

Get Fit: Getting the Most Out of Your Employer Wellness Programs

By John E. DeGruttola

When you wake up in the morning and walk past your treadmill, does it taunt you? Does it scream for you to step on board and walk around a bit? Do you pass by it with a fleeting thought that you'll exercise tomorrow? If you answered yes to any of these questions, then you're not alone. Most people don't like to think about being healthy, eating right and regular exercise. It's generally not fun.

According to the National Center for Health, 63% of Americans are overweight. Skyrocketing obesity rates are linked to all sorts of health issues, such as heart disease and diabetes. Despite knowing the risks, most of us still resist doing the things it takes to stay healthy.

So what if your employer offered you wellness and prevention programs to keep you healthy? And what if they were FREE? Would you get on board? Across the U.S., employers are banking on the fact that you will do just that. Despite the economic downturn, more employers are offering wellness programs in an effort to reduce healthcare costs. That means that you can engage in programs that improve your health at no cost or at a reduced fee. If that isn't a motivator, nothing will be.

Employees' health and wellness hasn't always been a top priority for employers, until it became beneficial to do so. The reality is that it's just good business to offer wellness programs to reduce the bottom line. This national trend is creating a firestorm. Health insurance carriers are regularly offering wellness and disease management programs as part of their services and are struggling to keep up with the demand. Annual surveys of *Fortune* 500 companies conducted by a leading benefits consulting firm have found interest in wellness programs among employers has doubled over the past five years. In fact, nearly two-thirds of employers in the United States offer such services, including health coaching, smoking cessation and obesity management programs.

With the new year upon us, taking advantage of wellness programs enable us to fulfill our expectations of improving our health. Who among us hasn't made that age-old New Year's resolution of losing weight and exercising more?

Programs range from eating and exercise initiatives to screenings for cancer. Many require a health risk assessment up front to evaluate the employee's health risks prior to becoming involved with any programs, in an effort to gauge results and success. Some employers offer strong incentives, such as cash or discounts on health insurance premiums to maintain and increase participation in wellness programs.

So it is attainable to maintain a healthy lifestyle and reduce health risks for disease. The key is jumping in and participating. Take part and be healthy!

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