



Employee health and wellbeing

- getting it right

Ritualize Pty Ltd

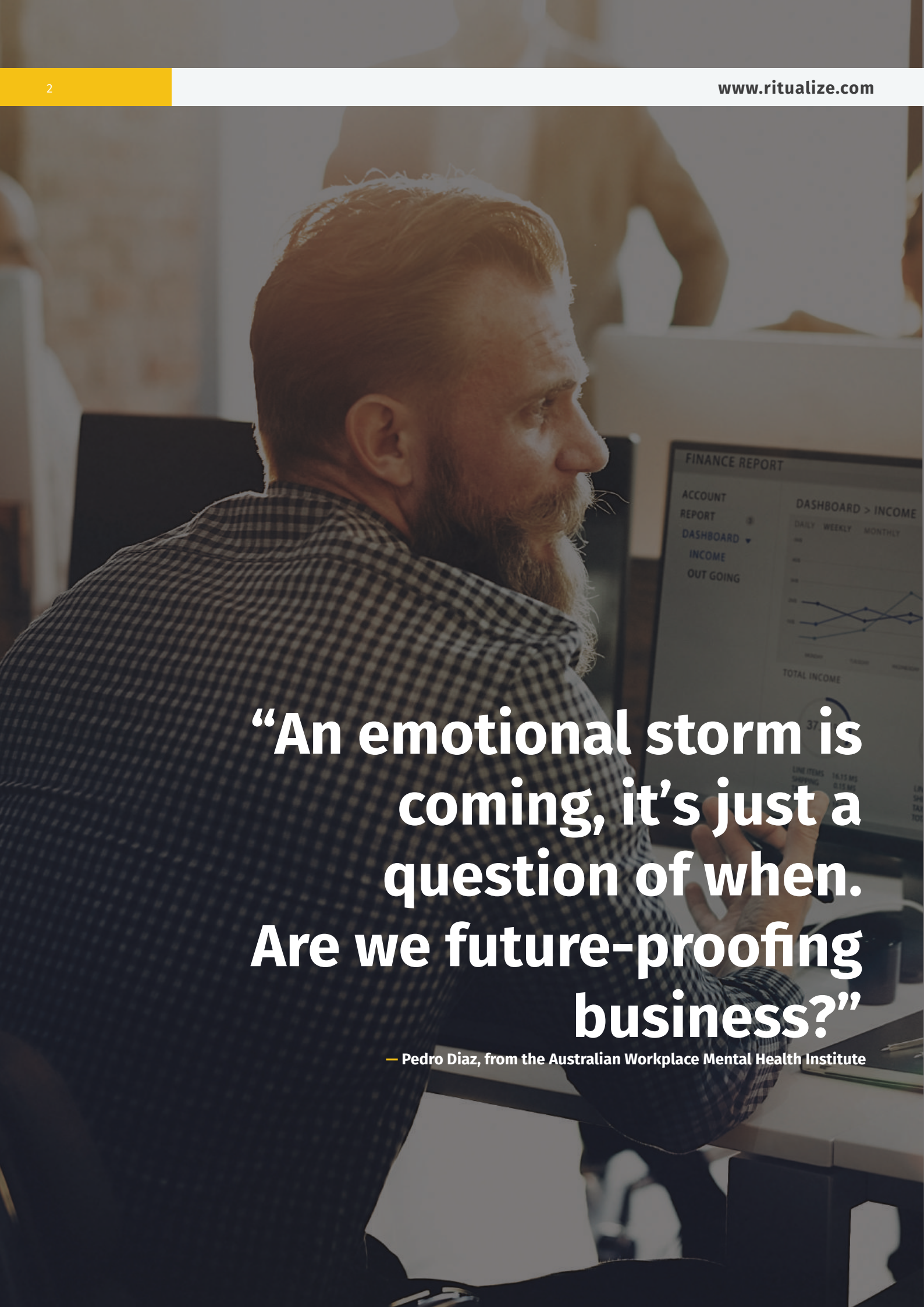
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A man with a beard and a checkered shirt is sitting at a desk, looking at a computer monitor. The monitor displays a 'FINANCE REPORT' dashboard with various charts and data. The background is slightly blurred, showing other people in an office setting.

“An emotional storm is coming, it’s just a question of when. Are we future-proofing business?”

— Pedro Diaz, from the Australian Workplace Mental Health Institute

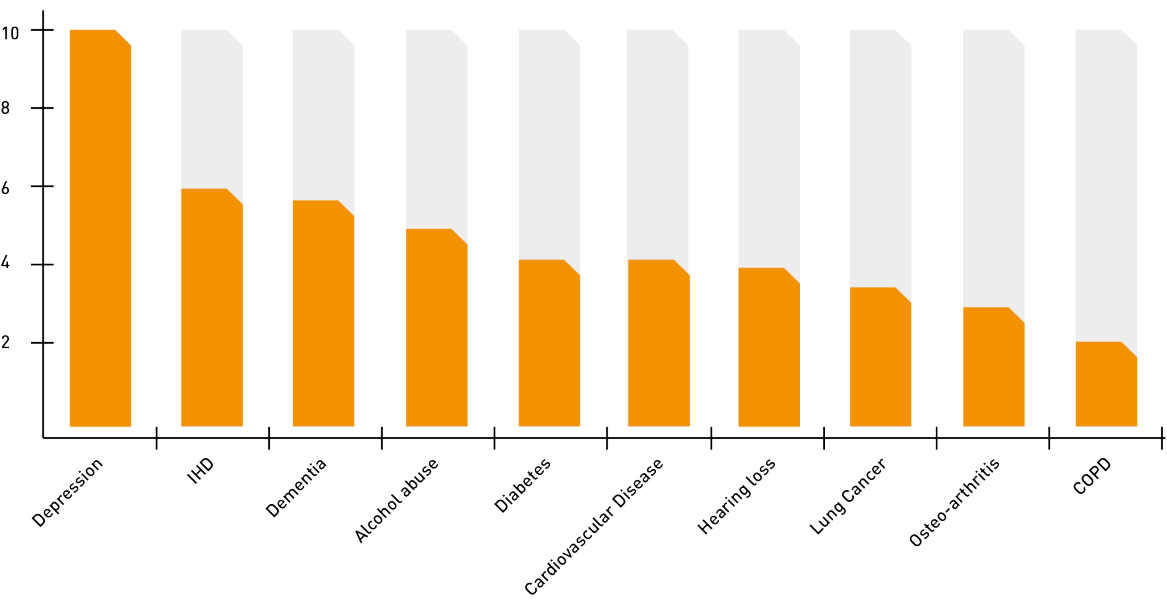
Getting It Right

This white paper provides key insights from a diverse body of independent research into employee wellbeing. It combines Ritualize’s experience with businesses and government departments across Australia and the UK to give you a 10-step guide to selecting the right approach for your workforce.

For any organisation, people are both one of its most valuable assets and its biggest risks, yet finding the most efficient and effective means to manage and optimise your ‘human capital’ can be a real challenge. This has been brought into sharp focus in recent years because for the first time in history, global morbidity and mortality from non-communicable diseases such as cardiovascular disease, diabetes and cancer have surpassed morbidity and mortality from communicable diseases (1, 2). In other words, lifestyle factors are now the leading cause of death in advanced economies.

A statistic that might be more directly relevant to employers than early death is disability-adjusted life years (DALYs), which is a measure of overall disease burden expressed as the number of years lost due to ill-health, disability or early death (1). Figure 1 shows that depression is the single biggest cause of DALYs; importantly, the top six causes are all influenced by lifestyle choices.

Figure 1:



Historically, poor lifestyle choices and their impact on wellbeing have (34) been viewed as a public health issue but as governments around the world spend an increasing amount of gross domestic product on healthcare, it is now increasingly recognised as a fiscal issue. Given the year-on-year rises in healthcare costs in most OECD countries, the situation is projected to only get worse (3). The problem extends way beyond government as businesses and organisations are also footing the increasing bill from ill-health in the workforce (see Figure 2).

Snapshot: The cost of poor health to our economies

US

Stress and burnout cost US companies more than \$300 billion annually in lost productivity, missed workdays, healthcare bills, on-the-job accidents and attrition. (Ref I)

Global

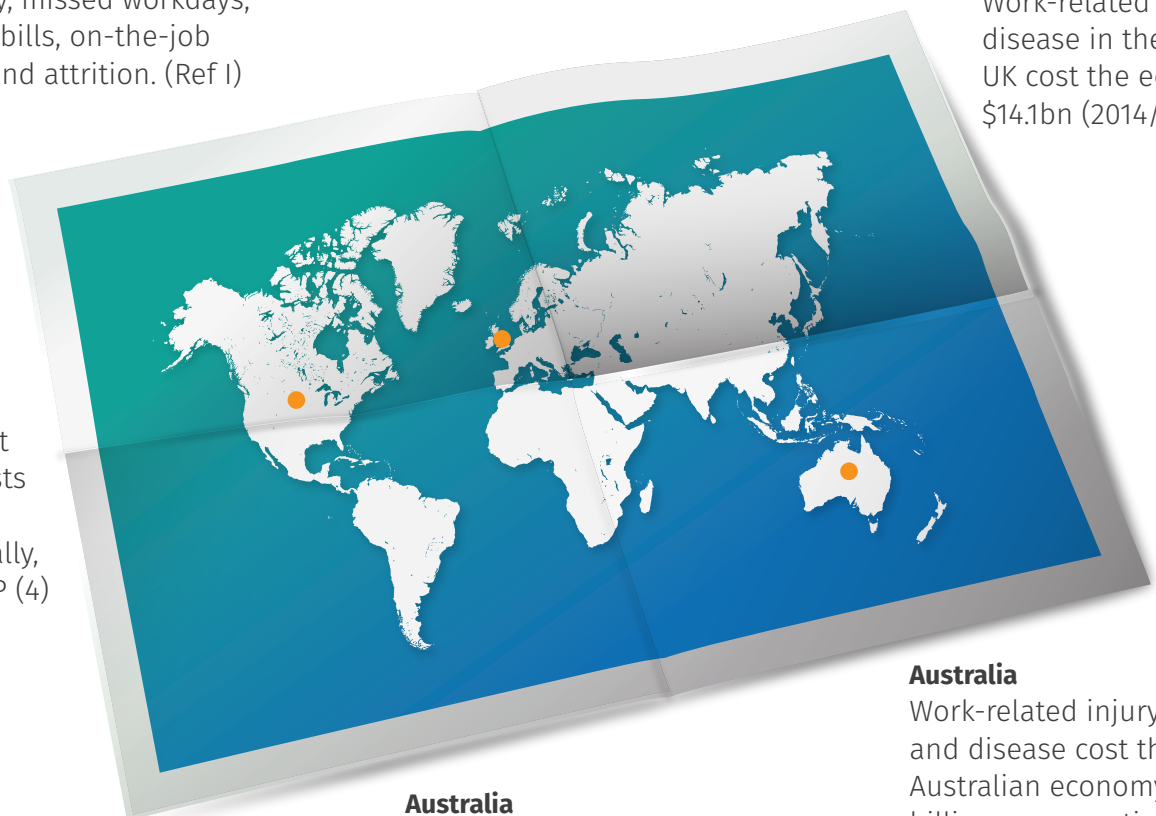
Three in 10 employees said they had suffered from severe stress, anxiety or depression in the last two years, according to a 2017 study by Willis Towers Watson (10)

UK

Work-related injury and disease in the in the UK cost the economy \$14.1bn (2014/15) (7)

US

Unwellness at work now costs the U.S. \$2.2 trillion annually, or 12% of GDP (4)



Australia

PwC estimated that every dollar spent on effective workplace mental health actions has been shown to generate \$2.30 in benefits to an organisation – a 130% return on investment. (8)

Australia

Mental health conditions cost Australian workplaces \$4.7 billion in absenteeism, \$6.1 billion in presenteeism and \$145.9 million in compensation claims, according to a report by PricewaterhouseCoopers. (8)

Australia

Work-related injury and disease cost the Australian economy \$61.8 billion, representing 4.1% of GDP (2012/13) (6)

The workplace is an ideal setting for public health and wellness interventions, partly because of the sheer amount of time individuals spend in the work environment (11). Workplaces already have a connected community, where enhanced peer support among colleagues has been proven to promote behaviour change (12, 13).

The Australian Institute of Health and Welfare (AIHW) has called for a combination of universal approaches (broad public health campaigns) and targeted approaches (such as the workplace or at-risk populations) to address public health issues (14).



HEALTHY TASMANIAN WORKPLACES

Evidence that a joint public-private health intervention can work can be drawn from our recent public-private partnership with the Tasmanian Government in Australia. The Government has made the Ritualize program available free to employers and their employees throughout the state – a world first in corporate health. After eight weeks of engagement with the program, users had, on average, reduced their BioAge by **3.3 years** by committing to healthy daily Rituals.

The Think Better Quest of the program showed an 11% increase in the number of employees likely to have low mental wellbeing and a 12% reduction in the number of people likely to have a mental health issue (measured using the WHO-5 Well-Being Index).

Workplace Health Programs

Effectiveness and ROI of workplace health programs

Return on investment (ROI) is the measure often used to assess the effectiveness of workplace health programs. ROI is calculated as the monetised value of the benefit, divided by the cost of program delivery. For example, a program that costs \$15,000 to run and results in a benefit of \$45,000 will have an ROI of 200%.

It has been estimated that every dollar spent on effective workplace mental health programs in Australia generates \$2.30 in benefits to an organisation — a 130% return on investment (8). Other studies show different values and a few studies return negative results.

When there is conflicting evidence, it is helpful to look at results of meta-analysis, which groups lots of good-quality studies together. Several landmark and ongoing reviews of workplace health interventions conclude that effective programs result in positive clinical and cost outcomes, (15, 16) but note that most of these only measured absenteeism. If the costs of presenteeism are taken into account, results become even more positive (17). ('Presenteeism' is when people are at work when unwell and therefore have lower productivity levels).

While there are several issues with ROI measurement, the evidence suggests that workplace wellbeing programs are worth the investment (8).



Look beyond absenteeism for a more accurate ROI

When measuring ROI, it is critical to take into account that the true cost of ill health at work cannot be quantified through staff absences alone.

Cost of absenteeism

The 2014 Absence management Survey of Australia (18) found that employee absenteeism had risen to 7%, costing a total of \$33 billion in lost productivity.

In 2015, the Centers for Disease Control and Prevention (CDC) in the United States reported that productivity losses linked to absenteeism cost employers \$225.8 billion annually, or \$1685 per employee (19).

In the UK, the Office for National Statistics reported that an estimated 137 million working days were lost due to sickness or injury in 2016 (20).

Cost of presenteeism and lost productivity

Although harder to measure, according to the Harvard Business Review (21), presenteeism accounts for around 60% of the total cost of worker illness.

A report prepared for Pathology Awareness Australia (PAA) in 2016 quantified the cost to the Australian economy associated with presenteeism at approximately \$34 billion a year. (22)

Meanwhile, a more recent study from Nottingham Business School in the UK found that the average UK employee spends almost two weeks a year at work while ill (versus 6.6 days absent from work due to illness), costing firms more than £4,000 per person, per year (23).

66%

On average, employers who work with Ritualize experience a 66% reduction in absenteeism.

55%

On average, employers who work with Ritualize experience a 55% reduction in presenteeism.

10 tips for making your wellbeing program a success

There are many choices of programs and approaches for employers who want to help their employees to be the healthiest, happiest and most productive versions of themselves.

With the gap between your youngest and oldest employees getting wider, you need to find a solution that works for everyone. It's harder today, too, because many workers are more cynical about 'workplace wellbeing' than a decade ago. You will want to find a solution that people trust is built to their needs, not the employer's needs.

Weighing up your options and considering all the factors requires time – from securing a wellbeing program budget and internal resource to finding a solution that offers suitable timing, accessibility, privacy and health focus areas (such as physical fitness, diet, sleep or mindset). In reality, more immediate priorities such as recruitment, performance management and dispute-handling may undermine your capacity to give an employee health strategy the time it deserves.

For anyone trying to justify investing time and budget in employee wellbeing, the key message to leaders is that you can expect to see improvements in your workforce's productivity, retention and engagement, plus your organisational image (24).

Today's best employers are no longer debating whether to invest in employee wellbeing - they are simply navigating how best to do so.

Not sure where to start?

This Workplace Health Savings Calculator gives you a great template to get started;
www.healthyworkers.gov.au/internet/hwi/publishing.nsf/Content/roi-tool

1. Demonstrate leadership

The responsibility for people's health doesn't start and end with your Human Resources team. Many reports on workplace health in recent years have flagged the need for leaders to enable and embrace workplace wellbeing themselves.

The National Institute for Occupational Health and Safety in the US (25) and key public figures in Australia (including former Victorian Premier and mental health advocate, Jeff Kennett) (26) have called for CEOs and senior leaders of organisations to strongly support and embrace any wellbeing program they roll out.

As well as sending a strong message about wellbeing culture, such leadership can generate a better ROI. It has been reported that increasing participation rates can double or triple the ROI (16), and strong leadership can play a vital role in this.

“Outstanding leaders go out of their way to boost the self-esteem of their personnel. If people believe in themselves, it's amazing what they can accomplish.”

— **Sam Walton, American Businessman and Walmart Investor**

2. Clear, sincere communication

A major outcome of a recent global survey on the future of wellness at work (REF A) was that the companies ranked highest for genuinely caring about their employees' health were also more likely to have a wellbeing plan in place – but this was offset by a general tide of cynicism from employees.

“Only 25% of employees believe that their company offers a wellness program because they care about workers' health and three in four employees perceive wellness programs as companies 'caring' more about their bottom line than employee health.” (4)

While more organisations are getting serious about workplace wellbeing, many workers simply aren't buying into it.

One of the biggest challenges for any corporate wellbeing initiative is getting employees to sign-up and truly identify what's in it for them. A key to success is communicating to employees from the outset that a wellbeing program is a win/win situation with benefits for both the individual and the organisation – not another KPI they will be measured against.

It is also critical that you allay privacy concerns, as this is an issue that drives a lot of employee cynicism (27). Look for providers that allow participants to control and personalise their privacy settings.

3. Focus on the important stuff

Health problems that affect a person's work vary widely. Be mindful not to stereotype your people or narrow your program too much.

It is very difficult to pick the most burning health issue affecting your people's engagement or productivity from just looking around the room. The best wellbeing provider should be able to report aggregated findings from employees' on-boarding health assessments to help you develop your approach.

In the absence of any specific data for your organisation, it may be helpful to understand the top

concerns of employers across the world (2). In order of importance, they are:

- improving morale/engagement
- reducing absenteeism
- improving workplace safety
- improving productivity/presenteeism

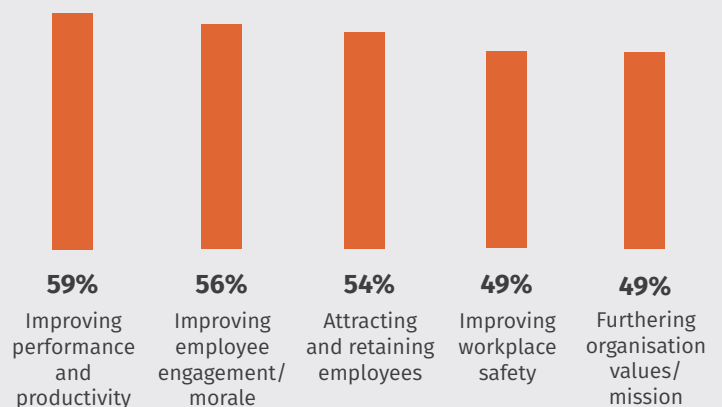
Note that in the US, healthcare costs are also a vital concern in the workplace as US companies often provide employee health insurance.

Your employee health problems may not be what you predict. Employees participating in a four-week Ritualize challenge (Quest) in 2017, shows that of those people with a BioAge higher than their real age, the BioAge variance was very similar across each of the health pillars. Fitness, nutrition, sleep and mindset problems were very evenly distributed. The data also highlighted that participants in their 30s were the unhealthiest across each of these areas.

Making assumptions that your oldest or most overweight staff members present the highest risk may be incorrect.

Figure 2 shows the most important objectives that drive wellness strategies for employers and in which areas they have the greatest impact, according to 2016 Global Wellness Survey (24).

Top objectives for employers



Top outcomes for employers

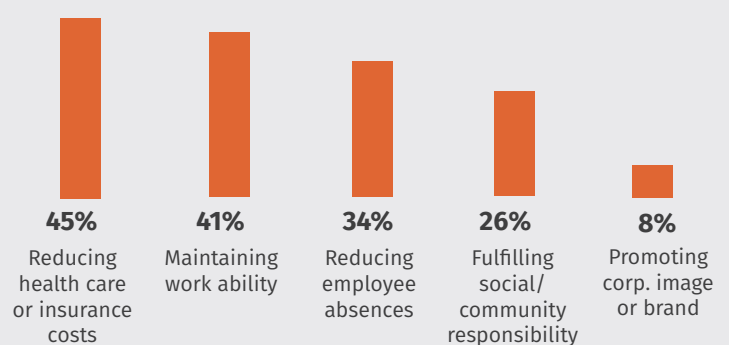


Figure 2: Source https://www.globalhealthyworkplace.org/case-studies/2016_Global_Wellbeing_Survey_Executive-Summary.pdf

4. Integrated approach

Choose a program that takes an integrated and holistic approach.

Active people tend to sleep better. Eating better helps you feel more energised and more sleep helps you to manage stress. Although this seems like common sense, many workplace health programs focus on a single lifestyle factor at a time.

Several systematic reviews of workplace health interventions prove that these health pillars are highly interconnected and should be addressed more holistically for the best outcomes (27, 28, 29, 30, 31). This conflicts with the science.

This research is supported by a global study of workplace wellbeing strategy and trends carried out by Bucks Consultants in 2014 (27). It identified the top four health issues across all regions to be:

- stress
- physical activity/exercise
- nutrition/healthy eating
- workplace safety.

Having an integrated program that addresses most or all of these issues is the most effective strategy. Having themed challenges as part of your strategy is also valuable. A shared focus on one health area with friends and colleagues gives a sense of increased

connectedness and motivation. Allowing people a degree of flexibility to tailor their program to focus on their personal health concerns will also increase engagement. This was highlighted in the 2017 Willis Towers Watson Report:

While people look to employers to give them (wellbeing) opportunities and services, 73% want to be in control of the process. (10)

What about occupational health and safety?

Occupational health and safety can be positively influenced by connections to workplace health and wellbeing programs.

Worksafe Tasmania (a department of the Tasmanian Government in Australia) recently chose to explore this option by making the Ritualize program available free to employers and their employees throughout the state – a world first in corporate health.

From looking at the top employer objectives in combination with the most pressing health issues, it appears a workplace health program that focuses on lifestyle factors such as physical activity, sleep and nutrition together could be used to tackle absenteeism and presenteeism risks. If they have a fun and interactive element, they will also help boost staff morale and engagement.

5. Digital approach

Choose a digital approach to reduce your cost and simplify delivery.

While many workplace health programs have usually included an element of face-to-face delivery (talks, coaching sessions, health checks) and printed material (health risk assessments), research proves that a lower-touch digital approach is also effective (27), especially when it is interactive and includes an element of competition and gamification.

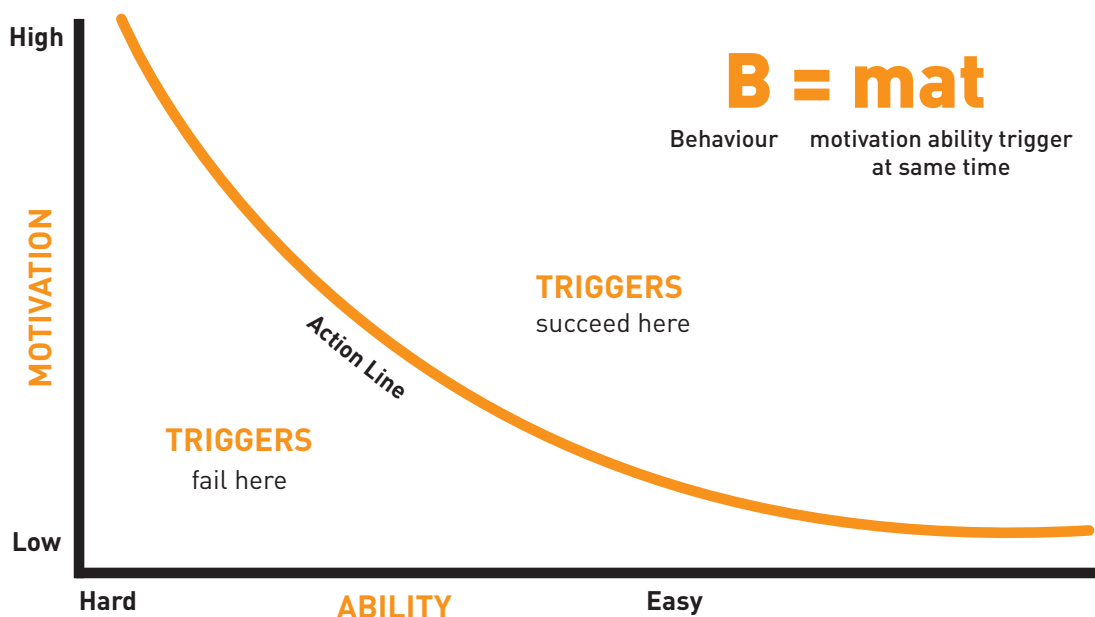
The senior leaders and also the IT teams in your organisation may also probably be more inclined to support a program that does not add any resource-burden or integration work from their end, so check what options in the marketplace use technology effectively. If you have staff spread over many locations, technology can save significant costs and help connect people.

6. Strong educational foundation

Ensure your program has a strong educational foundation that drives behaviour change.

With so many different fads and myths around health, you need to make sure you are investing in a program that is based on proven behavioural change strategies and that your workers are receiving research-based health insights.

Programs built on the science of enhancing the intrinsic motivation of individuals improve success rates (31). It is a good idea to check if the workplace health programs you are considering are based on established theories of behavioural change, such as the Transtheoretical Model of Change, Self-determination Theory, Self-affirmation Theory and the Fogg Behaviour Model (Figure 3, below) (32).



You can also read more about intrinsic motivation on our blog: ritualize.com/find-your-why

7. Tools to measure progress

Make sure the program gives your people the tools they need to measure their progress.

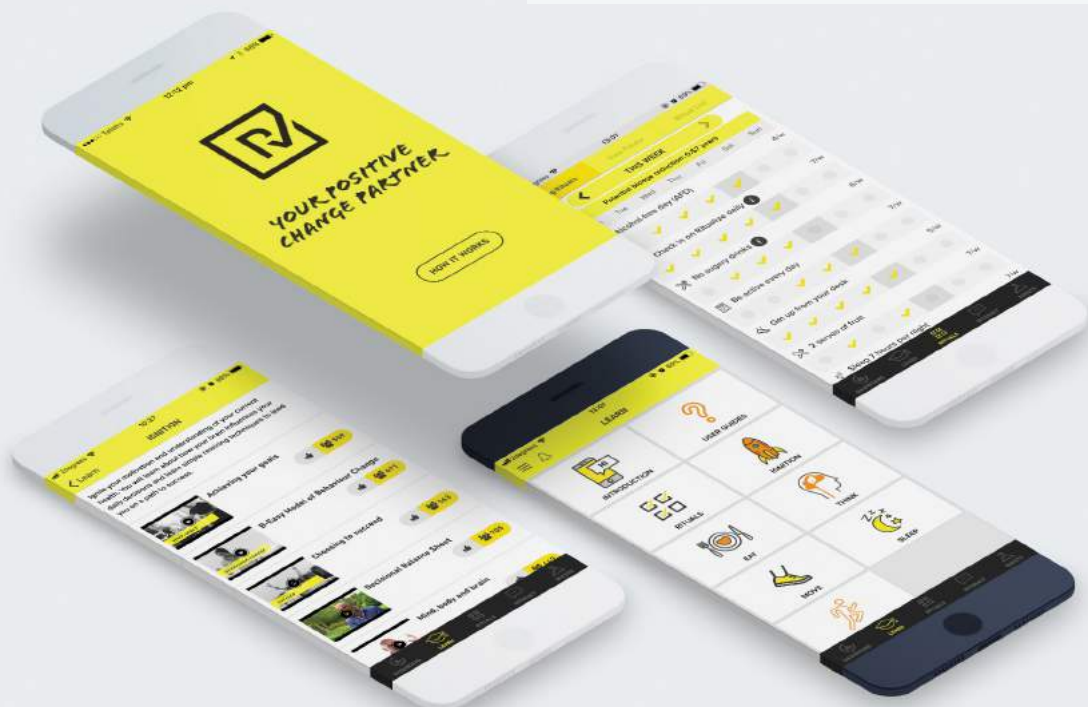
Research shows that to successfully improve their lifestyle choices and improve their health, people require:

1. a baseline to work from
2. a means of measuring their progress across key health areas (e.g. physical activity, nutrition, sleep and mindset).

A recent study from TechTarget (42) argues that offering real-time analytics to track outcomes provide incentive to employees to participate in a health program. Great wellbeing programs will give participants a baseline to work from and measure their progress against as they go along. This can take many forms, such as an overall assessment score, comparisons against government or World Health Organization guidelines, or even the number of steps taken for specific challenges.

Ritualize's health assessment survey, called BioAge, has been used by more than 500,000 people around the world. It gives them a private and accessible means to establish their starting point as well as a realistic target to work towards. Their predicted BioAge updates daily, with weekly and monthly performance summaries to help them review their progress over time.

This more holistic and non-intrusive approach to measuring progress (no weigh-ins, no biometric screening, no fitness tests) has proven successful.



A man with short dark hair, wearing a plaid shirt over a dark t-shirt, is smiling and looking upwards and to the right. He is sitting in what appears to be an audience, with other people blurred in the background. The background shows a man in a light blue shirt and red tie, and a woman in a grey top.

“No one wants to be told that they need to improve their health to avoid financial penalties...(it) breeds resentment and won’t help companies with long-term engagement and retention.” (34)

8. Be strategic with financial incentives

Without the right communication, getting employees to engage with a wellbeing program is challenging. To boost initial participation or win back engagement when it drops, it can be tempting to offer rewards. Opinion is divided on when and how to use them effectively.

The US and Canada continue to outstrip other regions in offering incentives (24) (or penalties), with 77% of employer wellbeing programs offering incentives in 2017 plus another 10% planning to offer them in the future. The incentives include reduced health insurance premiums (especially in the US), gift cards and financial rewards.

By contrast, in Europe and Latin America, 52% and 51% of employer wellness programs, respectively, have no plans to offer incentives. This is at least partly driven by the fact that US companies stand to lose more financially because they pay for employees' health insurance, but some of it may be the 'me too' syndrome.

Research on incentives is also divided on whether they work. They would seem to be more effective in driving one-off behaviours, such as program sign-up or a health check, but they are less effective in driving behavioural change.

There are also pitfalls in offering incentives; for

example, a study published in Health Matrix in 2017 warns that "putting money at stake can encourage very unhealthy forms of cheating". (33)

There are other ethical considerations, with many individuals stating that they don't believe that people should be paid to lose weight or stop smoking. Some research suggests that offering rewards may be counterproductive, as it can diminish an individual's intrinsic motivation to achieve health goals (9).

The key take-out here is the importance of forward-planning to avoid blowing your budget with costly incentives when engagement drops (35). You must also ensure that your incentives strategy doesn't disadvantage any of your employees – especially those who may be keen to improve their health but struggle with self-esteem, disability or the capacity to do so. Much of this is down to sensitive communication of the incentives scheme.

Speak to your wellbeing provider about their thoughts on incentives and what measures they can offer to help you identify worthy winners and ensure fair weighting of reward if you do wish to offer them. Awarding people for a number of daily steps taken, for example, becomes a meaningless numbers game that rewards the people who are already active. Rewarding those showing the greatest (or a certain level of) improvement, however, levels the playing field for everyone.

Get creative with incentives

Effective incentives don't need to be limited to financial rewards. Try other incentives such as giving people a slightly longer lunch break to fit in a workout or a walk; discounts on healthy lunch options; healthy options at morning teas and on staff birthdays; or a 'no emails after a certain time' policy. Better still, ask your staff what the roadblocks to them participating are and try to find small ways to make it easier for them.

9. Adapt your workplace

Adapt your workplace environment and culture.

The traditional office-based workplace environment has been shown to have a negative impact on health and, therefore, productivity through the amount of time spent sitting.

Occupational sitting time contributes to increases in weight gain and obesity rates (36). It has also been linked to increased presenteeism, especially among 'professionals' (managers and administrators) (37, 38).

Ideally a workplace health program should address the built environment, providing more opportunities to reduce sedentary time. Where budget allows, you could consider sit-to-stand/stand-up workstations. Cost-free tactics include making more meetings stand-up meetings, encouraging staff to take walk-and-talk meetings, and incorporating a few short stints of movement into the day.

Presenteeism has been shown to be rife in companies that don't offer any kind of wellness initiative. Even when they do, if no provision is made for giving people a break (e.g. to take a walk at lunchtime or eat a healthy lunch), they won't take it and their work suffers regardless. (39)

10. Evaluate success

When evaluating success, remember these two questions...

1. Did my people benefit?
2. Did it provide a return on investment?

"You can't manage what you can't measure."

This well-known quote from management thinker Peter Drucker is very relevant to your wellbeing program. In order to measure the success of your program, there are two things to consider:

1. Did my people benefit?

Whether program reports are provided by your wellbeing partner or whether you conduct your own survey, capturing feedback from users is essential. The aim here is not to ascertain their personal health outcomes (those should be reported by your provider) but rather to determine how they felt about the opportunity to participate and their engagement and sentiment towards you as their employer.

The 2016 Global Wellness Survey, conducted by Buck Consultants (24), surveyed more than 1000 organisations in 40+ countries. It found that only 33% of surveyed organisations believed that they had a 'culture of health'. Consider asking a similar question in your own staff surveys to ascertain any change in sentiment as a result of your program.

Although surveying your employees at the end of a program will indicate the engagement levels for the most motivated employees who keep going until the end, it is also worth measuring engagement levels as you go. Choose to work with wellbeing providers who give you a degree of flexibility within their offering so that you can adapt and respond to the degrees of engagement you receive as the program unfolds.

2. Did it deliver a return on investment?

To evaluate the effectiveness of workplace health programs every effort should be made to calculate all costs, including staff costs, as well as all benefits. The benefits should include medical and healthcare cost reductions where applicable, workers’ compensation claim reductions, any reductions in absenteeism and presenteeism, as well as more intangible benefits such as improved culture, employee engagement and ‘Employer-of-choice’ status.

Finding a program that minimises indirect costs should be a key selection factor.

Costs	Benefits
Measurement of costs to run a program is generally straightforward and includes: (40) Direct costs • Payments to any external program providers Indirect costs • Internal costs associated with staff time to run the program • Downtime costs of staff who participate in the program • Travel and equipment costs • Any training costs	The main areas of benefit are as follows: (17, 40) Direct benefits • Reductions in illness and absenteeism • Reductions in workers’ compensation claims/ occupational injury/insurance premiums Indirect benefits • Improved productivity/decreased presenteeism • Improved staff retention or attraction • Enhanced reputation as employer of choice • Improved quality of life of employees

ROI measurement tips

- ▶ Changes in absenteeism can be measured fairly easily by comparing your own HR analytics for the period where people were participating in the program to identify any correlations. There are several validated questionnaire tools for measurement of presenteeism (41).

▶ You can assess the value of, and measure changes in, non-monetary benefits, such as impact on staff retention, culture or improved wellbeing and quality of life – even if this is achieved by a quick staff/participant survey before and after running a program.
- ▶ Ask your health and safety team to share insights on whether there has been a change in reported work accidents, injury claims and premiums (40).

▶ Any provider with a program worth pursuing will keep you informed on engagement rates and results as your employees move through the program. Ask for a sample of a report up-front to ensure your provider knows what you are aiming to achieve.

Conclusion

This white paper is designed to stimulate discussion about best practice in employee health programs based on achieving both the best personal and business outcomes. This means running holistic, multi-factorial programs which address overall lifestyle (physical activity levels, nutrition, sleep, and mindset), rather than single-focused disease-control programs and intrusive health assessments.

Measuring the true effectiveness of the program requires you to go beyond an ROI calculation based on your absenteeism data to consider presenteeism, injuries claims, and impact on staff engagement. A high-quality program will ask users to re-take a health (self)assessment at key stages during and again after the program to assist you with measuring overall outcomes.

In the event that your strategy or program delivers disappointing results, before planning your next steps, it is wise to reflect on factors external to the program that could have impaired engagement. Consider how it was positioned, what time of year it was launched and whether HR and company leaders were seen to embrace the program. Winning your people's trust and generating true motivation for change at the outset of a program is critical and means allowing enough time for an onboarding campaign (for which your provider should be able to provide marketing assets). Employers should also prepare to communicate program details/next steps during the course of the program (be it by email, briefings, intranets etc) in order to help drive engagement and participation in the workplace.

From a program content perspective, be discerning in seeking a program that's based on science, personalisable to peoples' individual health goals and realistic (both in what it asks you/the employer to invest and the employee to do). Finally, remember that significantly reducing your organisations' employee health burden won't happen overnight but when you have the right program in place, the return on your budget and internal leadership efforts will be both visible and measurable.



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