



From Wellness to Well-being

Trends in supporting employee health and happiness

Blue Cross Master Class Webinar Series
June 28, 2018







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What you'll learn from today's session

Topics

-  Understand the differences between wellness and well-being
-  Know what you can do to help your business and your employees
-  Learn about the science behind well-being
-  Review industry trends in support of well-being
-  Understand the benefits of well-being to your employees and your organization

Today's speakers

Insight into Organizational Impact of Well-being from Blue Cross



Cindy Bjorkquist, M.S.

Director, Wellness Programs
Blue Cross Blue Shield of MI



Laura Byars

Vice President, Human Performance
Blue Cross Blue Shield of MI

What is wellness?

Awareness of health risks, promotion of healthy habits



Nutrition and
weight loss



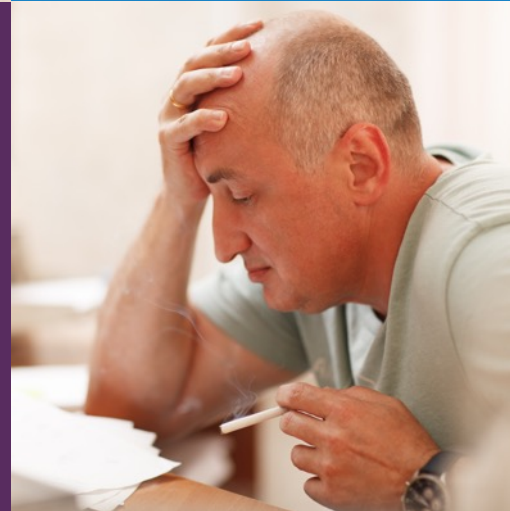
Exercise



Stress
management



Smoking
cessation



Screenings &
disease
management

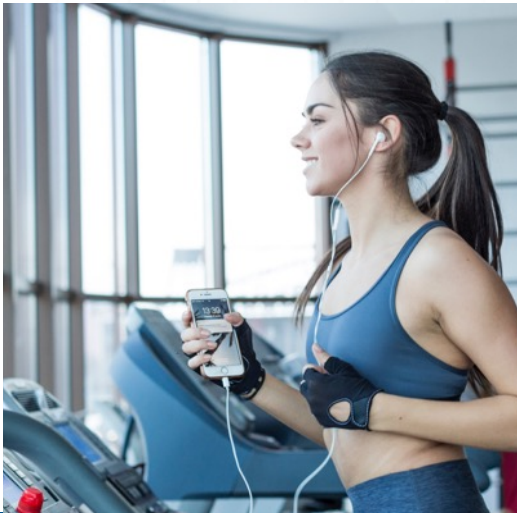
Why wellness programs matter

Research shows that wellness improves productivity and can reduce costs

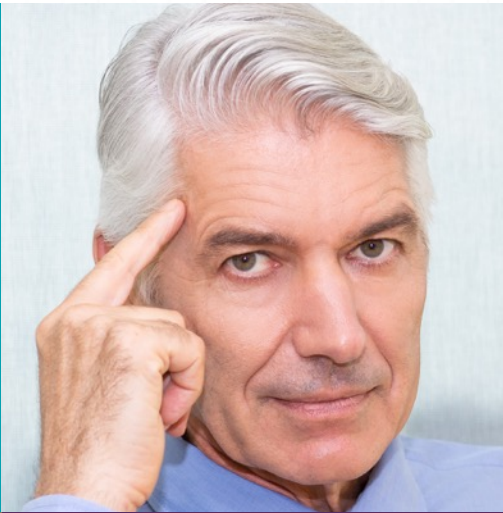
- ✓ Improve employee health behaviors and reduce health care cost
- ✓ Improve productivity / presenteeism
- ✓ Decrease absenteeism
- ✓ Help attract and retain employees

What is well-being?

Moving beyond biometrics to include physical, social, spiritual and emotional health



Physical
health



Mindfulness



Happiness



Resiliency



Community
involvement

Well-being includes perceptions of life

The O.C. Tanner Institute's 2015 Health and Well-being study ... **wellness** programs focus on *physical attributes* ... **Well-being** is a measure of a person's perception of how their life is going – **whether it's fulfilling and satisfying, whether they feel their best every day, and where their life is headed in the future.**



Healthy does not always equal happy and vice versa

Why well-being programs matter

Impacts on health care costs and productivity

Employers are changing their company culture to positively impact employees and bottom line.

Employees who rate their well-being as high:

- Have a **19% higher work output**
- Rate their team's work output 20% higher
- Are more likely to stay with their employer

2.5X

more likely to be viewed as top-performing company with well-being program (society for HR management)

#1

contributor to rising health care costs and low productivity is low employee well-being. (Gallup)

Well-being isn't new – we've thought about it in the workplace for a decade



CAREER

Most essential, finding fulfillment in what a person does each day is the key driver of their perception of well-being



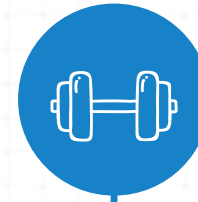
SOCIAL

Centers on relationships and how they impact physical and mental health



FINANCIAL

Manages personal finances to reduce stress and increase security



PHYSICAL

The level of health and energy a person feels (physical and emotional)



COMMUNITY

Employees feel safe and connected to their community

Gallup's 5 Pillars of well-being work together to create a state of well-being

Source: Gallup, 2010

The science behind well-being is new

A deeper understanding of well-being grounded in science and research

Today - A sample related to:



Mindfulness & meditation



Happiness



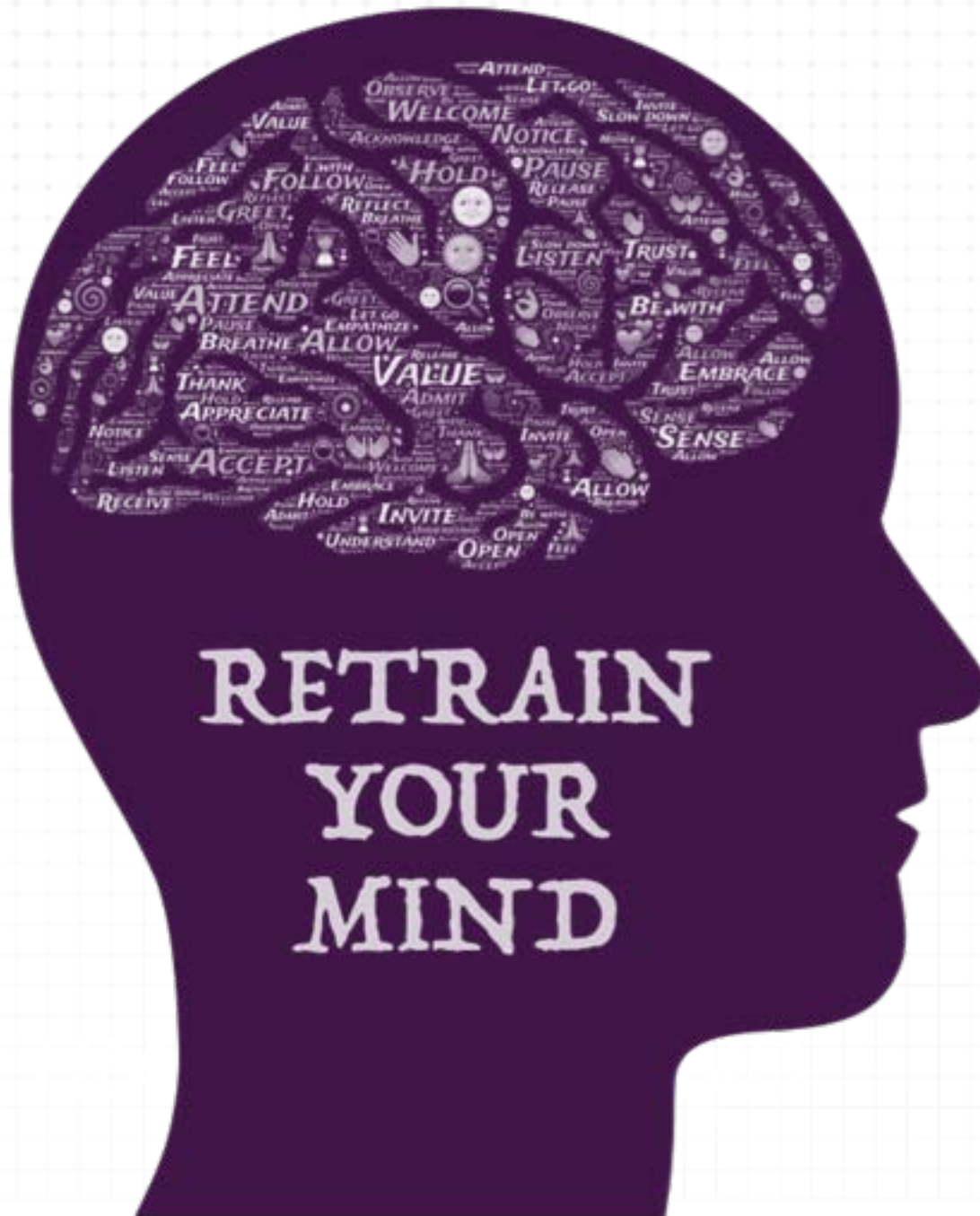
Resilience



Kindness and compassion



Social connectedness



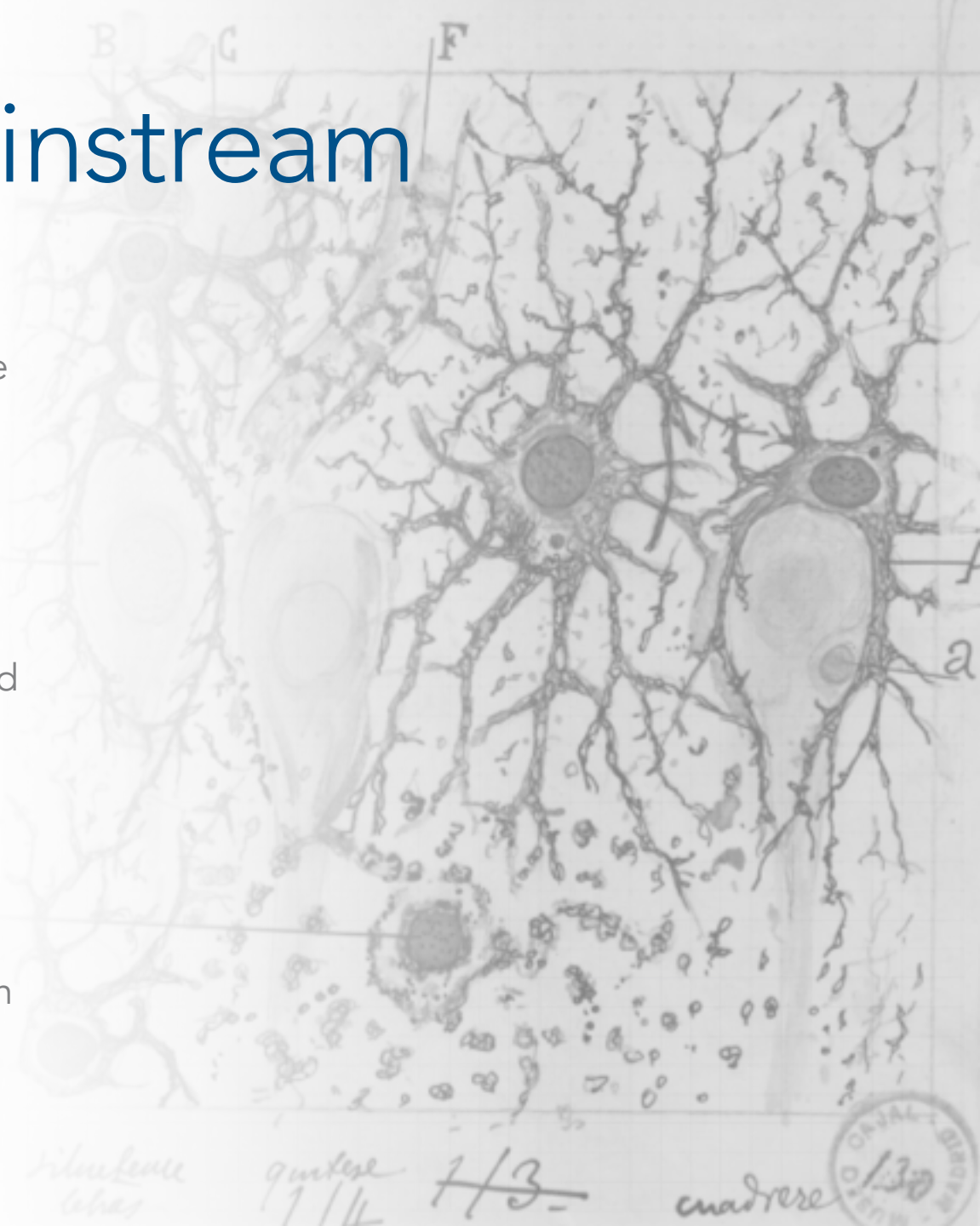
Achieve well-being by using *mindfulness training*

Mindfulness not only helps us to cope but to thrive in the face of constant change

Mindfulness goes mainstream

- **1900's** – Ramon y Carjal, the father of modern neuroscience, began to map neuro-pathways. He discovered the pathways change based on how we use our brain.
- **1940's** – Donald Hebb discovered “neurons that fire together, wire together” (Hebbian Theory)
- **1970's** – Jon Kabot-Zinn was the first to put mindfulness in a scientific context as Mindfulness Based Stress Reduction.
- **1989** – Ellen Langer created a common understanding of mindfulness through her book, *Mindfulness*
- By **2016** – **explosion of studies on the impact of mindfulness** – an average of 80 studies published each month

Drawing by Ramon y Carjal



What are the characteristics of someone who practices mindfulness?

- **Present in the moment**
- **Avoid mind wandering from task**
- **Love unconditionally**
- **Forgive 100%**
- **Compassionate**
- **Seek social connections**
- **Don't worry about finances**
- **Stay physically fit**
- **Sleep when they need to**
- **Constantly learning good habits**



We can reprogram attitudes and habits for mindfulness

Research suggests you can rewire your brain for:

- Happiness
- Success
- Compassion
- Empathy
- Stop bad habits
- Start new habits

Rewire your brain and change the “default” setting



Mindfulness training impacts physical and emotional health

Well-being programs including mindfulness can also affect:

- Glucose levels
- Pain reduction
- Improved sleep
- Improved weight loss
- Improved mental health
- Decreased anxiety and depression
- Increase focus
- Increased productivity

Source: American Psychological Association, among others



Meditation is a form of mindfulness

Originates in religion

- Vedas, the oldest texts of Hinduism, dating from 1700-1100 BCE
- Christian meditation is rooted in the Bible. The Old Testament has 2 words for meditation: Haga and Sihach

Currently used to achieve mindfulness -- being in the present, removing overpowering emotions from the mind

- Meditation is the practice of reaching ultimate consciousness and concentration, to acknowledge the mind and self-regulate it for growth
- Teaches us to live calmly and in the present, like being mindful of your breath improves your awareness of being in the present

Sources: Licia Bushak, Medical Daily Article; Bible

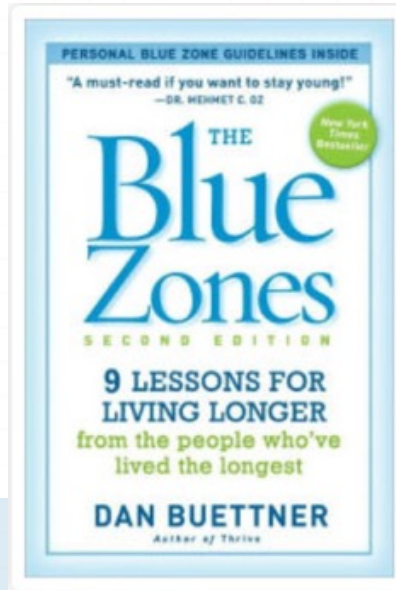


Meditation also cited in Blue Zone Habits

5 zones where people live the longest:

1. Okinawa, Japan
2. Sardinia, Italy
3. Nicoya, Costa Rica
4. Icaria, Greece
5. Loma Linda, California

People in Blue Zones did not struggle against their environment to be healthy, their **surroundings actually drove health habits**



Common lifestyle characteristics of people in the 5 zones:

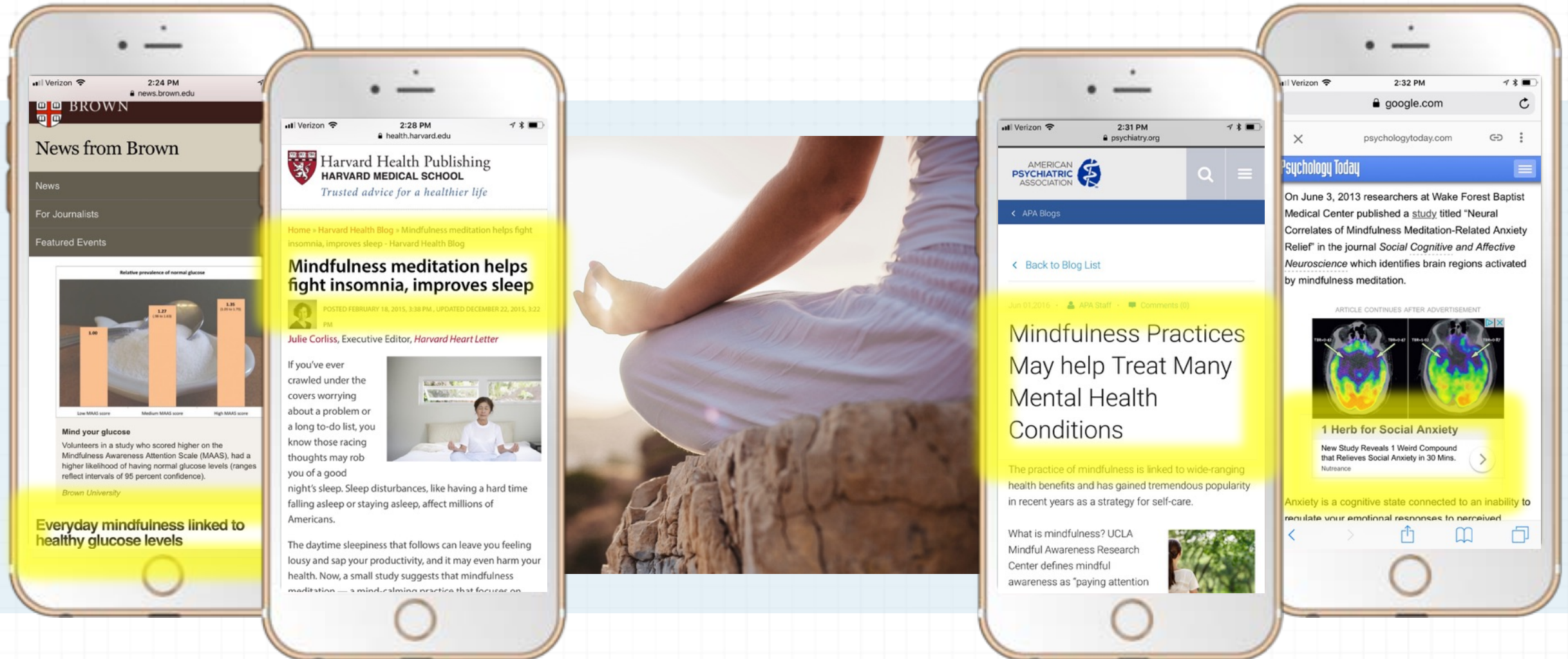
- Moderate regular physical activity
- Identify a sense of purpose
- 80% rule of eating
- Relieve stress (meditate)
- Eat plant based diet or semi-vegetarianism
- Moderate alcohol intake
- Engagement in spirituality or religion
- Engagement in social life (community)
- Make family a priority (pictures of family)

Advantages of mindfulness:

- **Good for your body:** Boosts immune system.
 - **Good for your mind:** Increases positive emotions and reduces negative emotions and stress.
 - **Changes your brain:** Improves learning, memory, emotion regulation, and empathy.
 - **Helps with focus:** To tune out distractions and improve attention, memory and decision-making.
- **Fosters compassion:** Helps us help others, understand suffering of others and regulate emotions.
 - **Improves relationships:** Helps with satisfaction, optimism, acceptance of others and conflict resolution.
 - **Makes you more resilient:** May help veterans facing post-traumatic stress disorder, police officers, women who suffered child abuse, and caregivers.

Mindfulness and meditation research

Studies and impacts for a variety of conditions





Mindfulness in action with an onsite coordinator

Mindfulness training builds muscle memory and improves the ability to sustain attention and focus

Mindfulness in action: Fortune 500 CEOs

“

Almost everything
will work again if
you unplug it for a
few minutes,
including you...

Anne Lamott

”



Forbes article - Steve Jobs did it.
Salesforce CEO Marc Benioff and
LinkedIn CEO Jeff Weiner do it.
They and other top leaders
meditate, and they attribute no
small part of their professional
success to it

MINDFULNESS AND MEDITATION EXPLODES WITHIN CEO POSITIONS

“

There is much scientific evidence that your outlook on life is as important as what you eat for staying healthy.

Lauren Walker

”

\$300B/YR

lower productivity due to actively disengaged (unhappy) workers cost businesses about \$300B/year

74%

of US workers report feeling detached from work

\$13,000/YR

Each unhappy worker costs a company about \$13,000/year

Based on a Gallup Management Journal Survey

Happiness impacts the bottom line

Happiness can be found in the brain

- Scientist at Kyoto University in Japan used MRI scans to locate what part of the brain was activated with happiness
- Precuneus area – located in the top of the brain towards the back – was larger for people who felt happiness more intensely
- Meditation affects happiness because it increases grey matter in the precuneus area



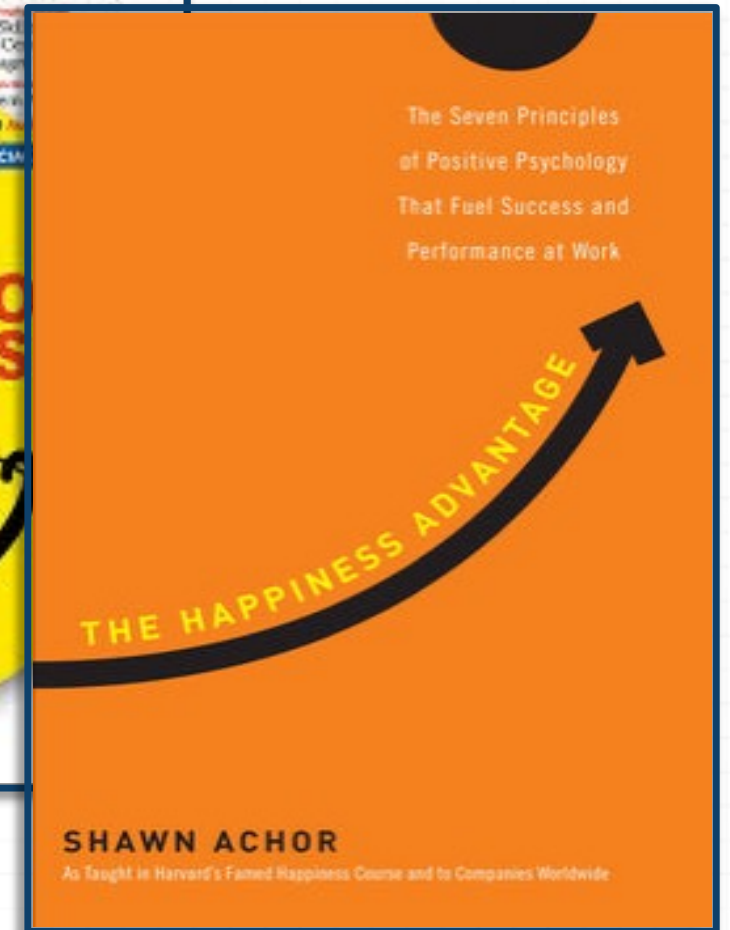
Happiness can improve health

- **Protects your heart**
 - Lowers blood pressure and heart rates
 - Less likely to develop coronary heart disease
 - Strengthens your immune system
 - Less likely to develop colds
 - Twice as likely to have a high antibody response to vaccines
- **Combats stress**
 - 23% lower level of cortisol
 - Easier recovery of exam stress for students
- **Combats disease and disability**
 - Reduced chronic pain
 - Reduced risk of frailty and stroke in the elderly
- **Can lengthen lives**



Happiness linked to productivity and job satisfaction

- Happiness is linked to higher productivity and job satisfaction
- ***The Happiness Advantage*** by Shawn Achor
- Use of Positive Psychology
- Positive people
 - More engaged
 - More creative
 - More energetic
 - More resilient
 - More productive



Happiness things well-being researches do

- Be alert to high-quality connections—those that create a sense vitality or “aliveness” in the interaction
- Practice loving-kindness meditation
- Practice gratitude
- Exercise
- Think about what is worth accumulating and what is not
- Pursue intrinsic goals for personal growth, affiliation and community.



Science behind gratitude journals

Keeping a daily gratitude journal can lead to:

- Better sleep
- Reduction of physical pain
- Greater sense of well-being
- Better ability to handle change

MRI scans showed experiencing gratitude influences the hypothalamus in real-time impacting:

- Sleep
- Eating
- Stress level
- Stimulates neurotransmitter dopamine production (responsible for creating new learning pathways)

Source: Emmons and McCullough, 2003, Zahn, 2008





Higher sense of well-being
leads to increased resilience

“
Some of the qualities of middle age –
a better ability to regulate emotions,
perspectives gained from life
experiences and concern for future
generations – may give older people
an advantage over the young when it
comes to developing resilience

Adam Grant
Management and psychology professor, University of Pennsylvania

”



Ways to build resilience:

According to Dr. Charney and Dr. Southwick authors of "Resilience: The Science of Mastering Life's Greatest Challenges"

1. Practice Optimism
2. Rewrite Your Story
3. Don't Personalize It
4. Remember Your Comebacks
5. Support Others
6. Take Stress Breaks
7. Go Out of Your Comfort

Kindness & Compassion

Mindfulness leads to kindness and compassion

- Not everyone is wired for it, but you can rewire your brain with just a few minutes a day
- New “kindness and compassion” connections are formed in your brain through every interaction
- The more exposure to harmful or negative influences and habits, the more they stick. The same is true for positive influences and habits.
- If you want more kindness, joy, love, gratitude, forgiveness, trust, and compassion, you can intentionally grow those states of being



Kindness & Compassion

Leaders need to be intentional

- 50% of US adults who leave their jobs do so to get away from their leadership
- Neuroscientists discovered that power impairs our mirror-neurological activity – the ability to understand and associate with others
- Leaders are subjected to constant pressure, make tough decision that impact others and are responsible for crafting strategies
- This leads leaders to be less empathetic because their brains become re-wired to stop caring about other people



Kindness & Compassion

Leaders can set the example

- Leaders must be proactive and make it habit
- Apply compassion to any engagement
- Seek opportunities to show compassion – daily compassion meditation



Compassion – the intent to contribute to the happiness and well-being of others – is key

Social connectedness: Key to longevity

Brigham Young University long-term longevity study to determine what reduced a person's chances of dying

20%

HIGHER FOR
OBESE PEOPLE

30%

HIGHER FOR
EXCESSIVE DRINKERS

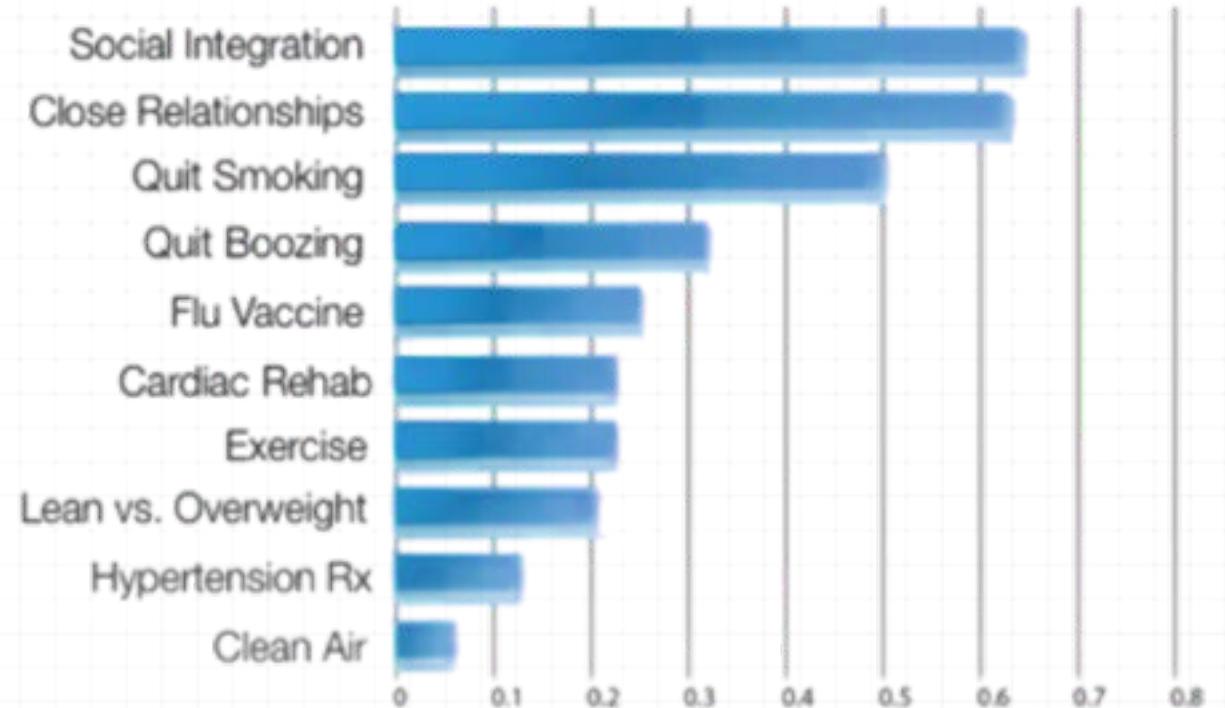
50%

HIGHER FOR
SMOKER

70%

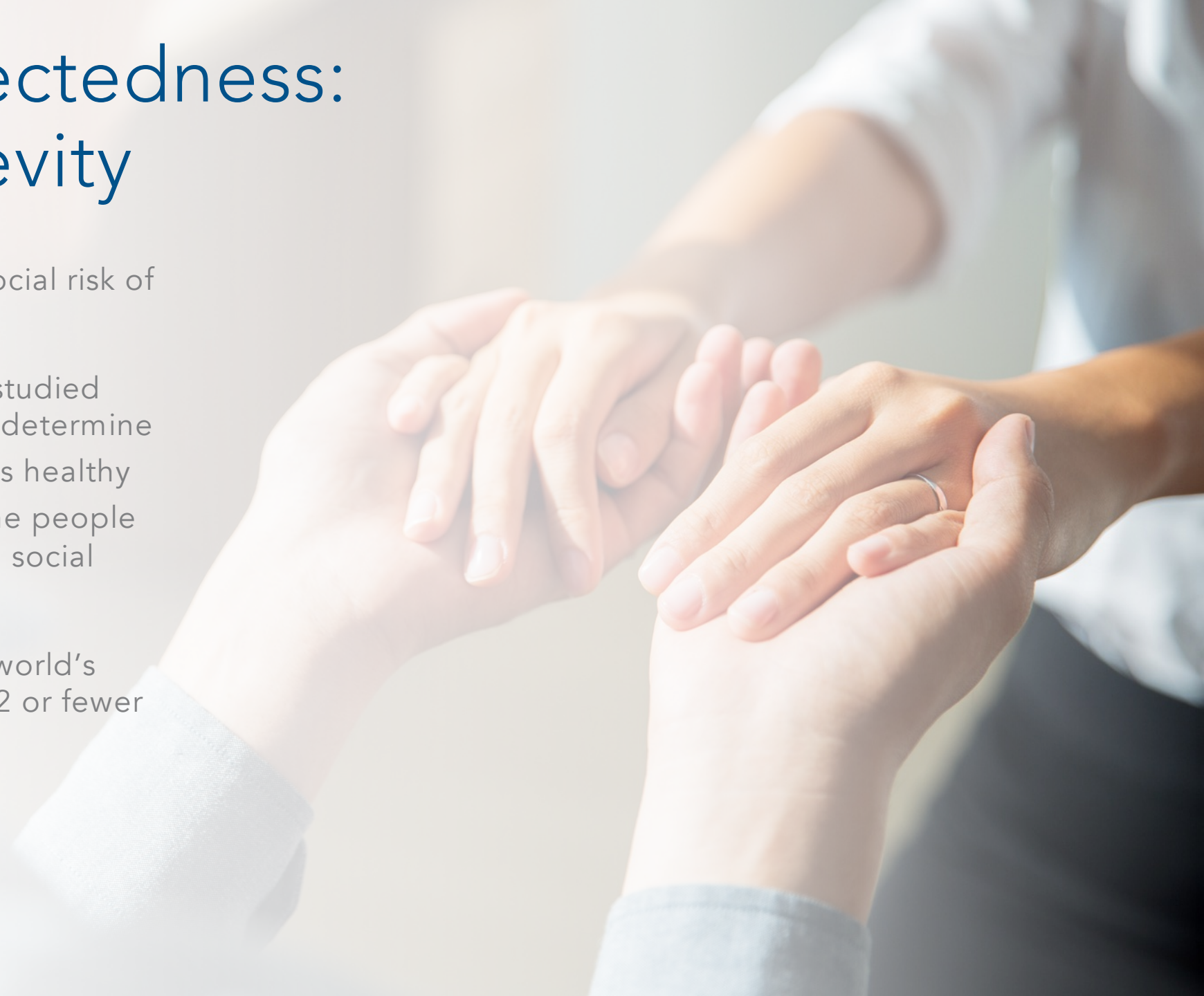
HIGHER FOR PEOPLE
WITH POOR SOCIAL
RELATIONSHIPS

Staying Alive



Social connectedness: Key to longevity

- Loneliness is the biggest social risk of our time
- Psychologist Susan Pinker studied centenarians in Sardinia to determine their “secret” (assumed was healthy eating) – but found all of the people she interviewed had strong social connections
- Sad stat - one-third of the world’s population says they have 2 or fewer people to lean on



Research shows health advantages to social connectedness

- Studies suggest we need 3 stable in-person relationships in our life for positive impacts
- People who are socially engaged have the lowest rate of dementia
- Women with breast cancer are likely to survive when they have support than those who are loners
- Men who have had strokes are better protected against additional medical issues when they meet regularly to socialize with other (play cards, have coffee, etc.) than they are with just medication
- Strong social connections make people happier and physically healthier, which can translate into work performance
- Volunteer opportunities boost morale more than company mixers



Well-being program objectives:

Productivity rises to the top

59%

IMPROVE
PERFORMANCE
AND PRODUCTIVITY

56%

IMPROVE EMPLOYEE
ENGAGEMENT/MORALE

54%

ATTRACT AND RETAIN
EMPLOYEES

49%

FURTHER
ORGANIZATIONAL
VALUES/MISSION

49%

IMPROVE
WORKPLACE
SAFETY

45%

REDUCE
HEALTH CARE
COSTS

41%

MAINTAIN
WORK
ABILITY

38%

PROMOTE
CORPORATE
IMAGE OR BRAND

34%

REDUCE
ABSENTEEISM

26%

FULFILL SOCIAL/
COMMUNITY
RESPONSIBILITY

Source: Xerox Services Survey, 2016, 2017

Employee participation is key to measurement

- 58% participation
- 39% health care costs
- 34% employee satisfaction surveys
- 27% employee awareness programs
- 23% employee engagement score
- 21% screening results
- 21% absenteeism rates

- 18% turnover rates
- 16% disability costs
- 13% employee focus groups
- 8% productivity
- 6% employee reported stress levels
- 3% other

Measurement is difficult – only

36%

of employers measure specific outcomes.

Of those who measure, more than half measure participation as the primary metric.

Growth in well-being programs among employers

Focus on just physical health is declining as well-being becomes more popular

PROGRAM	2016	2017	CONSIDERING FOR FUTURE
Physical Health	96%	95%	5%
Emotional/Mental Health	87%	87%	12%
Resiliency Training	27%	40%	30%
Mindfulness Training/Classes	22%	35%	26%
Happiness Programs	19%	26%	19%
Teletherapy	N/A	33%	18%
Financial Health	76%	84%	16%
Financial Seminars/Lunch-n-Learns	73%	82%	7%
Access to resources to support key financial decisions	N/A	74%	13%
Access to tools/resources to support emergency savings, debt management, budgeting	N/A	71%	16%
Financial Health programs or challenges	31%	62%	21%
Student loan counseling/repayment assistance	13%	25%	28%
Community Involvement/Health	65%	73%	17%
Collection Drives	77%	88%	3%
Team-building Volunteer Programs	67%	79%	6%
Time Off to Volunteer	58%	62%	12%
Social Connectedness/Health	48%	58%	29%
Job Satisfaction/Health	50%	51%	25%

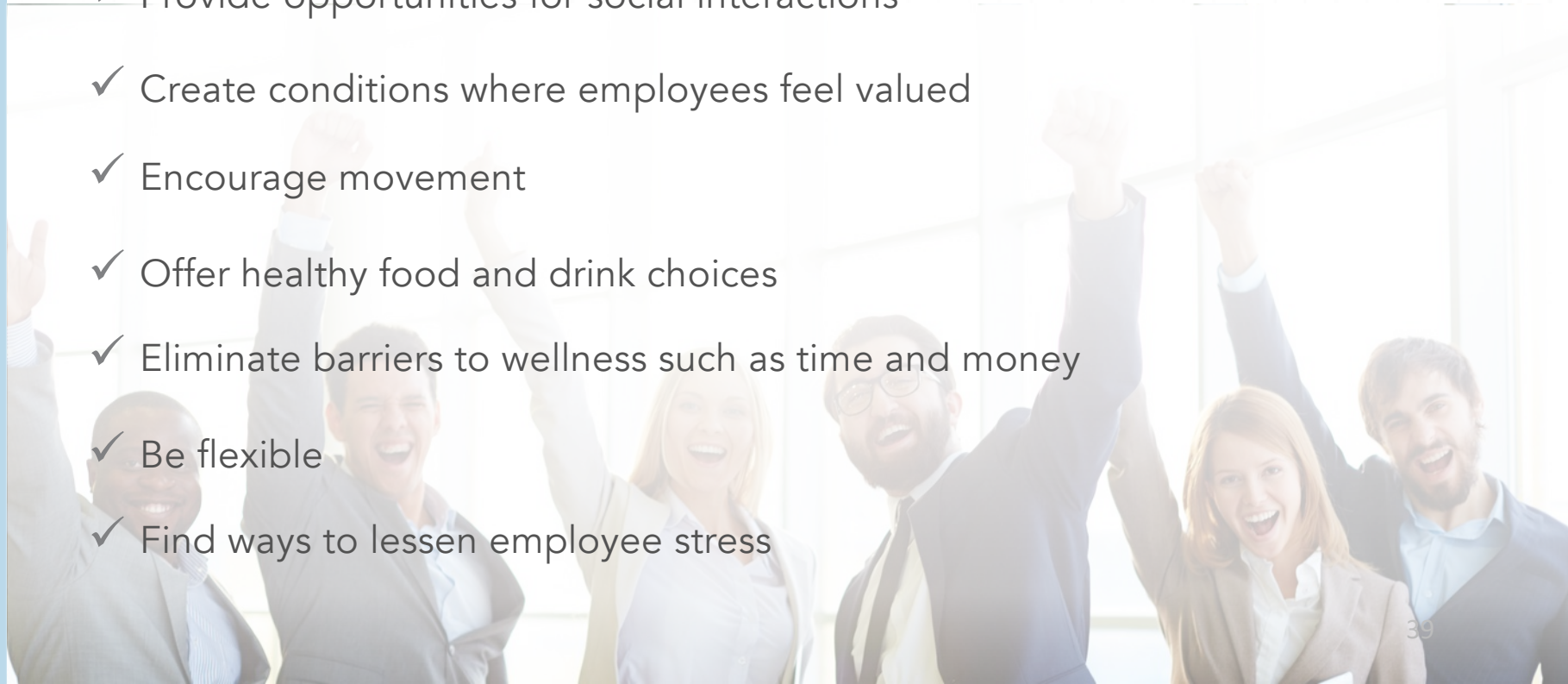
Example: What we're doing at Blue Cross

Leadership Learning Series –
monthly webinars for internal
leaders:

- Be your best self
- Wellness programs and leader effectiveness
- Financial update
- Happiness
- Growth mindset
- Be a compassionate leader
- Be an inclusive leader
- Harness technology
- Emotional intelligence
- Balance
- Focus
- Developing you

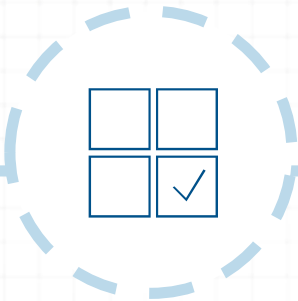
How do you create a culture of well-being?

- ✓ Provide well-being interventions (i.e., physical, mental, financial, social)
- ✓ Leaders commit to be the example and show concern for employees
- ✓ Provide opportunities for social interactions
- ✓ Create conditions where employees feel valued
- ✓ Encourage movement
- ✓ Offer healthy food and drink choices
- ✓ Eliminate barriers to wellness such as time and money
- ✓ Be flexible
- ✓ Find ways to lessen employee stress



What Blue Cross offers for you

We're adding new and innovative well-being programs and can support your goals



BASE WELLNESS
OFFERING



PREMIUM WELLNESS WITH
ONSITE COORDINATORS



NEW FOR JANUARY 2019:
VIRTUAL WELL-BEING

What you can do

- Understand key well-being concepts and the importance to your organization
- Identify programs and activities that cultivate a well-being culture in your organization
- Drive employee engagement in well-being programs with awareness campaigns and social components
- Make the case for well-being using available science, metrics and studies on the growth of these programs



For more information

1

Visit bcbsmmasterclass.com – webinar recording, CE credit instructions and information for next month's class

2

Sign up for MIBluesPerspectives.com to get updates from Blue Cross for your business



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