

Workplace Wellness Trends Shaping Today's Workforce

What are the top trends affecting the health and productivity of your workforce — and what can you do to help?



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Financial stress impacts employee productivity and wellbeing. Learn how to develop a holistic financial wellbeing strategy that helps your employees become financially secure.

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Poor mental health has a greater impact on the workplace than poor physical health. Learn how to take a preventive approach to avoid lost productivity, reduce stigma, and increase access to care.

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Executive Summary

While economic expansion has created a shortage of skilled workers, new developments in behavioral science continue to push back against the traditional biometric-based wellness programming model. Employers have responded by shifting their focus away from just disease management to a more holistic approach to total wellbeing.

This year's Workplace Wellness Trends from HUB International highlight an emphasis on influencing culture and offering initiatives to improve the employee experience, while continuing to reinforce the impact of mental health and financial stress on employee wellbeing.



Chapter 1: Financial Wellness

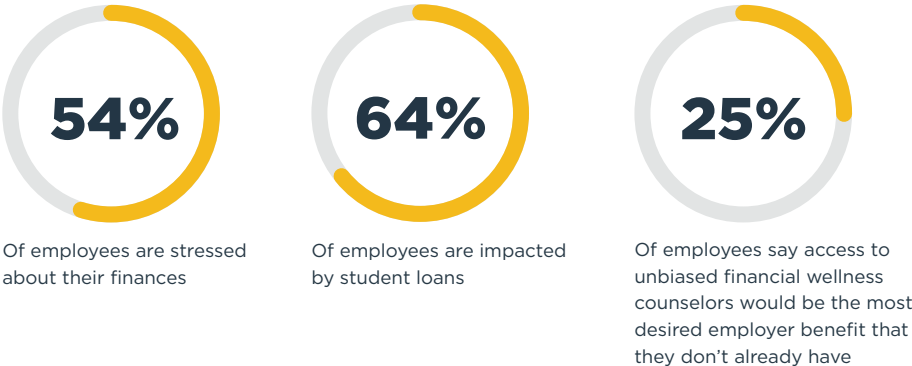
When an employee is stressed financially, their physical, mental, and emotional health suffers. Employees are happier and healthier when they have a sense of financial well-being, and their performance is better as well.

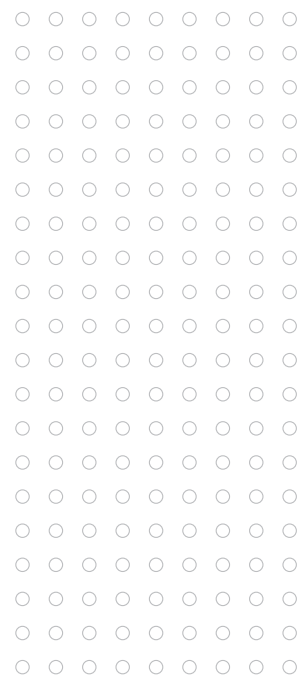
Close the gaps in your financial wellness program so you can offer your employees the resources they need to manage their finances more effectively. Some of these benefits and tools include:

- Medical, Rx, long-term and short-term disability plans
- Voluntary benefits to cover unexpected expenses (critical illness, accident)
- Student loan resources & assistance (tuition reimbursement, repayment options)
- College savings plans
- Retirement savings matching, automatic contribution increases, and education
- HSA/HRA contributions
- Discounts and deals sites
- Short-term loans, daily access to paycheck funds, automatic savings programs
- Health plan transparency tools
- Financial Wellness behavior change programs and online educational websites

FINANCIAL STRESS SOURCES, BY THE NUMBERS

Where does employees' financial stress come from? Let's break it down.





WHAT CAN YOU DO?

Three ways to start addressing the impact of financial stress:

- 1** Survey your employees to learn more about which financial issues keep them up at night, and how prepared they currently are to address them.
- 2** Evaluate your current benefits and financial wellness programs to identify where gaps exist.
- 3** Connect with a HUB advisor to develop a formal Financial Wellness program to enable and engage employees to earn, save, protect, invest, and manage money effectively.



Chapter 2: Humanizing Your Workers

With the pressure to exceed company goals and continually innovate, it's not uncommon for businesses to lose sight of the fact that employees are real people with real feelings, struggles and needs inside and outside of work. When employees don't feel like their needs and feelings are being addressed, they tend to disengage in their work and have lower job satisfaction overall.

When you humanize your workplace, you:

- Build happiness, boost employee energy, and increase retention
- Engage employees and allow them to create a sense of achievement
- Give employees flexibility in their workplace and choice in their career path
- Encourage social interactions and individuality

HOW TO CREATE A HUMANIZED WORKPLACE

The following ideas can help employees feel valued and engaged.



RECOGNITION

Show your employees that you care about their personal success, value their efforts, and appreciate their loyalty.



ENVIRONMENT

Purposeful workplace design is one of the easiest ways to ignite employees' senses and enhance their creativity.



REMOVE BARRIERS

Make your wellness initiatives more accessible to employees.



SOCIAL COMMUNITY

Your well-being programs should reflect the digital age we live in — embrace technology, social networks, and actively engage in online communities.



CHOICE

Stop doing wellness "to" employees, and partner "with" employees to offer well-being solutions on their terms.



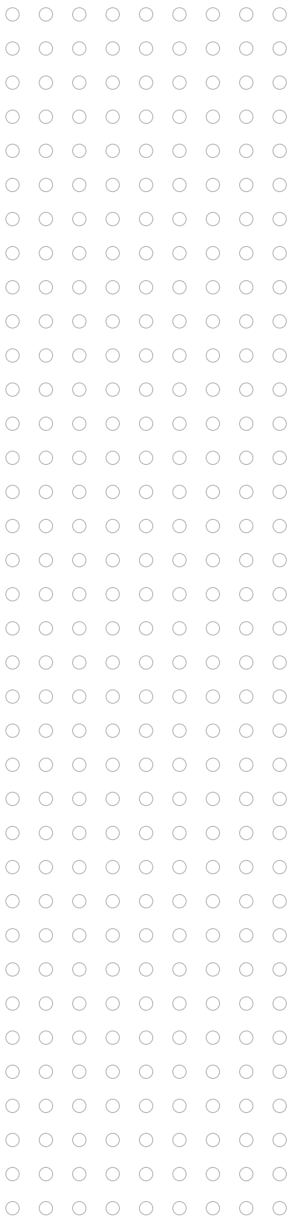
PURPOSE

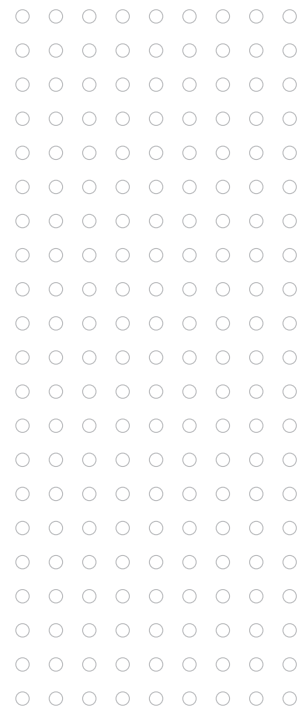
Put "purpose" at the center of your well-being programs. Individuals with a defined purpose in life have fewer health risk factors and, reduced incidence of chronic disease.



BALANCE

Make sure employees feel that they can manage both their jobs and their personal lives without having to give up one for the other.





WHAT CAN YOU DO?

Three ways you can work to humanize your workplace:

- 1** Consider a vendor or partner who can add tools for recognition and engagement.
- 2** Rework elements of your physical workplace to be more accommodating to social interaction and individuality.
- 3** Provide choice in benefits, career paths, and working hours, to enable employees to align careers with their life purposes.

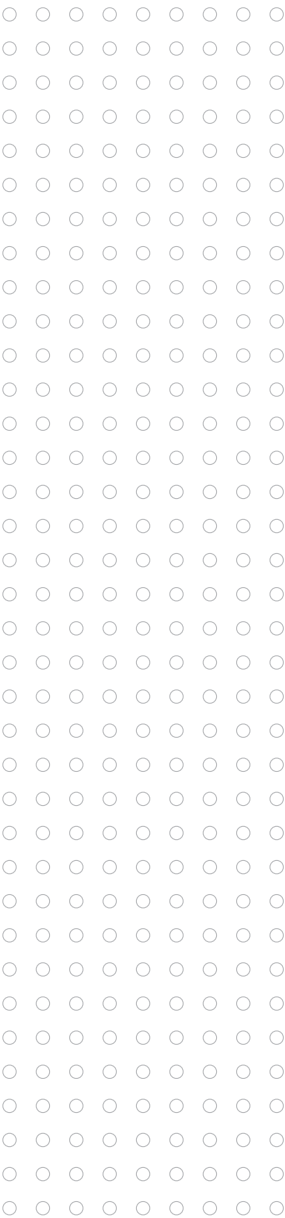
Sources: Consumer Health Mindset Survey; Virgin Pulse (2015), "4 Simple Ways to Help Employees Beat Burnout"



Chapter 3: Mental Health

The impact poor mental health has on the workplace is greater than that of poor physical health. In fact, more workers are absent due to mental health issues than physical illness or injuries. By taking a preventative vs. reactive approach to psychological health, employers can:

- Create a culture of acceptance, free from the stigma of seeking out mental health help
- Avoid lost productivity due to mental health absences or lack of engagement
- Improve employee satisfaction



MENTAL HEALTH BY THE NUMBERS



1 IN 5 WORKING ADULTS
experience a diagnosable
mental illness each year



Mental illnesses are the
leading cause of disability
worldwide



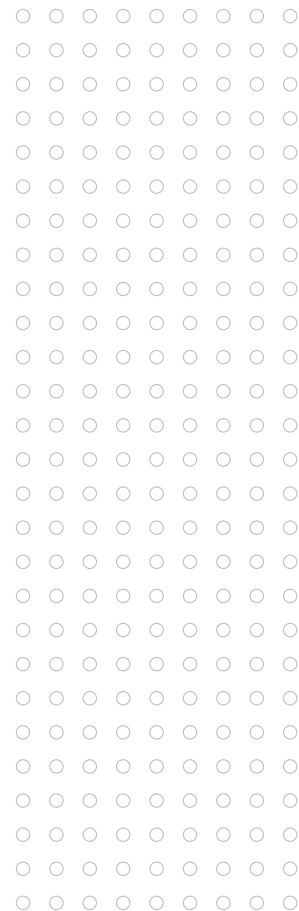
1 IN 10 FULL-TIME EMPLOYEES
has an addiction



Of employees with a mental illness **take time off** because of it — **up to 10 days** a year

More than 35% of managers feel they **receive no formal support or resources** to help employees





WHAT CAN YOU DO?

Three ways to take a preventative stance on mental health:

- 1** Address stigma and create a culture of acceptance. Methods could include conducting in-house campaigns or bringing employee assistance program (EAP) staff and mental health care providers onsite to decrease stigma and increase care.
- 2** Create alternative strategies for expanding access to mental care services. Promote telehealth services and include access to complementary and alternative medicine services like acupuncture and chiropractic care.
- 3** Digital health tools have the potential to dramatically increase the ability to address several conditions, and they are often low-cost or even no-cost. HUB offers a wide range of online resources for clients.

Sources: <https://www.inc.com/matthew-jones/how-mental-health-can-save-businesses-225-billion-each-year.html>
National Business Group on Health (<https://www.businessgrouphealth.org/>)



Chapter 4: Intrinsic Motivators

The key to employee engagement is targeted, effective communication and the right incentives. There are two kinds of incentives, extrinsic and intrinsic. Extrinsic incentives like cash are transactional and their impact is often short-term. On the other hand, intrinsic incentives can:

- Inspire and motivate employees in the moment and throughout the year
- Encourage employees to make their own decisions and actions to reach a personal or professional goal
- Increase employee engagement and happiness

EXTRINSIC VS. INTRINSIC INCENTIVES



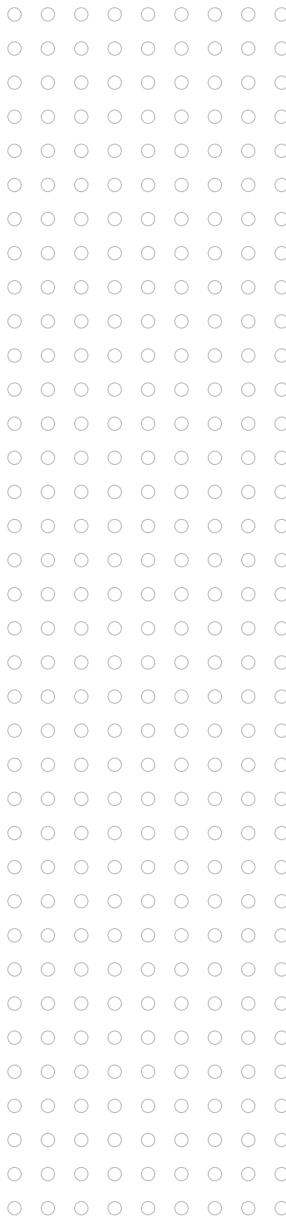
EXTRINSIC
INCENTIVES

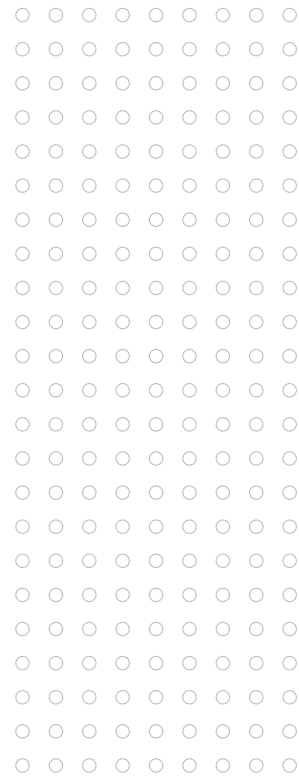
- Cash
- Premium incentives
- Gift cards
- Prizes
- Time off



INTRINSIC
INCENTIVES

- Recognition
- Personal fulfillment/values
- Social connection
- Happiness
- Trust/responsibility





WHAT CAN YOU DO?

Three ways to encourage the behavior you'd like to see in your employees:

- 1 Field a custom Health Culture Survey to better understand what will motivate your workforce to be more engaged and take actions that incorporate that input.
- 2 Reduce extrinsic/external incentive values and shift the focus and resources into employee recognition and building culture.
- 3 Provide a focused, but broader range of health and wellbeing programs and services that will allow participants to choose how they want to engage in their personal journey toward health improvement.

Tailored support that puts you in control

We can advise you on how to confidently navigate change, and help develop a strategy to support and engage your people by promoting a culture of health and high performance.

Contact a HUB advisor today at:

hubemployeebenefits.com

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