Embracing a Broader Definition of Well-Being
Eighth Annual Employer-Sponsored Health and Well-being Survey

March 2017
Survey Methodology

- Online survey was fielded from November 2016 through December 2016 among National Business Group on Health members and clients of Fidelity Investments

- 141 companies responded to the survey

- Survey focused on:
  - Defining well-being
  - Types of health and well-being programs offered
  - Levels of incentives to engage employees and spouses/domestic partners
  - Use of outcome-based incentives to reward for goals/outcomes
  - Use of non-financial-based incentives to reward for goals/outcomes
  - Measurement tactics and program participation results
  - Future of health improvement investment amidst healthcare reform
Survey Demographics
141 companies responded to this year’s survey

Respondents by Industry

- Other manufacturing: 20%
- Banking or financial services: 12%
- Technology and telecommunications: 11%
- Retail: 10%
- Health Care: 10%
- Energy and chemicals: 8%
- Other, please specify: 7%
- Insurance: 6%
- Grocery or consumer products manufacturing: 4%
- Professional services: 4%
- Transportation and shipping: 4%
- Entertainment and hospitality: 2%
- Government and education: 1%

Respondents by Size

- Large: 36%
- Jumbo: 35%
- Mid-Market: 30%

Respondents by CDHP Offering

- Not offered: 29%
- CDHP option: 11%
- CDHP full-replacement: 59%

N = 141
Mid Market (<5,000 EEs); Large (5,000 – 20,000 EEs); Jumbo 20,000+ EEs
Executive Summary

86% of companies include well-being as part of their overall business strategy and 30% of companies connect well-being to their key business metrics.

Expanded Definition of Well-Being is the Norm
- 84% of companies include financial security in their well-being strategy (up from 65% last year)
- 73% of companies include community involvement in their well-being strategy (up from 65% last year)
- 58% of companies include social connectedness in their well-being strategy (up from 48% last year)

Employers Increasing Investment in Incentives
- Employee incentive prevalence increased from 72% to 74%
- Average annual employee incentive amount increased from $651 to $742
- Average annual spouses incentive amount increased from $471 to $694

Non-Financial Incentives Gaining Traction
- 67% of companies offer at least one non-financial incentive
- Employee/Group recognition and raffles are the two most popular non-financial incentives
Defining Well-Being
Well-Being is Critical to Overall Business Strategy

Prevalence of Well-Being as Part of Overall Business Strategy

- Yes: 86%
- No: 3%
- Don't Know: 11%

N = 140
But Not Yet Tied to Business Metrics

Has your organization connected employee well-being to any key business metrics – either financial metrics and/or operational metrics?

- Yes, to operational and financial metrics: 19%
- Yes, to operational metrics ONLY: 18%
- Yes, to financial metrics ONLY: 11%
- No, but considering: 4%
- No, not considering: 8%

N = 139
Expanded Definition of Well-Being Is Now the Norm

**Dimensions Included in Overall Well-being Strategy**

- **Physical health**
  - N = 140
  - Will be in place in 2017: 95%
  - Considering for future: 5%
  - Will be in place in 2016: 96%
  - Considering for future: 3%

- **Emotional/mental**
  - N = 140
  - Will be in place in 2017: 87%
  - Considering for future: 12%
  - Will be in place in 2016: 87%
  - Considering for future: 11%

- **Financial security**
  - N = 140
  - Will be in place in 2017: 84%
  - Considering for future: 16%
  - Will be in place in 2016: 76%
  - Considering for future: 20%

- **Community involvement**
  - N = 139
  - Will be in place in 2017: 65%
  - Considering for future: 19%
  - Will be in place in 2016: 73%
  - Considering for future: 17%

- **Social connectedness**
  - N = 138
  - Will be in place in 2017: 58%
  - Considering for future: 29%
  - Will be in place in 2016: 48%
  - Considering for future: 29%

- **Job satisfaction**
  - N = 138
  - Will be in place in 2017: 51%
  - Considering for future: 25%
  - Will be in place in 2016: 50%
  - Considering for future: 26%

- **Purpose in life or "Spiritual contentment"**
  - N = 138
  - Will be in place in 2017: 22%
  - Considering for future: 23%
  - Will be in place in 2016: 25%
  - Considering for future: 23%
Program Overview
Prevalence of Health Risk and Condition Management Programs Holding Steady

Health Risk Management

- Health Risk Assessment: 73% in place in 2017, 9% considering for future
- Biometric Screening: 72% in place in 2017, 10% considering for future
- On-site Clinic: 35% in place in 2017, 9% considering for future

Condition Management

- Diabetes: 81% in place in 2017, 7% considering for future
- Asthma or COPD: 72% in place in 2017, 9% considering for future
- Coronary artery disease: 72% in place in 2017, 9% considering for future
- Congestive heart failure: 70% in place in 2017, 9% considering for future
- Oncology: 67% in place in 2017, 11% considering for future
- Other disease management programs: 55% in place in 2017, 9% considering for future

2017 Response:
- ■ Will be in place in 2017
- □ Considering for future

2016 Response:
- ■ Will be in place in 2016
- □ Considering for future

N = 141
Increased Prevalence of Treadmill Desks, Ergonomic Support, and Fitness Wearables

**Physical Health**
- Nutritional labeling or nutritional promotions in the cafeteria: 52% (2016), 12% (2017)
- Policies regarding healthy food options in the cafeteria, vending machines and catering: 48% (2016), 18% (2017)
- Stretch Breaks: 40% (2016), 21% (2017)
- Treadmill desks or sit-to-stand ergonomic support: 55% (2016), 13% (2017)
- Subsidies or discounts for fitness wearables: N/A
- Discounts or price differentials on healthy food options in the cafeteria: 28% (2016), 17% (2017)

**2017 Response:**
- Will be in place in 2017
- Considering for future

**2016 Response:**
- Will be in place in 2016
- Considering for future

N = 141
Emotional/Mental Health Programs On The Rise

- Other stress management programs such as coaching or relaxation programs:
  - Will be in place in 2017: 60% (2017), 54% (2016)
  - Considering for future: 19% (2017), 12% (2016)

- Resiliency training programs:
  - Will be in place in 2017: 40% (2017), 27% (2016)
  - Considering for future: 30% (2017), 20% (2016)

- Mindfulness classes or training:
  - Will be in place in 2017: 35% (2017), 22% (2016)
  - Considering for future: 26% (2017), 21% (2016)

- Teletherapy:
  - N/A

- Happiness programs:
  - Will be in place in 2017: 26% (2017)
  - Considering for future: 19% (2017)

N = 141 (2017)
Along With Community Involvement Programs

**Community Involvement**

- **Collection drives**
  - Will be in place in 2017: 88%
  - Considering for future: 3%
  - 2016 Response: 77%

- **Team-building volunteer programs**
  - Will be in place in 2017: 79%
  - Considering for future: 6%
  - 2016 Response: 67%

- **Charitable match giving programs**
  - Will be in place in 2017: 71%
  - Considering for future: 6%
  - 2016 Response: 65%

- **Time off to volunteer**
  - Will be in place in 2017: 62%
  - Considering for future: 12%
  - 2016 Response: 58%

N = 141 (2017)
And Financial Security Programs

Financial Security

- **Financial seminars or lunch-n-learns**
  - Will be in place in 2017: 82%
  - Considering for future: 7%
  - N/A: 8%

- **Access to resources to support key financial decisions like mortgages, wills and income protection**
  - Will be in place in 2017: 74%
  - Considering for future: 13%
  - N/A: 4%

- **Access to tools and resources to support emergency savings, debt management, budgeting**
  - Will be in place in 2017: 71%
  - Considering for future: 16%
  - N/A: 3%

- **Financial health programs or challenges**
  - Will be in place in 2017: 62%
  - Considering for future: 21%
  - N/A: 3%

- **One-on-one financial planning with advisor/coach**
  - Will be in place in 2017: 60%
  - Considering for future: 18%
  - N/A: 12%

- **Student loan counseling or repayment assistance**
  - Will be in place in 2017: 25%
  - Considering for future: 28%
  - N/A: 13%
Over Three Quarters of Organizations Also Focus on Spouses/DPs

76% of spouses and/or domestic partners are eligible to participate in well-being programs

Respondents by Size

Mid-Market (≤5,000 EEs); Large (5,000 – 20,000 EEs); Jumbo (20,000+ EEs)

Financial Security

- Access to tools and resources to support emergency savings, debt management, budgeting: 11% Yes – only if enrolled in health plan, 72% Yes – independent of health plan enrollment, 17% No
- Access to resources to support key financial decisions like mortgages, wills and income protection: 3% Yes, 67% Yes, 25% No
- Financial health programs or challenges: 3% Yes, 66% Yes, 26% No
- One-on-one financial planning with advisor/coach: 7% Yes, 60% Yes, 33% No
- Financial seminars or lunch-n-learns: 0% Yes, 51% Yes, 47% No
- Student loan counseling or repayment assistance: 2% Yes, 56% Yes, 44% No

Mid-Market (≤5,000 EEs); Large (5,000 – 20,000 EEs); Jumbo (20,000+ EEs)
Incentives in 2017
Incentive Prevalence Holding Steady for Employees, But On the Rise for SPs/DPs

N = 141 (2017)

Incentive Prevalence

SP/DP Incentive Prevalence

N = 96 (2017)
Employee Incentive On The Rise

Employee Incentive Amount

- Average: $521, $594, $693, $651, $600
- Median: $500, $500, $500, $600, $600

Employee Average by Size

- Mid-Market: $713
- Large: $714
- Jumbo: $795

Employee Average by CDHP Offering

- CDHP full-replacement: $803
- CDHP option: $701
- Not offered: $787

N = 93 (2017)
Spouse/Domestic Partner Incentive Amounts Also Increasing

**SP/DP Incentive Amount**

- **Average**
  - 2013: $465
  - 2014: $530
  - 2015: $628
  - 2016: $471
  - 2017: $600

- **Median**
  - 2013: $375
  - 2014: $400
  - 2015: $500
  - 2016: $350
  - 2017: $694

**SP/DP Average by Size**

- **Mid-Market**
  - 2017: $700

- **Large**
  - 2017: $718

- **Jumbo**
  - 2017: $671

**SP/DP Average by CDHP Offering**

- **CDHP full-replacement**
  - 2017: $804

- **CDHP option**
  - 2017: $646

- **Not offered**
  - 2017: $463

N = 60 (2017)
Companies Utilizing SP/DP Incentive Match Employee Amounts

Of the Companies with Incentives for Spouses, Percentage with the Same Incentive Amount for Employees and Spouses

- Same Amounts: 62%
- Different Amounts: 38%

N = 60 (2017)
Expanded Definition of Well-Being Continues to Drive Participation

Although percentage of Spouses/Domestic Partners earning incentives is increasing slightly
A Look at Incentive Prevalence by Program…
(of those companies with program in place)

**Health Risk Management**

- Health risk assessment: 71%
  - N = 103 / 70
- Biometric screening: 85%
  - N = 101 / 59
- On-site clinic: 14%
  - N = 50 / 21

**Condition Management**

- Condition management: 33%
  - N = 120 / 79
A Look at Incentive Prevalence by Program…
(of those companies with program in place)

Physical Health

- Smoking cessation programs
  - N = 128/80
  - EE: 52%, Spouse: 46%

- Physical activity programs or challenges
  - N = 121/58
  - EE: 51%, Spouse: 43%

- Weight management programs
  - N = 111/61
  - EE: 43%, Spouse: 38%

- Lifestyle management coaching
  - N = 94/63
  - EE: 45%, Spouse: 41%

- On-site fitness classes | Employees
  - N = 93/23
  - EE: 27%, Spouse: 26%
A Look at Incentive Prevalence by Program…
(of those companies with program in place)

- Other stress management programs such as coaching or relaxation programs
  - EE: 27%
  - Spouse: 25%
  - Total companies: 84 / 53

- Resiliency training programs
  - EE: 25%
  - Spouse: 19%
  - Total companies: 56 / 27

- Happiness programs
  - EE: 35%
  - Spouse: 31%
  - Total companies: 37 / 16

- Mindfulness classes or training
  - EE: 26%
  - Spouse: 17%
  - Total companies: 50 / 23

- Teletherapy
  - EE: 13%
  - Spouse: 15%
  - Total companies: 47 / 33

(Note: N = number of companies offering the program, / = number of employees taking the program)
A Look at Incentive Prevalence by Program…
(of those companies with program in place)

Financial Security

- Financial health programs or challenges
  - EE: 26%
  - Spouse: 17%
  - N = 87 / 48

- Financial seminars or lunch-n-learns
  - EE: 19%
  - Spouse: 15%
  - N = 115 / 39

- Access to tools and resources to support emergency savings, debt management, budgeting
  - EE: 15%
  - Spouse: 15%
  - N = 100 / 60

- Access to resources to support key financial decisions like mortgages, wills and income protection
  - EE: 14%
  - Spouse: 18%
  - N = 100 / 60

- One-on-one financial planning with advisor/coach
  - EE: 12%
  - Spouse: 15%
  - N = 84 / 39

- Student loan counseling or repayment assistance
  - EE: 14%
  - Spouse: 14%
  - N = 35 / 14
Outcome-Based Incentives Remain Less Common

**Outcome-Based Incentives by Size**
- Mid-Market: 35%
- Large: 33%
- Jumbo: 30%

**Outcome-Based Incentives by CDHP Offering**
- CDHP full-replacement: 41%
- CDHP option: 29%
- Not offered: 25%

N = 141 (2017)
Non-Financial Incentives
Use of Non-Financial Incentives Has Become Prevalent

Prevalence of Non-Financial Incentives

- Employee or group recognition: 50%
- Raffles: 47%
- Charitable giving: 27%
- PTO: 16%
- Other: 2%

N = 141

67% of companies offer at least one non-financial incentive

Other:
- Branded SWAG
- Points program to purchase from a well-being store, giveaways for participation
- Health and wellness equipment/prizes
Employers Still Evaluating The Success of Non-Financial Incentives

Almost 50% of companies offering non-financial incentives find at least one to be successful.
Program Measurement
Financial Health Participation Significantly Increased

- Health risk assessment: 55% (2017) vs. 53% (2016)
- Biometric screening: 52% (2017) vs. N/A
- Physical activity programs or challenges: 27% (2017) vs. 29% (2016)
- Subsidies or discounts for fitness wearables: 20% (2017) vs. N/A
- Subsidies or discounts for off-site gym memberships: 19% (2017) vs. N/A
- Financial health programs or challenges: 18% (2017) vs. 7% (2016)
- Weight management programs: 18% (2017) vs. 10% (2016)
- Condition management programs: 17% (2017) vs. 12% (2016)
- Resiliency training programs: 16% (2017) vs. 3% (2016)
- Smoking cessation programs: 12% (2017) vs. 10% (2016)
Future Investment in Health Improvement
Employers Planning to Continue or Expand Investments in Well-Being Programs in the Near Term

![Bar chart showing the percentage of employers planning to continue or expand investments in well-being programs or resources.](chart)

- Expand at a greater level: 55%
- Continue at the same level: 32%
- Continue at a reduced level: 3%
- No longer invest in this tactic: 1%
- Don't know: 9%

N = 137 (2017)
And Employers Also Planning to Continue the Use of Incentives

Top Reasons for those Considering a Reduction or an Elimination of Incentives: lack of evidence of the impact, cost of the programs/incentives, and lack of employee engagement.

N = 137 (2017)
Well-Being Strategy Framework

**Program (Re)Design**
- Revisit program goals & objectives
- Test programs and designs, including use of incentives
- Finalize new programs, designs, and incentives
- Identify key program performance metrics and appropriate targets
- Discuss current engagement strategy, highlighting challenges and opportunities

**Diagnostic Evaluation**
- Review employer objectives and inventory current programs
- Benchmark existing programs, including use of incentives
- Analyze participation data and results
  - Vendor reports, ad hoc data, etc.
- Provide written assessment of the current state with challenges and opportunities

**Vendor Selection**
- Manage RFP process, determine key selection criteria
- Summarize proposals and meet to select finalists
- Attend finalist meetings and conduct BAFO negotiations
- Document final proposal
- Attend initial implementation kick-off

**Program Launch**
- Develop employee engagement strategy
- Test themes and overall messaging
- Identify desired behaviors and associated key performance metrics
- Determine media/channels for rollout
- Develop timeline and associated editorial calendar
- Develop communication tactics, potentially including websites, apps, personalized statements, dashboards, bootcamps, workshops, etc.

**Program Management**
- Develop governance structure for employer well-being program, including integration with health care and retirement plans, as appropriate
- Meet with vendor(s) twice a year to review performance, discuss program modifications, and review new products/services/features
- Conduct periodic employee sensing related to well-being program design, vendors and communication
- Ongoing and ad hoc analysis
# Selected Survey Participants

<table>
<thead>
<tr>
<th>Ace Hardware Corporation</th>
<th>General Motors</th>
<th>Sprint</th>
</tr>
</thead>
<tbody>
<tr>
<td>AT&amp;T</td>
<td>GlaxoSmithKline</td>
<td>Standex International Corp.</td>
</tr>
<tr>
<td>Aetna, Inc.</td>
<td>Harris Corp</td>
<td>Staples</td>
</tr>
<tr>
<td>Alyeska Pipeline Service Company</td>
<td>HCSC</td>
<td>Synopsys, Inc.</td>
</tr>
<tr>
<td>American University</td>
<td>IBM</td>
<td>Target Corporation</td>
</tr>
<tr>
<td>Amgen Inc.</td>
<td>Intel</td>
<td>TD Bank</td>
</tr>
<tr>
<td>Analog Devices</td>
<td>International Automotive Components Group</td>
<td>Tennessee State and University</td>
</tr>
<tr>
<td>Apache Corporation</td>
<td>Itron, Inc.</td>
<td>Teradata Corporation</td>
</tr>
<tr>
<td>Apria Healthcare</td>
<td>JE Dunn Construction Company</td>
<td>Texas Health Resources</td>
</tr>
<tr>
<td>Assurant, Inc.</td>
<td>JLL</td>
<td>Texas Instruments</td>
</tr>
<tr>
<td>Avangrid</td>
<td>KapStone Paper and Packaging Corporation</td>
<td>The Hartford</td>
</tr>
<tr>
<td>Baker Hughes</td>
<td>KeyBank</td>
<td>The Home Depot</td>
</tr>
<tr>
<td>BBU, Inc.</td>
<td>Keysight Technologies, Inc.</td>
<td>The Toro Company</td>
</tr>
<tr>
<td>Cambia Health Solutions</td>
<td>Marathon Oil</td>
<td>The Wonderful Company</td>
</tr>
<tr>
<td>CBS Corporation</td>
<td>Masco Corporation</td>
<td>Time Warner Inc.</td>
</tr>
<tr>
<td>CDW</td>
<td>Medtronic</td>
<td>Trident Seafoods</td>
</tr>
<tr>
<td>CH2M</td>
<td>Mutual of Omaha</td>
<td>Tupperware Brands Corporation</td>
</tr>
<tr>
<td>Chevron</td>
<td>NextEra Energy, Inc.</td>
<td>Tyson Foods, Inc.</td>
</tr>
<tr>
<td>Citrix</td>
<td>Nokia</td>
<td>U.S. Bank</td>
</tr>
<tr>
<td>Crowley</td>
<td>Northern Trust</td>
<td>Universal Health Services, Inc.</td>
</tr>
<tr>
<td>CVS Health</td>
<td>Pfizer</td>
<td>UPMC</td>
</tr>
<tr>
<td>Citrix</td>
<td>Pitney Bowes</td>
<td>US Foods</td>
</tr>
<tr>
<td>Dell</td>
<td>Praxair</td>
<td>Volvo Group - US</td>
</tr>
<tr>
<td>Dr Pepper Snapple Group</td>
<td>Quanex</td>
<td>Walmart</td>
</tr>
<tr>
<td>Eaton</td>
<td>Quest Diagnostics Incorporated</td>
<td>Wells Fargo &amp; Company</td>
</tr>
<tr>
<td>Express Scripts</td>
<td>RR Donnelley</td>
<td>Wyndham Worldwide</td>
</tr>
<tr>
<td>FCA US LLC</td>
<td>Schwann's Shared Services, LLC</td>
<td>ZF North America, Inc.</td>
</tr>
<tr>
<td>Fidelity Investments</td>
<td>Sodexo</td>
<td>ZF TRW</td>
</tr>
<tr>
<td>General Cable</td>
<td></td>
<td></td>
</tr>
<tr>
<td>General Mills</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Select list of participants that agreed to show their names
This presentation is by Fidelity Benefits Consulting, which is part of the Fidelity Personal and Workplace Investing division and which provides strategic consulting services to plan sponsors.

All content in this presentation is for discussion and informational purposes and is not intended to provide tax, legal, insurance, investment or other financial advice. No part of this presentation should be construed, explicitly or implicitly, as an offer to sell, a solicitation of an offer to buy, an endorsement, guarantee or recommendation for any financial product or service by Fidelity its affiliates or any third party.

© FMR LLC.
Appendix
In Addition to Managing Health Care Costs, Engagement and Productivity are Primary Objectives

**Primary Objectives for Well-being Program**

- Manage health care costs
  - Most Important: 47%
  - Second Most Important: 18%
  - Third Most Important: 20%
  - Fourth Most Important: 8%
  - Fifth Most Important: 6%
  - Least Important: 1%
  - N = 137

- Improve engagement
  - Most Important: 21%
  - Second Most Important: 25%
  - Third Most Important: 21%
  - Fourth Most Important: 21%
  - Fifth Most Important: 7%
  - Least Important: 5%
  - N = 136

- Increase productivity and reduce absence
  - Most Important: 13%
  - Second Most Important: 31%
  - Third Most Important: 23%
  - Fourth Most Important: 18%
  - Fifth Most Important: 11%
  - Least Important: 3%
  - N = 134

- Assist with recruitment and retention
  - Most Important: 7%
  - Second Most Important: 12%
  - Third Most Important: 15%
  - Fourth Most Important: 26%
  - Fifth Most Important: 23%
  - Least Important: 17%
  - N = 137

- Improve company reputation/brand
  - Most Important: 6%
  - Second Most Important: 8%
  - Third Most Important: 12%
  - Fourth Most Important: 14%
  - Fifth Most Important: 27%
  - Least Important: 32%
  - N = 133

- Reinforce safety messages/programs
  - Most Important: 7%
  - Second Most Important: 7%
  - Third Most Important: 10%
  - Fourth Most Important: 14%
  - Fifth Most Important: 23%
  - Least Important: 40%
  - N = 135
Beyond financial metrics, which of the following does your company consider critical business operational metrics? (Please select all that apply.)

- Employee engagement: 78%
- Customer satisfaction and retention: 75%
- Recruitment of desired talent: 68%
- Workplace accidents: 55%
- Voluntary turnover: 53%
- Absenteeism: 44%
- Quality of products produced: 43%
- On-time product delivery: 40%
- Net Promoter Score: 17%
- Customer acquisition cost: 17%
- Inventory levels: 16%
- Other: 4%

Other:
- Safety (x2)
- Occupational illnesses (different from workplace accidents)
- Shareholder Value (i.e., stock price)
- Sales
- Glassdoor Rating
Spouse and Domestic Partner Eligibility Decreased Slightly

N = 125 (2017)
Spouse/Domestic Partners Are Eligible for Broad Spectrum of Programs

**Health Risk Management**

- **Health risk assessment**
  - Yes – only if enrolled in health plan: 59%
  - Yes – independent of health plan enrollment: 35%
  - No: 7%

- **Biometric screening**
  - Yes – only if enrolled in health plan: 53%
  - Yes – independent of health plan enrollment: 27%
  - No: 19%

- **On-site clinic**
  - Yes – only if enrolled in health plan: 31%
  - Yes – independent of health plan enrollment: 29%
  - No: 40%

**Condition Management**

- Yes – only if enrolled in health plan: 89%
- Yes – independent of health plan enrollment: 6%
- No: 5%

N = 35-83
Spouse/Domestic Partners Are Eligible for Broad Spectrum of Programs

Physical Health

- **Lifestyle management coaching**: 57% (Yes) - only if enrolled in health plan, 33% (Yes) - independent of health plan enrollment, 10% (No)
- **Smoking cessation programs**: 56% (Yes) - only if enrolled in health plan, 35% (Yes) - independent of health plan enrollment, 9% (No)
- **Weight management programs**: 45% (Yes) - only if enrolled in health plan, 33% (Yes) - independent of health plan enrollment, 22% (No)
- **Subsidies or discounts for off-site gym memberships**: 32% (Yes) - only if enrolled in health plan, 38% (Yes) - independent of health plan enrollment, 30% (No)
- **Physical activity programs or challenges**: 27% (Yes) - only if enrolled in health plan, 41% (Yes) - independent of health plan enrollment, 33% (No)
- **Subsidies or discounts for fitness wearables**: 24% (Yes) - only if enrolled in health plan, 45% (Yes) - independent of health plan enrollment, 31% (No)
- **On-site fitness classes**: 5% (Yes) - only if enrolled in health plan, 33% (Yes) - independent of health plan enrollment, 62% (No)

N = 29-86

- Yes – only if enrolled in health plan
- Yes – independent of health plan enrollment
- No
Spouse/Domestic Partners Are Eligible for Broad Spectrum of Programs

**Emotional/Mental Health**
- Teletherapy: 56% (Yes – independent of health plan enrollment), 41% (Yes – only if enrolled in health plan), 3% (No)
- Other stress management programs such as coaching or relaxation programs: 32% (Yes – independent of health plan enrollment), 52% (Yes – only if enrolled in health plan), 16% (No)
- Resiliency training programs: 18% (Yes – independent of health plan enrollment), 51% (Yes – only if enrolled in health plan), 31% (No)
- Mindfulness classes or training: 14% (Yes – independent of health plan enrollment), 50% (Yes – only if enrolled in health plan), 36% (No)
- Happiness programs: 3% (Yes – independent of health plan enrollment), 54% (Yes – only if enrolled in health plan), 38% (No)

**Financial Security**
- Access to tools and resources to support emergency savings, debt management, budgeting: 1% (Yes – independent of health plan enrollment), 72% (Yes – only if enrolled in health plan), 17% (No)
- Access to resources to support key financial decisions like mortgages, wills and income protection: 3% (Yes – independent of health plan enrollment), 67% (Yes – only if enrolled in health plan), 25% (No)
- Financial health programs or challenges: 3% (Yes – independent of health plan enrollment), 66% (Yes – only if enrolled in health plan), 26% (No)
- One-on-one financial planning with advisor/coach: 7% (Yes – independent of health plan enrollment), 60% (Yes – only if enrolled in health plan), 33% (No)
- Financial seminars or lunch-n-learns: 6% (Yes – independent of health plan enrollment), 51% (Yes – only if enrolled in health plan), 47% (No)
- Student loan counseling or repayment assistance: 5% (Yes – independent of health plan enrollment), 56% (Yes – only if enrolled in health plan), 44% (No)

N = 25-75
Outcome-Based Incentives Focused on Healthy Weight & Tobacco Cessation

- Healthy weight or waist circumference: 77%
- Tobacco free: 77%
- Healthy blood pressure: 75%
- Healthy cholesterol levels: 68%
- Healthy glucose levels: 66%

N = 44
SP/DP Participation Also Concentrated in Physical Health Programs

- Biometric screening: 45%, N = 36
- Health risk assessment: 39%, N = 38
- Physical activity programs or challenges: 23%, N = 14
- Weight management programs: 18%, N = 13
- Condition management programs: 16%, N = 15
- Smoking cessation programs: 10%, N = 16
For Those Considering a Reduction or an Elimination of Incentives, Lack of Evidence of the Impact is the Driving Reason

- Lack of evidence of the impact: 81%
- Cost of programs/incentives: 63%
- Lack of employee engagement: 44%
- Limited or no internal support for program: 13%
- Other: 38%

Other:
- We do not see value in the incentives at this time, but continue to see untangible value in well-being related programming
- M&A / program harmonization
- Want to reduce the amount of options presented to associates. (limit the mind-share)
- Employees are participating in the absence of incentives; it is becoming part of our culture.
- Considering other health plan designs
- Never had incentives