



Jennifer's Tool & Die Worksite Wellness Program

Jennifer, the owner of Jennifer's Tool & Die has decided it's time to create a worksite wellness program for the company. A wellness committee has been formed and is working on creating a wellness policy.

Current Benefits

Jennifer offers health insurance through a Minnesota based insurance company. The annual premium for full coverage is \$1000 per year for an individual. Currently the employer pays half of the individual premium for all employees who elect coverage & the employee pays half, including the full premium for any family coverage.

Workforce and Work Environment

- ❖ Fifty employees: 40 men, 10 women
- ❖ Age range: 19 – 62
- ❖ Tobacco users: 20
- ❖ Overweight employees – 18
- ❖ Obese employees: 12 (including Maxine, who is severely obese)
- ❖ Employees with diabetes: 5
- ❖ Employees in wheelchair: 1 (Carl is in a wheelchair due to a back injury)

Possible Worksite Wellness Program Activities

- ❖ A health risk assessment (HRA) administered by employer's health plan
- ❖ A reduction in co-pays for completing the HRA
- ❖ Gift certificates for meeting walking goals that include climbing stairs
- ❖ Purchasing exercise equipment for the break room
- ❖ Premium reduction of \$250 (25% of cost of coverage) who maintain weight at or below the recommended BMI
- ❖ Premium increase for smokers
- ❖ Smoking cessation services
- ❖ Stocking free fruit and other healthy snacks in the lunchroom
- ❖ Offering some aspects of the program to employees' dependents, e.g. HRA, smoking cessation services and premium or co-pay reductions for meeting certain goals

Worksite Wellness Programs - Legal Terms and Abbreviations

Americans with Disabilities Act (ADA) – The ADA is a federal law that makes it unlawful to discriminate in employment against a qualified individual with a disability. The ADA also outlaws discrimination against individuals with disabilities in State and local government services, public accommodations, transportation and telecommunications.

Consolidated Omnibus Budget Reconciliation Act (COBRA) - COBRA provides certain former employees, retirees, spouses, former spouses, and dependent children the right to temporary continuation of health coverage at group rates.

Genetic Information Non-Discrimination Act (GINA) – GINA is a federal law prohibiting the improper use of genetic information in health insurance and employment.

Health Risk Assessment (HRA) – The HRA is a tool used to provide individuals with an evaluation of their health risks and quality of life. It typically consists of a questionnaire, a risk calculation or score, and some form of feedback. It may include measurements such as blood pressure, cholesterol & weight and may identify interventions to promote health, sustain function and/or prevent disease.

Health Information Portability & Accountability Act (HIPAA) – HIPAA is a federal law that regulates the availability and breadth of group health plans and certain individual health insurance policies. It includes the privacy rule, non-discrimination provision and COBRA, among other provisions.

Protected Health Information (PHI) – PHI is a term used in HIPAA to describe any information about health status, provision of health care, or payment for health care that can be linked to a specific individual.

