is also at the core of the current Obamacare debate.

The questions seem endless. Will fewer Americans ultimately be covered by private health insurance? Would the number of uninsured fall or rise? Will the health insurance exchanges touted by the Obamacare plan transform the economics of health insurance? Will government's tin-

kering with this market cause For decades, healthcare has my premiums, or my taxes, to go up?

Only time can give us the answers to these questions. However, with all of the pomp and circumstance that Washington is giving to this issue, it's not the real root of the total healthcare costs attribproblem. The root of the problem is how we treat ourselves.

### Treat the cause, not the symptoms

Wherever you stand on the Obamacare debate, I bet you'll agree that as Americans, we could do a lot better in taking care of ourselves. In addition to the little nugget up in the first paragraph of this article, here are some **Be well** more statistics from the American Heart Association you may find hard to swallow: "Among Americans age 20 and older, 154.7 million are overweight. Of these, 78.4 million are obese. The total excess cost related to the current prevalence of adolescent overweight and obesity is estimated to be \$254 billion (\$208 billion in lost productivity secondary to premature morbidity and mortality and \$46 billion in direct medical costs). If current trends in the growth of obesity continue,



utable to obesity could reach \$861 to \$957 billion by 2030, which would account for 16 to 18 percent of US health expenditures."

With numbers like these staring us in the face, it's no wonder that employers are scrambling to try and get us to take better care of ourselves, if for nothing else than to improve their bottom lines.

So just how important is it for companies to have a wellness plan in place? And, as an employee, how important is our wellness? According to Abby Cox, MPH, CHES, who is Senior Engagement Manager with Cooper Consulting Partners, a Cooper Aerobics company that helps employers improve employee health and control health care costs, it's absolutely critical. "Corporate health management programs can have a significant impact on an organization's

strategically and aligned with the health plan may require organizational metrics, health and wellness programs have been shown to increase productivity, reduce absenteeism, lower healthcare cost trends, and improve employee health risk status. Strategic health management programs align business metrics with employee health risk status and reward employees for their engagement in the program. Programming at the worksite might include health based," programs. "Outrisk assessment tools, walking programs, fitness center subsidies and behavior change education."

In fact, wellness has become such a critical component to an employer's bottom line that many offer incentives to their employees for or show improvement in a keeping healthy. "One of the health outcome to receive a trends in corporate health management programs is to reward employees through a "preferred" premium rate," said Cox. "Organizations that have strategically decided to bottom line. When designed reward employees through

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employees to complete certain health objectives or activities in order to earn a lower, less costly premium rate. In addition to preferred premium rates, other incentives might include cash prizes, raffle drawings and paid time off."

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Cox also highlighted the role of personal responsibility of the employee in these incentive, or "outcomescomes-based programs, whether tied to a tier system or not, are very valuable because it fosters personal accountability. By requiring employees to take responsibility for their own health – by meeting a health outcome less costly premium rate - is very powerful. Outcomes programs put just the right amount of tension on an individual to get them to act and improve their health."



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