



*Working towards Wellness:
Global Example*

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Executive Summary

Chronic disease – mainly cardiovascular disease, cancer, chronic respiratory diseases and diabetes – is responsible for more than 60% of all deaths globally and is projected to account for two-thirds of all deaths globally in the next 25 years. Not restricted to developed nations or older populations, the problem is growing fastest in low and middle income countries, and almost half of those who die from chronic diseases are in their productive years.

The purpose of this report is to highlight current examples of wellness programmes targeting key risk factors for chronic disease across a mix of countries from a range of sectors. In collaboration with the NHS Institute for Innovation and Improvement, the World Economic Forum's Working Towards Wellness project in 2007 conducted thorough interviews with Dow Chemical, Becton Dickinson and Company, Discovery Holdings and Eskom with regards to the success factors from their employee wellness programmes.

Evidence from these companies shows that disease risk can be reduced through programmes that address tobacco-free living, healthy eating and physical activity. There is evidence through these cases that health benefits have been seen over time. These are a good platform to create guidelines for corporations and relevant organizations with key focuses on objective setting, executive buy-in, communication and measurement.

Rationale for Workplace Wellness Programmes: *Why do it?*

The workplace is a great place to base wellness programmes, allowing access to an estimated 54% of the world population. Important drivers for wellness programmes include:

- Improved health, reduced health risk and healthcare cost control
- Talent motivation: to attract, retain and sustain valuable human capital
- Improving productivity: unplanned absence, disability, "presenteeism", safety, vitality, effectiveness, quality of work
- Social responsibility: sustainability, community responsiveness, public image.

For some, it is a corporate vision to make their people healthier and to enhance and protect their lives. The holistic wellness of employees should be encouraged in all aspects of their lives to nurture a dynamic company culture. Importantly, programme goals should align with corporate strategy.

Policies and Programmes: *The way forward*

Strategies are typically focused on four key elements: prevention, quality and effectiveness, healthcare system management and advocacy. Strategies should include all aspects of the impact of health for family members, reflecting an “investment” in people as opposed to the “cost of doing business”. Thus access and equity are paramount. Essential programmes include physical activity, healthy eating, stress/anxiety management and smoking cessation – all designed to encourage health behaviour change. Employees are encouraged and enabled to make choices for healthier lifestyles through active participation and ownership of health promotion programmes. Employees should be granted time off for various in-house health-related activities so wellness programmes are integrated into the working day rather than being additional at the beginning or end.

Global and regional objectives should to be aligned with national and local health and cultural needs. Central management and coordination with decentralized local delivery is seen as a good model.

Common Factors for Success: *Must do*

- 100% of employees should receive health education information yearly
- Executive buy-in – by ensuring that management teams are made aware of the importance of wellness programmes
- Communication:
 - Top-to-bottom communication shows the leadership team's support for the programme, in a visibly hands-on fashion. Senior managers champion, support and take part
 - Bottom-to-top communication secures feedback from employees, which feeds into ongoing workplace health programme (WHP) management processes
 - Side-to-side communication lets members of the WHP share experiences with their co-workers (e.g. “buddy” systems)
- Incentives: increase participation and recognize employee's efforts

Significant Benefits: *Why this all makes sense*

Participation: is variable and programme dependent. It may vary from 100% receiving health promotion materials to 78% take up of group health promotion and 26% membership of fitness centres. Participation rates in wellness programmes have been shown to increase to from 30-70% in just seven years – perseverance is required and rapid gains are typically unrealistic.

Health:

- Dramatic improvements in average fitness index score have been observed, from a baseline of 25% in 2004 to 75% in 2005 and 81% in 2006.
- Similarly the % of employees with undesirable to borderline blood cholesterol level has been reduced from 46% in 2004 to 30% in 2005 and 29% in 2006.

Financial:

Average medical costs per employee have been reduced by 30%, from US\$ 218 to US\$ 153 (2003 to 2006).

Productivity:

- Absenteeism rates have been reduced by 20% in three years. Average sick leave has fallen from 5.5 days to 4.4 days/yr in the same three-year time period.
- Employee turnover rates reduced from 5.9% in 2004 to 4.5% in 2007 (compared with the national average of 17.7% for the manufacturing industry).

Top Tips: *The insiders guide*

- **Strategic planning:** have a clear vision with simple objectives
- Make it **company culture**, e.g. "Helping all people live healthy lives."
- Focus on **lifestyle and personal health, not disease and the company**
- **Executive buy-in:** align health and wellness to business objectives
- Business case: shift mindset from "cost" to "**investment**" for the future
- **Coordination:** get health/safety/management working together
- **Be persistent:** take manageable steps and do not seek quick wins
- The wellness programme can sustain the desired changes only when employees have **internalized** the importance of a healthy lifestyle and truly see the benefits for themselves: **empowerment**
- Effective health promotion programmes require a steady supply of **resources** (for incentives, services, etc.) and **encouragement** for employees to sustain their efforts for a healthy lifestyle
- Consider **incentives**
- **Communications** are essential to earn and maintain support from senior managers and shareholders, leaders of business units, health and safety services, human resources and the whole workforce.
- Seek **feedback**
- **Evaluate and review** what you are doing
- Recognize and harness the importance of **culture** to achieve success

Case 1: Dow Chemical Brazil

Background

Company

As a diversified chemical company, Dow operates in more than 175 countries; it established its Latin American headquarters in São Paulo, Brazil, in 1956.

Dow harnesses innovation, science and technology to offer a broad range of products and services to customers – helping them to provide everything from fresh water, food and pharmaceuticals to paints, packaging and personal care products. Built on a commitment to its principles of sustainability, Dow has annual sales of US\$ 49 billion and employs 43,000 people worldwide.

Since 1956 Dow has expanded its presence in Brazil. Currently, Dow Brasil SA (Dow Brazil) operates 21 manufacturing sites, two research centres and four maritime terminals. Dow Brazil generated revenues of US\$ 2.2 billion in 2006, up from US\$ 916 million in 1999.

Employees & health risk factors

Dow Brazil has 2,100 employees with an average age of 40 years; 61% of them are overweight.

Of the Dow Brazil workforce, 67% are aged 30 to 49 years. By occupation, 55% are technicians/operators, 39% professional and 6% administrative.

The main risk factors for chronic diseases in the workforce are:

Risk Factors	Workforce (%)
Overweight or obesity	61%
Physical inactivity	32%
High cholesterol	14%
Tobacco use	9%
High blood pressure	4%

Healthcare system

Private healthcare covers 20% of the Brazilian population; Dow contributes on average 28%, while the employee pays 7-11% into the public healthcare system.

While Brazil's public health system oversees basic and preventive healthcare, the private non-profit and for-profit healthcare sector delivers the bulk of medical services, including government-subsidized in-patient care.

The private healthcare sector covers 32 million citizens (20% of the population) and consists of several hundred firms offering four principal types of medical plans: private health insurance, prepaid group practice, medical cooperatives and company health plans.

Most Brazilian citizens are covered under the public health system. The company and its employees help fund the public health system through monthly deductions ranging from 35% to 39% of an employee's annual salary. The company pays for the bulk of that percentage at an average of 28% per employee, leaving the employee with a monthly deduction ranging from 7-11%. All employees are enrolled in this system.

In addition to funding the public system, every Dow Brazil employee may voluntarily choose to pay an additional monthly deduction (ranging from 0.4% to 2.5%) for the company health plan, which provides better coverage, quality of care and accessibility of care compared to the public system.

When direct healthcare is received, Dow Brazil employee co-participation is 10-20% of the cost for testing and therapies (depending on employment level) and the company pays 80% of the fees. Consultations with a doctor and hospital care are paid 100% by the company.

Business Rationale

Dow values its employees and their dedication to achieving the mission and vision of the company, which has received strong support from Dow Brazil employees.

One of the company's four strategic themes is to "build a people-centric performance culture". This means attracting and retaining the most talented people from throughout the world, developing them, and rewarding them for the results they achieve with the goal of driving both personal and company success.

In 2006, a global survey of Dow employees showed that 92% of Latin American employees were "proud to work for Dow" – with none disagreeing. In a questionnaire in May 2007, 81% of Dow Brazil employees agreed that their "work environment enables them to maintain good health"; 99% agreed that "Dow has a sincere interest in the health and well-being of its employees".

Dow Brazil's annual turnover rate is less than 1%. The company regularly wins awards for being a "great place to work" and a "most admired company".

Health is a strategic priority for Dow, and key drivers for this priority are productivity, social responsibility, talent motivation and controlling healthcare costs.

Health – of Dow’s employees and the communities in which it operates – is a strategic priority and seen as essential to company sustainability. After an analysis of employee health in 2004, the company’s integrated approach to health was strengthened by launching a comprehensive global health strategy. The strategy is focused on four key elements: prevention, quality and effectiveness, healthcare system management and advocacy.

The strategy includes all aspects of the impact of health for “Dow family” members (including employees, dependents and retirees) to Dow. The strategy is an “investment” in people, as opposed to a “cost of doing business” and aligns to Dow’s corporate vision “to be the largest, most profitable and most respected chemical company in the world”.

The company believes that enhancing the health of its employees and their families is as important as protecting them. Dow has a long-standing tradition of health using the expertise of its professionals in industrial hygiene, health promotion and medicine.

Dow’s commitment to the health of the communities in which it operates can be traced back to Founder Herbert H. Dow. Key actions include:

- Employee health programmes that are recognized for their excellence
- Community advisory panels at all major production locations
- Direct financial contributions to health needs in communities are an integral part of corporate giving
- Medical departments at major sites work closely with local community health services
- A long history of conducting health research and publicly sharing the findings

In Brazil specifically, Dow-supported activities include:

- An oral health programme – benefiting some 400 children from five schools in neighbouring communities
- Financial support for repair and maintenance of local medical/dental clinics

Programme Overview

Policy and Programme

VivaVida is an educational programme designed to inform and teach people health improvement habits that will increase their quality of life.

Dow has offered an employee occupational health programme for 90 years and has had a focused health promotion programme for more than 20 years. This experience was a strong foundation for Dow Brazil on which to launch its VivaVida ("Enjoy Life") educational programme in 1992.

The programme is a catalyst for changing behaviour by strengthening the concept of health through a commitment to quality for employees, families and the communities. Health promotion initiatives are integrated and provided with occupational health, clinical services and counselling to improve health outcomes, quality of life for employees and productivity.

Over the years, activities have included:

- On-site fitness facilities at four sites
- Healthy food options in workplace cafeterias
- A smoking cessation programme, implemented in 1994; in 1995 Dow Brazil became a smoke-free company
- Stress management activities and information
- On-site massage
- Stretching exercises
- Communications, including a VivaVida magazine, leaflets, e-mails, pamphlets, etc.
- Campaigns about women's and men's health, cancer, alcohol and drug abuse, heart risks, stress, cholesterol, diabetes, hypertension, ergonomics and more
- Community programmes
- Leisure activities for employees and their families in partnership with an employee association
- An employee assistance programme

The programme has been branded and marketed, and a committee driving the strategy has been in place since 1993. It regularly receives awards from Brazilian institutions.

VivaVida programme goals are to improve health, reduce health risks, manage health-related costs and improve employee performance.

Locally, these objectives are supported in part by regional goals aimed at improving health risk (reducing high risk by 10% and increasing low risk by 10% in 10 years). Dow Brazil is currently working under a five-year plan to achieve this target.

Dow Brazil is actively sharing its learnings in employee health with other local, national and multinational companies.

Dow Brazil is regarded as a progressive leader in employee health. After receiving the first National Health Promotion award in 1996, the VivaVida programme and its innovative approach to improving employee health garnered positive external recognition from local newspapers, television and organizations. Leaders and health services departments of several local, national and multinational companies have contacted Dow Brazil for information, guidance and advice on employee health initiatives and programmes. VivaVida highlighted the need and concept of investing in health promotion in order to control the surge of rising healthcare costs for employees and companies, and improve the quality of healthcare.

Dow Brazil Health Services professionals are also frequently invited to deliver presentations and educational sessions at companies and seminars. Last year, at the National Occupational Health Nurses Congress, a team of Health Services nurses was recognized for presenting the second best study. The study focused on Dow Brazil's Health Services counselling process.

Programme Design

Dow Brazil uses seven assessment vehicles to determine the appropriate approach to address employee health programmes, both on a regional/local basis and the global strategy basis.

The adoption of a global Dow Health Strategy in 2004 established a clearer business case and ensured a more coordinated approach to the delivery of a broadened scope of health services. Several vehicles are used to assess needs globally, including:

- **Annual Global Health Questionnaire:** to collect information about functional health, presenteeism, self-reported absenteeism, primary health condition prevalence, healthy lifestyle behaviour and employee perception of Dow's health culture
- **Health Status Indicators and Targets:** data on risk factors such as physical activity level, cholesterol and tobacco use is collected during the company Health Assessment Program, for which there is 99% employee participation in Brazil

- **Customer Satisfaction Data:** survey data collected regularly to identify needs and improve the most important health services
- **Demographics:** population information obtained from the company's employee database, updated and reviewed annually to ensure that communications and programme components meet life stage, job role and gender needs
- **Prioritized Best Practice:** an internal toolset that connects health risk status with best practices – currently available for physical activity, tobacco and obesity
- **Healthy Workplace Index:** to measure current contributions and identify opportunities for worksites to create a healthy environment and culture
- **Employee Interest:** a summary of employees' readiness to change, priorities for health, preferred delivery vehicles and interests specific to worksite health promotion

This information is collected on a regional and/or global basis, maintained by a central support staff and made available to Dow Brazil Health Services staff via the Dow intranet. Experts are also available to help regions analyse and take action on the data.

The needs assessment process is completed annually to set annual goals, adjust the long-term plan if necessary, and finalize the annual health promotion plan. The needs assessment and a long-term plan for health promotion are required for all Dow locations.

The local culture of both the community and company determines the priorities, decision making patterns, and communication preferences for health.

While many basic health needs and risks are common across the world, it is the local culture of both the community and company that determines the priorities, decision-making patterns and communication preferences for health. In Brazil for example:

- **Education is a primary focus of the worksite programme.** In many parts of the world, health education is prominent in schools, public health efforts and across media – so companies only need to complement these messages and can focus their resources on other interventions. In Brazil, government support and action for health improvement is lacking; thus, the company must create that foundation of health awareness and knowledge for its employees and their families.
- **Participation costs must be minimal.** The local economy does not support individuals paying much, if any, to participate in health promotion activities. The company must cover the majority of the costs of any programme or service.

- **Communications must fit the culture.** This includes providing information in local Portuguese. For Brazil, the “look and feel” of the communications, and the type of programmes offered, are also tailored to the culture and are often colourful, energizing and positive.
- **Many non-occupational health services are offered.** São Paulo is a huge city with difficult traffic conditions, so referring employees to a local provider for care significantly impacts productivity. Across the country, the quality of care is not desirable. For these reasons, it is more effective to provide on-site care. Offering on-site care creates additional value because it offers a greater opportunity for health counselling and follow-up. At Dow Brazil, 98% of on-site healthcare visits are personal (not directly work-related), compared to 69% for the rest of Dow.

Programme Implementation

A successful employee health programme should draw values from a global perspective and also tailored to local needs.

Dow recognizes the value of both global and local programming. From a global perspective:

- **There is power in having a global programme:** employees are proud and motivated to be part of something bigger, especially in developing countries
- **Capitalize on a corporate business case:** a global strategy, with executive ownership and buy-in, strengthens the ability to offer health promotion locally; Dow requires all employees to have access to at least a basic health promotion programme, so the programme is less vulnerable to changes in local management or reliant on the passion of a local employee
- **Leverage expertise and resources:** expert support for global initiatives is more cost-effective while learning and idea-sharing is also enhanced

While there are many positives with a global programme, it may limit local creativity, increase complexity and, in some cases, encourage renegade behaviour. Dow believes the greatest value comes from a global health strategy and targets, a centralized support mechanism, a global discipline for health promotion, a core set of programming to meet common needs and local flexibility.

From a local perspective:

- **Some aspects of health promotion are best delivered locally:** despite advances in technology, health is personal and benefits from local and in-person connections.
- **Not all sites are created equal:** every work location is unique, so appreciating and adjusting to these differences is necessary for

programme credibility and employee engagement. For example, in Brazil, Dow opened a fitness centre in two sites with classes after work. At one site, this worked very well with high participation. In the other, it was initially a failure. After listening to the site employees, Dow realized that, because of transportation needs, employees were not able to use the centre after work. In response, Dow changed the classes for that site to the lunch time resulting in an immediate increase in participation.

- **A culture of health must be both global and local:** A true culture of health needs both strong corporate advocacy and a workplace environment that is conducive to healthy behaviours.

Dow supports localization in health promotion through:

- **Regional representation** on global project and programme development teams and as subject matter experts
- An **input/review process** for all global programmes and communications
- **Regional health promotion coordinators** who ensure that regions are represented in global decisions and help customize global programmes for their locale
- **Easy customization** options to localize content and **language translations** available for most centrally created communications
- Local flexibility in choosing **level of engagement** in global programmes – ranging from no participation, moderate involvement or active promotion
- Goals and support tools that are **flexible** enough for local passions, priorities and needs

A clear understanding of and fit with local culture, and adequate engagement of local stakeholders can not be underestimated. Finding the appropriate balance between central and locally driven health promotion programming is an art, but is necessary to effectively leverage resources and add value to both company and employees.

Dow Brazil offers a useful implementation checklist at both macro and micro level.

At the macro level:

Develop a vision → Build a business case → Gain leadership support → Define leadership for the programme → Define the strategy, including targets and measures → Secure a budget → Secure partnerships for support and implementation → Develop three- to five-year objectives → Develop a supportive communication strategy, including branding → Develop an infrastructure for programme delivery and tracking →

Implement programming, services and communications that ensure awareness, targeted interventions and supportive environment → Evaluate process and outcomes, and benchmark performance → Communicate successes, in terms of value for both employees and the company.

At the micro level:

→ **Annually assess the programme** against long-term plan and targets (including trends and high value opportunities) → Identify inconsistencies or gaps compared to best practice → Examine the data and learning (including stakeholder feedback) → Consider effective use of resources → Assess the current culture and local priorities → **Adjust targets or plan** and set annual goals → **Consider applicability and impact** of global projects and programmes → **Define annual regional plan** → Select interventions → Define target audiences → Determine delivery methods → Use effective communication vehicles to promote programmes → Allocate resources → **Gain stakeholder support** for the plan (which is a year-round process) → Inspire health staff to support the plan and set personal goals → Share with leaders → Consult with central support staff to leverage ideas and resources for other locations → Establish partnerships for advocacy and delivery → Engage employee communication staff to **implement** the programme → Use various communication tools → Constantly listen to the internal customers and adjust as necessary.

Programme communication

Health promotion communications are developed and distributed in partnership with Dow's health and public affairs services at local and global level.

A public affairs representative is a member of the health committee and assists in planning, developing and communicating health promotion activities. Documents are prepared for the entire region and distributed simultaneously. Individual Dow Brazil sites have the autonomy to develop and implement their own campaigns based on specific needs. Communications are colourful, attractive and diverse.

Global communications are also used when appropriate. The "Good Health for the Whole Self" intranet site boasts a wealth of information and resources and is translated into eight languages including Portuguese. Newslines, an intranet news tool, allows communications to be tailored to a local and/or global audience.

Effective communications that engage employees is fundamental to keeping the programme alive.

Health messages and information are incorporated into various newsletters that are distributed on a consistent schedule and focus on specific topics to the management.

Dow has several communication vehicles tailored and distributed to global leadership designed to give leaders the information they need when they need it. Health messages and information are incorporated into various newsletters that are distributed on a consistent schedule and focus on specific topics like corporate strategy, people leadership and public policy. After distribution, leader newsletters are archived on the Dow intranet on a "Leadership Communications" page for future reference.

In Brazil, health services is part of the site leadership team. Through this in-person forum, management is informed about and commits to VivaVida strategies and new plans. In addition, the Dow Brazil health director meets with the regional president or local directors to obtain support for specific initiatives or advocate for engagement in their site or department.

Health communications targeted to employees focus on the "investment" Dow is making in their health and aim to foster a "culture of health" that supports employees, their families and retirees to be healthy.

A global programme branded "My Experience@Dow" demonstrates the total rewards package employees receive at Dow. My Experience@Dow was designed to create a supporting culture that builds employee engagement, motivation and pride. The whole is greater than the sum of its parts and My Experience@Dow covers the entire spectrum of Dow's offering to employees: pay, benefits, learning and training, career planning, culture and principles, recognition, and health and fitness. A new intranet site is in development that packages all of the total rewards information and benefits in one place enabling employees to find information quickly and easily when they need it.

My Experience@Dow was developed and implemented by a cross-functional team consisting of individuals from Health Services, Human Resources and Public Affairs.

Programme Participation

Small gifts and larger prizes are useful ways to encourage employees to participate in the health programmes.

Every Dow Brazil employee receives health education information each year due to the well-established health promotion communication process that includes direct home mailings.

In terms of targeted interventions, Dow Brazil employee participation in health outreach (e.g., group health promotion) activities was 78% in 2006. Participation in at least one health service offering (including personal support) in 2006 was 97%. Dow Brazil consistently has one of the highest participation rates across Dow. At the three staffed fitness centres in Brazil, 26% of eligible employees are members, 44% of whom are regular participants. These rates are consistent with other centres around the world.

Small gifts (e.g. t-shirts, mugs) are offered to increase participation and recognize employees for special efforts. For larger, global programmes larger prizes are available (often with at least one winner per region).

Dow Brazil has an employee health committee with representatives from all areas of the company to increase peer support and guide planning. Programme-specific teams and volunteer captains have helped to increase energy and participation in their work groups.

Programme Measurement

In addition to a full range of personal health and productivity indicators, Dow also has a global Healthy Workplace Index designed to help sites create a supportive environment for employee health.

Sites adopting the index work on their specific priorities, such as tobacco policy adherence, access to physical activity, access to healthy foods, and stress management. The Index is an element of the company's 2015 Sustainability Goal of Local Protection of Human Health and the Environment.

Area	Metric	Mechanism
Health Status	<ol style="list-style-type: none"> 1. Improvement in Risk Status of Population <ol style="list-style-type: none"> a) Percentage of population at high, low and moderate (where applicable) for: <ul style="list-style-type: none"> - Blood Pressure (Systolic and Diastolic) - Cholesterol (HDL, LDL, Total) - Blood Glucose - Tobacco Use - Physical Activity - Weight (BMI) - Seatbelt Use b) Number of health risks 2. Prevalence of chronic conditions 3. Stress, anxiety and depression prevalence 	<ol style="list-style-type: none"> 1. Health Assessment Programme Questionnaire and Testing* 2. Global Health Questionnaire 3. Global Health Questionnaire; Standard assessment tool <p>*In Brazil, there is 99% participation in this programme. We have also evaluated self-report data internally and found it to be a reliable and valid data source for health risk.</p>
Productivity	<ol style="list-style-type: none"> 1. Performance Impairment 2. Days Saved for Case Management* <p>*Formal case management is a relatively new process in Dow Brazil, so days saved performance is currently not available.</p>	<ol style="list-style-type: none"> 1. Work Limitations Questionnaire (WLQ) - Global Health Questionnaire 2. Case Management Reporting
Financial Outcomes	This is a key measure of success of the success within the Dow Health Strategy and is tracked globally by the company.	
Client Satisfaction	<ol style="list-style-type: none"> 1. Targeted service satisfaction 2. Annual survey responses including: <ul style="list-style-type: none"> - My work environment enables me to maintain good health - Dow has a sincere interest in the health and well-being of its employees - People in my work area are protected from health and safety hazards. 	<ol style="list-style-type: none"> 1. Triennial Client Satisfaction Surveys 2. Global Health Questionnaire and Global Employee Opinion and Action Survey Questions

Area	Metric	Mechanism
	<ul style="list-style-type: none"> - The leader I report to enables flexible and innovative solutions for managing work and personal life. - Dow is committed to creating a work environment that enables flexible and innovative solutions for managing work and personal life. <p>3. Regular interaction and feedback</p>	
Participation	<p>1. Unique participation in:</p> <ul style="list-style-type: none"> - Health outreach - Fitness centres - Health assessment programme - Personal healthcare service - All health services activities <p>2. Participation in targeted programmes</p>	Global Coding Process – with regional databases
Corporate Image	Recognition as premier employer	Great Places to Work Award
Impact Studies and Other Evaluation	<p>1. Participant vs non-participant differences</p> <p>2. Participant behaviour and health status changes</p>	<p>1. Data analysis from existing data sources</p> <p>2. Self-report for targeted programmes</p>

Lessons Learned

Key Success Factors

Dow Brazil's comments on the lessons it has learned:

- Internal communications are essential to earn and maintain support from senior managers and shareholders, leaders of business units, health and safety services, human resources and the whole workforce
- Strategic planning: have a vision, be grounded in good principles, be persistent
- Coordination: get all health/safety functions working together; take small steps
- Present the business case: shift from a "cost" to "investment" mindset
- Focus on efforts that achieve outcomes, which emphasizes the need for metrics and continuous evaluation
- Recognize and harness the importance of culture to achieve success

Case 2: Eskom South Africa

Background Information

Company	<p>Eskom Holdings (Eskom) is a government-owned South African utility that generates, transmits and distributes electricity.</p> <p>Eskom supplies approximately 95% of South Africa's electricity and 45% of the total electricity consumed on the African continent. Eskom has 26 stations in commission with an installed capacity of 42,618 MW. It has a customer base of about 4 million. This case study outlines how the company is changing its decentralized wellness programme (begun in 1998) to a more centralized, equitable programme from September 2007.</p>
Labour Force and Health Risk Factor	<p>Eskom has 32,674 employees with an average age of 32 years; the main risk factor is obesity.</p> <p>Artisans, engineers and apprentices make up 45% of the workforce, managerial 10%, general workers (labourers) 20% and administrators 25%.</p> <p>The main risk factors for chronic diseases are:</p> <ol style="list-style-type: none">1) Obesity (incorrect diet; 45% of the workforce has a BMI above 30)2) Lack of exercise (related to obesity)3) Smoking (at least 15% of staff smoke)4) Alcohol abuse (estimated to be at least 30%)5) HIV/AIDS (10.7% of employees are infected with HIV, at least 9% are on antiretroviral treatment)6) Tuberculosis (TB) associated with the high prevalence of HIV/AIDS (5% of employees on ART have also had treatment for TB)7) Ageing workforce (10% of the workforce). Musculo-skeletal problems are increasing, particularly among general labourers
Healthcare System	<p>South Africa's health system has a large public sector serving over 80% of the population; ESKOM pays 60% of the contribution and the employees pay 40%.</p> <p>South Africa's health system has a large public sector and a smaller but fast-growing private sector. The public sector is under-resourced and over-used, while the mushrooming private sector caters to the better-off 18% of the population who are members of medical schemes.</p> <p>The state contributes about 40% of all expenditure on health, but the public health sector is under pressure to serve about 80% of the population. Medical expenditure per person varies widely. In 2000, R59 was spent on drugs per person in the state sector as opposed to R800 per person in the private sector.</p> <p>There are currently 200 private clinics and hospitals. The mining industry also provides 60 hospitals and clinics around the country and many other companies have on-site clinics.</p>

Most health professionals, except nurses, work in private hospitals. With the public sector's shift from acute to primary healthcare in recent years, private hospitals are taking over many tertiary and specialist health services.

Membership of one of four approved medical schemes is mandatory for all employees. Eskom pays 60% of contributions, the employees 40%. All four medical schemes have a chronic disease management programme at no extra cost but members must register for it.

Eskom has 24 clinics on various sites, providing primary, occupational healthcare and wellness to employees. They are run by integrated wellness teams that consist of employee assistance programme (EAP) advisers (providing psycho-social support), occupational nurses and doctors (providing occupational medicine), HIV/AIDS coordinators, peer educators and biokineticists.

Business Rationale

Key drivers for Eskom to address employee wellness are: productivity, social responsibility and talent motivation.

Eskom's core goal is "together building a power base for sustainable development" and its corporate motto on chronic diseases, including HIV, is "whatever it takes".

As a state owned enterprise, and given the serious increase in chronic diseases across the nation, it has particular responsibilities for supporting government health strategies. These range from improving the health of its extensive workforce to using its nationwide network of facilities to reach those underserved or not reached at all by government health services.

Eskom started a wellness workplace programme as early as 1988, when an employee was first identified with AIDS. As the incidence of chronic diseases increased, the programme was extended to include TB, diabetes mellitus and hypertension.

Historically, there was inequity in the manner health and wellness were delivered at Eskom. Healthcare service delivery was decentralized. Interventions in change communication have been undertaken to promote equitable access to health and wellness services and to overcome gender and racial bias.

In September 2007, Eskom relaunched its wellness programme as a centrally managed operation working through its regional and divisional subsidiaries.

Programme Overview

Health and wellness is fully integrated into Eskom corporate priorities, implemented through three human resources focus areas: skills, leadership and employee value proposition (EVP).

In its corporate planning Eskom has identified chronic diseases as a major risk to its own sustainability. It is now investing heavily (“whatever it takes”) to improve management of chronic diseases in the workplace, an investment it sees as making business sense.

Policy and Programme

Eskom strives to provide an integrated health and wellness programme that will promote organizational sustainability as a business as well as social responsibility, and satisfy statutory requirements.

This policy strives to promote a safe and healthy working environment and promote the health and wellness of Eskom employees.

The goals of the health and wellness programme are:

- 100% of employees accessing health and wellness services
- Reduction in morbidity and mortality
- Reduction in occupational injuries and diseases
- Reduction in absenteeism, sick leave, sick benefits and claims
- Reduction in ill-health retirements, deaths in service from preventable and treatable conditions
- Reduction in “presenteeism” resulting in low productivity

Eskom provides advice, coaching and mentoring on how to start and maintain wellness programmes to its 2,000 suppliers.

As South Africa’s main producer of electricity, Eskom depends on a viable supply chain, customer base and a productive workforce to achieve its goals. With its capital expansion programme to build more power stations, helping its 2,000 suppliers (ranging from small micro/medium enterprises to big companies) makes good business sense.

Eskom provides advice, coaching and mentoring on how to start and maintain wellness programmes through partnership with the South African Business Coalition on HIV/AIDS (SABCOHA). They are also allowed access to Eskom health services in emergencies, VCT (voluntary counselling and testing) and “Wellness Day” campaigns. The programme recently reached 12,000 employees with HIV/AIDS in supplier companies. This will be extended to include VCT, education and awareness, and other services in 2008.

Programme Design

While trying to change its decentralized wellness programme to a more centralized, equitable programme, Eskom is currently

undertaking a needs analysis – through a behaviour risk management (BRM) audit – to develop more specific targets for the programme.

Eskom's experience with the decentralized wellness programme begun in 1988 led to several problems. It was difficult to integrate services across the company network, resulting in inequity to employees, inefficiencies, pockets of excellent or poor service and problems of standardization and uniform management. It also needed to be adapted to meet new legislation.

The new model for health and wellness offered the following benefits:

- Equity in health and wellness delivery
- Uniformity and higher quality of service delivery
- Financial and operational efficiencies
- Made best use of existing expertise
- Economies of scale opportunities
- Promotion of "one Eskom", with a "high performance" culture

The wellness programme is now modelled on six "pillars" of wellness for employees: occupational, spiritual, physical, social (includes financial fitness), emotional and intellectual.

- **Occupational health and medicine:** includes medical surveillance, workplace injury and diseases, primary healthcare and protection during pregnancy
- **HIV/AIDS workplace activities:** include voluntary counselling and testing, and psycho-social support for employees living with HIV/AIDS (ELWHA)
- **Employee assistance programme:** including services for substance abuse, smoking cessation and critical incident management
- **Biokinetics:** medical surveillance
- **Travel medicine and expatriate health**
- **Sports and recreation**
- Primary healthcare: acute and chronic illness management

Eskom is currently undertaking a needs analysis – through a behaviour risk management audit – to develop more specific targets for the programme.

**Programme
Implementation**

Implementation of the new programme has four key areas:

government, people, process, communication and mobilization:

- **Governance:** senior management approval of the programme and governance structure
- **People:** determine geographic areas for the health and welfare centres and number of employees to be served; determine and assign resources (funds, staff, equipment, systems)
- **Process:** determine standard services, performance management

framework and indicators, financial framework and reporting lines

- **Communication and mobilization:** develop communication strategy for all stakeholders (which include “external actors such as suppliers, health personnel, families, trade unions as well as employees) and implement change management

Health and wellness activities are implemented by a staff of more than 130 employees, who often operate in teams at Eskom facilities throughout the country.

The staff comprises:	
Occupational health nurses	60
Occupational health doctors	5
Biokineticists	15
Employee assistance advisers	14
HIV/AIDS coordinators	15
Health centre staff	24
Wellness centre staff	2

Eskom is currently bringing in incentive schemes for wellness, offering employees subsidized gym subscriptions and gifts (umbrellas, bags, caps, etc.). Access rates for HIV/AIDS voluntary counselling and testing have increased when linked to incentives. The company is considering extending the incentive system, linking it to annual wellness priorities.

**Programme
Communication**

Eskom uses various channels such as intranet, internal publication and workshops to get employees and management team engaged into the wellness programme.

Employees are educated about the cost and value of personal health – and its impact on business success – through the house publication Eskom News and the company intranet.

Much interpersonal communication is done by the health and wellness teams, who also organize their own forums.

“Wellness champions” are appointed to communicate with co-workers in their business units and provide monthly feedback.

**Programme
Participation**

Eskom has witnessed 70% participation in 2007, compared to 30% in 2000, with a points incentive system.

Improved access is being driven by the medical surveillance procedure which is now required annually.

Eskom gives employees points that are accumulated over a period and the employees get big prizes at the end of the financial year.

Programme Measurement

Eskom's wellness programme focuses on chronic diseases management including HIV/AIDS

Health and wellness at Eskom is monitored and evaluated by the following indicators:

- Absenteeism rates
- Number of employees going into early retirement
- Death in service
- Need for accommodation at work when failing ill
- Applying for extension of sick leave due to AIDS

For employees and their families, the benefits of the wellness programme have included increased knowledge on prevention and management of acute and chronic diseases including HIV, health education and participation of dependants in "fun health days", access to free condoms and access to VCT. For those infected with HIV, there is access to quality medical treatment and care, and psychological support.

For Eskom, benefits of the wellness programme include:

- A more productive workforce
- Increased morale in work groups
- Good corporate citizenship
- Reduction in employees falling ill, dying or going on ill health retirement
- Reduction in funeral costs
- Reduction in training costs for replacement employees
- Reduction in the number of orphans due to HIV/AIDS
- Reduction of claims from the pension fund

With the new wellness programme senior management is updated monthly through a "dashboard" called the Human Resources Sustainability Index (HRSI). Health and wellness indicators constitute 25% of the HRSI.

Tips for Success

- Align health and wellness to the overall business objectives
- Have clear and simple objectives
- Market and sell health and wellness "products" effectively to all stakeholders
- Communication is key (including feedback from stakeholders)
- Quality of the performance of the health teams is enhanced through continuous training and development
- Clearly defined measures to evaluate and monitor interventions of the health and wellness programme

Case 3: *Becton Dickinson and Company, Singapore*

Background Information

Company

BD is a leading global medical technology company operating in some 50 countries; it has two manufacturing facilities in Singapore. BD employs approximately 28,000 people in some 50 countries. BD is focused on improving drug therapy, enhancing the quality and speed of diagnosing infectious diseases, and advancing research and discovery of new drugs and vaccines. It manufactures and sells medical devices, instrument systems and reagents for healthcare institutions, life science researchers, clinical laboratories, industry and the general public. BD was founded in 1897 and is headquartered in Franklin Lakes, New Jersey, USA.

This case study covers the company's workforce in Singapore where BD's two facilities (at Yishun and Tuas) manufacture hypodermic needles and syringes, catheters, immunization products, safety needles, blood collection needles and critical care products. Both facilities export nearly 4 billion units of these devices annually. Other facilities in Singapore are BD's Asia Pacific regional headquarters and its BioVenture Centre, a full-service life science incubator. This case study is based on the wellness programme at the Yishun plant.

Labour Force and Health Risk Factors

BD Yishun, Singapore, has 350 employees with an average age of 39 years; the key risk factors are cholesterol and overweight. Most employees (66%) are production operators, with 24% in professional grades and 10% technicians and administrators.

The main risk factors for chronic diseases are:

Risk Factors	Workforce (%)
Overweight/obesity	24.4%
Cholesterol	35.9%
Raised blood pressure/hypertension	10.7%
Raised blood glucose/diabetes	1.2%
Smoking	5.1%
Unhealthy diet	19.7%
Physical inactivity	55%

All employees have health insurance with Aviva Ltd.

Healthcare System

Good, affordable basic healthcare is available to Singaporeans through subsidized medical services at public hospitals and clinics with private healthcare providing additional services.

The national healthcare system comprises public and private healthcare,

complemented by rising standards of living, housing, education, medical services, safe water supply and sanitation, and preventive medicine.

National healthcare begins with building a healthy population through preventive healthcare programmes and promoting a healthy lifestyle. Several schemes exist to help Singaporeans “co-pay” their medical expenses.

Business Rationale

In the company’s well-articulated mission statement, BD’s corporate purpose is defined as “Helping all people live healthy lives”.

The company is committed to providing a healthy workplace for its employees through its Workplace Health Promotion (WHP) programmes. Senior management actively promotes employee health and the company adopted the Singapore HEALTH (Helping Employees Achieve Life-Time Health) Charter in 2001 and the Healthier Food Declaration in 2003. Under the HEALTH charter, the company must implement an integrated workplace health programme that encourages and enables employees to achieve an optimum level of physical, mental and social well-being. Maximizing employee health and well-being is seen as a key benefit for employees and a major contribution to achieving business objectives.

The Healthier Food Declaration is a commitment to enhance health by encouraging healthy eating.

The company rated the following factors as the important key drivers for its wellness programme:

- Controlling direct healthcare costs
- Improving productivity (unplanned absence, disability, presenteeism, safety, vitality, effectiveness, quality of work)
- Talent motivation (to attract, retain and sustain human capital)
- Social responsibility (sustainability, community responsiveness, public image)

The wellness programme has been commended by the Health Promotion Board of Singapore, Singapore Human Resources Institute and Singapore Ministry of Manpower.

BD’s core values clearly manifest the fundamental importance of good employee’s health within its business culture.

The Yishun plant’s “Vision 2010” statement (“We will be the preferred centre for kitting excellence.”) – is aligned with BD’s corporate vision of

becoming a “great company”. BD core values guide the corporate culture’s progress on this journey. Towards this goal a “balanced scorecard” approach is used to define the plant’s yearly key objectives, which focus on four perspectives – financial, customer, internal processes and learning & growth.

The key performance indicator for learning & growth is the Workforce/Workplace (WF/WP) Index, which has three pillars: building high performing leaders, developing high performing teams and creating a supportive environment at the workplace.

The Workplace Health Promotion (WHP) programme is an initiative under “supportive environment”, and its performance is measured through a fitness index. The WHP programme is thus well integrated, having resources allocated to it as for any other business initiative, with specific goals and targets to achieve.

In mid-2007 as part of continuous improvement, the plant formed an integrated Workplace Safety, Health & Environment (iWSHE) platform to encourage all employees to embrace safety, holistic health (physical, emotional, social, intellectual and spiritual) and well-being as both their personal and organizational goals. The iWSHE platform is led by the Facilities/EHS manager and facilitated by the plant manager. In fiscal year 2008, performance of the holistic health promotion programmes is now measured through a Work-Life Harmony Index.

Policy and Programme

Programme Overview

WHP activities focus on physical activity, healthy eating, stress/anxiety management and stopping smoking to encourage health behaviour change.

All employees are encouraged to make the right choices for a healthy lifestyle, through active participation and ownership of health promotion programmes. Employees are also granted time off for various in-house health-related activities, such as health talks, fitness tests, healthy mind surveys, health screenings, healthy food competition and many others.

Physical activity

Management organizes brisk walking activities three evenings a week at the Yishun neighbourhood park and sports such as line dancing, swimming, aerobics, tai-chi and bowling competitions. Talks are given on how to prevent injury during exercise. Employees are provided with corporate gym cards, which they can use at sports centres across Singapore. Posters to encourage physical activity are displayed on notice boards.

During the ACTIVE Day exercise, all employees are granted time off to participate in a brisk walk/jogging exercise at the Yishun Neighbourhood Park, followed by a healthy fruit breakfast.

Healthy eating

To support the Healthier Food Declaration pledged in 2003, a Healthy Catering policy was set to improve the quality of food served at the cafeteria, meetings and events.

The WHP committee works closely with the cafeteria operator on healthy cooking – to reduce salt, sugar and oil while increasing the variety of vegetables and fruits. The company provides fruits and vegetables free on Mondays, along with related health information. Healthy eating posters are displayed at the cafeteria and notice boards. Talks on healthy eating, campaigns and healthy cooking competitions are held regularly. Vendors of healthy food are invited to sell their products at the cafeteria. During the annual “Healthy Eating Month”, employees are provided with fruits and healthy desserts.

Targeted interventions are provided for individuals who are at high risk from lifestyle-related diseases. A weight and cholesterol management programme, managed by an external agency, was organized for a group of employees with undesirable BMI (body mass index) and blood cholesterol.

Health screening

There are regular health assessments. Every two months, employees have their weight taken (for the BMI measurement) while blood cholesterol, blood glucose, blood pressure and fitness is tested annually. The company organizes in-house health screening by the National Kidney Foundation for all employees every year. These assessments are additional to the formal comprehensive health screening programme (frequency by age) that is part of employees’ employment benefits. To encourage employees to have more frequent health screening, the company allows reimbursement for health screening at private clinics under the flexible benefit scheme.

Stopping smoking

To help the 5% of the workforce who smoke, company doctors are available to any employee who wishes to stop smoking. The WHP committee organizes anti-smoking talks, displays posters to encourage smokers to quit and publicizes the Health Promotion Board’s QuitLine at the designated smoking area and the notice boards.

The company has a No Smoking policy to strongly discourage smokers by designating only one smoking area, which is outside the building. This provides a smoke-free, clean and healthy environment for all employees and visitors. The cafeteria caterer is not allowed to sell cigarettes within the company premises. Employees who are caught smoking in “no smoking” company premises are subject to disciplinary actions of increasing severity, including dismissal, as described in the smoking and disciplinary action policies.

Mental health

“Healthy mind” surveys are conducted half-yearly to measure the organizational stress/anxiety/depression level of all employees. Follow-ups are made for those employees with undesirable levels to ensure that appropriate assistance is given to them. Talks on stress management, yoga and flower arranging classes, arts and crafts and educational tours are organized.

A supportive family environment is encouraged through activities involving family members, for example, celebrating the mid-autumn festival with a lantern-making competition or outings for families.

Employee opinion surveys measure satisfaction levels in the workplace: higher satisfaction levels result in lower levels of work stress.

Social and spiritual health

The WHP programme also includes a volunteer initiative to encourage employees’ social and spiritual health. A long-term partnership is being developed with a local home for the elderly, with whom BD employees organize meetings, DIY projects, food fair and entertainments. This helps employees make contributions to society – and helps towards BD’s purpose of “helping all people live healthy lives”.

Performance indicator: the Fitness Index

The company’s Fitness Index is a composite index to measure employees’ body mass index, blood cholesterol, physical fitness and stress/anxiety levels.

The Index is the key performance indicator for the WHP. Along with other business performance indices, it is a key business objective in corporate five-year Improvement plans. The Index is also linked to team-based variable bonus payments.

Goals for 2010 are to:

- Reduce the incidence of obesity
- Reduce the high blood cholesterol problem
- Increase the percentage of employees achieving an award in the Sports for Life Walk
- Reduce stress

Programme design

BD Singapore conducted a needs assessment to establish baseline data for planning, prioritizing health-related issues, setting objectives and obtaining initial feedback from employees on their needs in order to plan a coherent and focused programme.

The WHP programme began in 2004, designed specifically for BD's Yishun plant. A needs assessment established baseline data for planning, prioritized health-related issues, set objectives and obtained initial feedback from employees on their needs. The data sources used included:

- Basic health screening of employees by the National Kidney Foundation on a yearly basis. Tests include blood pressure/glucose/cholesterol, body fats analysis and height and weight/body mass index measurement
- Fitness assessment: an annual Sports for Life walk/run, to assess employees' fitness status.
- Health practices survey from the Health Promotion Board
- Healthy Mind Survey by the Institute of Mental Health to assess organizational stress/anxiety/depression levels
- Interests survey to identify employees' preferred activities, and timing
- Employee satisfaction survey every two years to assess employees satisfaction and morale
- Employee demographics (age, gender, race, marital status, educational level, etc.) from the human resources department
- Organizational data: such as medical costs, absenteeism, employee turnover, group hospital and surgical insurance premiums

Targeted interventions are provided for individuals who are at high risk for lifestyle-related diseases

One such example is from the health screening exercise. A follow-up cholesterol test by the company's doctor was conducted for those employees with undesirable high blood cholesterol a few months later, as the results showed that there were 25 employees with both BMI category 25 to 29.9 or ≥ 30 and blood cholesterol at borderline or high levels. A weight and cholesterol management programme managed by an external agency was specially organized for this group of targeted employees; 21 of them volunteered to join and are still in this programme.

The support from the Singapore government in promoting workplace health has facilitated BD's WHP programme.

Since the establishment of the Singapore Health Promotion Board in 2001, the Ministry of Health and other institutes, such as the Singapore Sports Council, have been proactively targeting various sectors with carefully planned intervention programmes. The government also provides reference resources to guide organizations on the planning of health intervention programmes as well as help to defray the cost of setting up such programmes through the provision of workplace health grants.

**Programme
Implementation**

The company adopted an eight-step implementation strategy for its WHP programme.

1. Establish a sense of urgency

The leadership team saw the programme as a means to highlight the well-being of the plant workforce – well aware of the dangers of not doing so. WHP benefits, such as reduced medical costs, insurance premiums and absenteeism, impact positively on the bottom line.

2. Form a powerful guiding coalition

The Sports & Recreation Committee was reformed into the Health and Wellness Club (HWC), a cross-functional team with members selected for their positive approach to health and wellness. The WHP programme is championed by senior management and facilitated by the Plant Manager.

3. Create a vision

The Health and Wellness club developed a vision to improve the health and well-being of employees, with measurable targets. This vision is reviewed constantly for its relevance and in 2007 it expanded the definition of health from just physical and emotional to one that embraces holistic health with five dimensions – intellectual, social and spiritual, in addition to physical and emotional health.

4. Communicate the vision

This vision is communicated to all employees through formal and informal channels. Formal communication channels include leadership briefings, postings on bulletin board, emails, etc. Informal channels include “sharing” sessions by those who have benefited from the WHP programmes rolled out by the Health and Wellness Club.

5. Empower others

The leadership team empowered the HWC to roll out the programmes, and helped overcome obstacles such as time restrictions by giving employees time off for activities.

6. Plan/create “short-term wins”

A points collection card was introduced. Employees earn stamps for each of their HWC activities. Stamps can be exchanged for simple tokens and gifts.

7. Consolidate improvements

The plant soon saw improvements in employees’ health metrics, which increased the programme’s credibility. These improvements are reinvigorated through constant review.

8. Institutionalize new approaches

The improved health metrics are articulated as a corporate success – through reduced health expenses and reduced absenteeism. WHP results are periodically reviewed and new targets set for each fiscal year.

The WHP programme experience is being shared through BD’s “best practice” channels and via the BD intranet. It has also been shared in the National Conference on WHP, hosted by the Singapore Health Promotion Board in 2006.

Programme communication

BD’s communication strategy is to “over-communicate from all directions” with a mass or smaller group approach adopted.

- *Top-to-bottom communication* shows the leadership team’s support for the programme, in a visibly hands-on fashion. Senior managers champion, support and take part in the WHP programmes and share their personal lifestyle experiences with colleagues.
- *Bottom-to-top communication* secures feedback from employees, which feeds into ongoing WHP management processes.
- *Side-to-side communication* lets employees and members of the Health and Wellness Club share experiences with their co-workers. There is also a “buddy” system to help co-workers reach their targeted weight or cholesterol levels.

Management teams are educated on the financial impact of a healthy vs unhealthy workforce.

This picture is depicted through figures of absenteeism as well as medical costs of an unhealthy workforce. Much discussion was extrapolated from the sharing of these figures, for example, absenteeism of the production operators can be calculated into financial dollars by calculating the opportunity costs of not meeting our production schedules on time, hence the potential dollar impact of backorders

Employees are educated on the various types of chronic diseases and related risk factors, followed by examples of the actual cost of a treatment of those diseases.

Health and nutrition specialists educate employees about the various types of chronic diseases and the risk factors associated with them. Employees are then shown examples of the actual costs of medical treatment. Most employees are assigned individual impact goals, derived from corporate business goals, which can be used to measure the “individual health impact” on business success.

Programme Participation

BD provides an update on the progress of the WHP programme at the plant’s monthly Key Objectives meeting, monthly Health and Wellness Club meeting and the quarterly Workforce/Workplace meeting

BD has observed an increasing trend in the participation in its WHP activities:

	2005	2006	2007
Health Screening	84.2%	90.1%	89.6%
Mass physical activity or exercise event	93.3%	93.5%	N/A
Fitness Assessment – Sports for Life Walk	71.0%	84.6%	90.2%
Health Talk	92.1%	94.0%	N/A

Financial incentive schemes and dedicated professionals are helpful to optimize participation.

The company uses an incentive scheme where associates are awarded with stamps for their participation in the WHP activities. The number of stamps awarded increases in proportion to the value of the desired behaviour. These stamps are used to redeem the gifts they prefer. In addition, rewards such as trophies and cash are given out to the winners of the WHP-related contests and competitions

The plant manager is the sponsor and the HR manager is the adviser to the WHP committee. The chairman, successor of the HR manager, oversees the WHP committee. The WHP committee plans, implements and evaluates programmes and strategies that support the WHP programme.

Programme Measurement

With the implementation of the WHP programme, BD Singapore has seen positive trends and results in health indicators, financial outcome, productivity and corporate image.

Health:

- The average Fitness Index score improved from a baseline of 25% in 2004 to 75% in 2005 and 81% in 2006 and 2007.

- The percentage of employees with undesirable to borderline blood cholesterol has reduced from 46% in 2004 to 30% in 2005 and 29% in 2006.

Financial:

- Average medical cost per employee was reduced by 30% from 2003 to 2006, from S\$ 218 to S\$ 153.

Productivity:

- Absenteeism rates reduced by 20% from 2003 to 2006. Average sick leave dropped from 5.5 days (per associate/year) in 2003 to 4.4 days in 2006.
- Employee turnover rates reduced from 5.9% in 2004 to 4.5% in 2007 (compared with the national average of 17.7% for the manufacturing industry).

Corporate image:

- Singapore HEALTH (Helping Employees Achieve Life-Time Health) Award – Gold Award – 2005 and 2006.
- Singapore HEALTH Leader Excellence Award – 2006.
- Singapore HEALTH Promoter Award – 2006.
- Singapore Ministry of Manpower Annual Safety and Health Performance Award (ASHPA). Gold Award – 2005, 2006, 2007.
- Work-Life Achiever Award – 2006.

Lessons Learned

Key success factors

- First is the organization’s commitment. This is done by linking the WHP programme to the plant’s yearly key objectives through the Balanced Scorecard. This ensures the periodic review of its progress, analysis of results and planning for improvements with the right target set. This approach also ensures commitment in resource allocation for the timely and effective execution of the WHP programme.
- The other critical factor is using a “soft approach” by encouraging and influencing employees to embrace BD core values of accepting personal responsibility, doing what is right, always seeking to improve and treating each other with respect – thereby realizing BD’s purpose of “Helping all people live healthy lives”.

Other tips

- Changing lifestyles can be exciting at the start – but the key to wellness is the ability to sustain the desired behaviour change.
- The wellness programme can sustain the desired changes only when employees have internalized the importance of a healthy lifestyle and truly see the benefits for themselves.
- Effective health promotion programmes require a steady supply of resources (for incentives, services, etc.) and encouragement for employees to sustain their efforts for a healthy lifestyle.

Case 4: Discovery South Africa

Background

Company

Discovery is a financial services company based in South Africa with business in the UK and US that specializes in healthcare cover, life assurance, and lifestyle and well-being benefits.

Discovery Health is South Africa's biggest healthcare funder and Discovery Life is its fastest-growing major life insurer. Internationally, PruProtect offers life and health insurance in the UK market, while Destiny Health offers health insurance in the US market. Discovery Holdings listed on the Johannesburg Securities Exchange in 1999.

Labour Force and Health Risk Factor

Discovery has 4,794 employees in South Africa, with an average age of 32 years, most of whom are office workers. 49% of them are overweight.

There is a core team of professionals in IT, medical, financial and actuarial services. The top three chronic diseases risk factors among the workforce are overweight (1,069 employees), smoking (526 employees are smokers and 147 employees are ex-smokers) and nutrition (2,163 employees have fewer than five servings of vegetables a day). The prevalence of chronic disease is low but is due to the age profile of the company. The increase seen is primarily as a result of increased screening and awareness.

Chronic conditions	Employees as of 1 January 2006		Employees as of 30 April 2007	
	Rank	%	Rank	%
Hypertension	1	2.1	1	2.3
Asthma	2	1.8	2	2.1
Hyperlipidaemia	3	0.8	3	1.2
Major Depression	4	0.8	4	1.0
Epilepsy	6	0.5	5	0.6

Healthcare system

South Africa's health system has both a large public and private sector financing and delivery system. Over 90% of Discovery's employees are covered by Discovery Health.

South Africa has a highly-developed private healthcare sector that provides world-class healthcare services to around 7 million people (mainly employed individuals belonging to households with a monthly income of R6,500 a month or more) – around 16% of the population. This means that over 80% of the population depends on public sector healthcare facilities for their care.

South Africa's medical professionals receive excellent training and their skills are highly sought after internationally. However, proportionally, the greatest number is employed in the private sector and there is an increasing shortage of skills both in the private and public sectors.

These issues are compounded by the uneven distribution of healthcare resources as a result of the apartheid system in the past. Ongoing regulatory changes aim to address these inequities, but it does mean that the South African healthcare sector is highly regulated and complex. Given high unemployment rates and the limited resources available to government, the private sector must play a role in relieving the burden on the state.

In the public sector, the focus is on primary healthcare delivery. In keeping with worldwide trends, more South Africans in both sectors are being diagnosed with preventable chronic diseases of lifestyle such as diabetes, hypertension, hyperlipidaemia and respiratory disorders. There is, however, also an increasing awareness and understanding of the role that lifestyle modification can play in managing these diseases. In this context, Discovery Health has for the past decade played a leading role in encouraging and incentivizing healthy lifestyles not only among its clients, but also in the broader community.

Over 90% of Discovery's employees have private health insurance, and are covered by Discovery Health Medical Scheme.

Business Rationale

Discovery's corporate vision is to make people healthier and to enhance and protect their lives.

The company focuses on the holistic wellness of employees by encouraging them to "be" well in all aspects of their lives. By encouraging overall wellness and supporting them in a fast-paced, performance-driven environment, it believes its employees are motivated and able to do their best. Discovery believes that by nurturing this dynamic company culture, it will also continue to deliver products and services that meet the needs of its customers.

Key drivers for the wellness programme are talent, motivation and social responsibility while productivity and healthcare costs follow as important factors. The Discovery executive team is extremely committed to health promotion and lead by example.

The executive team takes this commitment seriously and ensures they live up to it. For example, the PruProtect CEO completed the London

Marathon with some of his team members earlier this year, while the Group CEO, along with other senior executives competed in this year's New York Marathon. In addition, whenever health promotion events are held at the company, the executive team is always keen and competitive.

The company held a Comrades Marathon (an ultra-marathon which is run annually between Durban and Pietermaritzburg in KwaZulu-Natal) fund raising event where teams from various departments in the company raced against each other for 90 km on a treadmill. The executive team were dominant competitors, clearly showing their commitment to the value of physical activity for all employees.

Discovery sees health and productivity as core to its business both internally, with regard to its human capital, and externally, with regard to its customers. It has therefore integrated customer offerings with employee incentives.

Through Discovery's incentive-based wellness programme, Vitality, it encourages clients to lead healthy lifestyles by being more active, eating a healthy diet, not smoking and regularly undergoing relevant preventative screening tests.

Clients receive lifestyle rewards, such as travel and shopping discounts, for these initiatives, while the health and life insurance companies benefit through reduced healthcare costs, improved risk profiles and lower mortality and morbidity rates among its clients. To ensure that employees are not only encouraged to lead, but also to promote a healthy lifestyle when interacting with clients and in their communities, Discovery has created additional wellness incentives for employees, in addition to incentives for achieving other key strategic business goals.

Discovery runs an annual wellness event for its employees at no cost to them. Employees can have their cholesterol, glucose, body mass index and blood pressure measured. They are also asked to complete an online health risk questionnaire, which assesses their levels of physical activity, nutrition, alcohol intake and other lifestyle factors. Each employee then receives a confidential personal report highlighting areas of improvement regarding their overall wellness along with practical guidelines on how to improve their lifestyle.

Discovery has also made these wellness events available to all its corporate clients, allowing the company to gather data and benchmark the health risk status of corporate South Africa. The data collected has

been analysed by the University of Cape Town Exercise Science and Sports Medicine Research Unit (ESSM) and is being submitted for publication.

Policy and Programme

Programme Overview

Discovery's wellness programme covers HIV/AIDS and chronic disease prevention.

In South Africa, HIV/AIDS poses a significant health risk to individuals and organizations, with recent statistics showing that South Africa has the highest prevalence rate of HIV in the world.

Discovery accordingly focuses closely on this pandemic. Its HIV/AIDS company policy was drafted jointly by the human resources team, company executives and its employees. This policy is reviewed biannually to ensure that any needed changes are implemented and communicated to all employees.

The findings of a knowledge, attitudes and practices (KAP) survey among employees helped to shape an employee wellness programme specifically related to HIV/AIDS. Focus groups with employees ensured that the programme would meet their needs. The management team also underwent training on HIV/AIDS and learned how to cope with a disclosure, how to support their staff appropriately and how to manage staff who may be infected or affected. All employees were given the opportunity to increase their awareness by attending a satire on HIV/AIDS in South Africa.

To encourage prevention, employees have access to free male and female condoms from dispensing machines installed in all restrooms within the company's buildings. All employees have access to Discovery's HIV Online Learning programme, which focuses on transmission, infection and prevention, sexually transmitted infections, nutrition and treatment as well as detailing support available as a Discovery staff member. Employees earn points towards the company's internal rewards programme for completing the online learning courses, giving employees incentives to engage with the topic.

Discovery has trained 60 employees to act as HIV peer educators within the business and plans to increase this number to 100 in early 2008. The peer educators talk to colleagues about HIV/AIDS and support those within the organization who are affected or infected by HIV/AIDS. This initiative has been well received by employees and has full management support.

The company provides all employees with the opportunity to hear from someone living positively with HIV. A voluntary counselling and testing programme has also been implemented. Employees are provided with a pre-HIV test counselling, followed by testing and post-test counselling. This is all provided on-site, but by an external company so that employees are comfortable that confidentiality is fully protected.

Discovery also recently conducted an actuarial risk modelling exercise of its HIV prevalence rates to provide further direction in areas of concern for the business and staff.

Employee wellness

In addition to its HIV/AIDS programme, Discovery continuously provides a range of supportive initiatives for employees. It has an employee assistance programme (EAP), facilitated by an external vendor, which is accessible to all employees and their immediate family. The EAP provides emotional support on a range of issues, including support for those with chronic diseases. More recently, Discovery launched the EAP service online to its employees. This provides them with access to information on a range of wellness-related topics, the opportunity to research medical conditions and treatment and to e-mail experts in nutrition and personal training for free, confidential advice.

Discovery also has an on-site occupational health clinic to which all permanent employees have free access.

Chronic diseases of lifestyle

Discovery recognizes the increased risk that physical inactivity, smoking and poor nutrition pose to the development of obesity, diabetes, lung diseases, cardiovascular diseases and certain cancers.

Its response is first to analyse the health risk status of employees through the annual wellness events described above. Employees receive points towards the company rewards programme for participating in the wellness event. The event also includes fun activities with health and wellness messages (for example, employees play activity-based computer games or ride a bicycle linked to a smoothie-making machine).

Importantly, employees are given immediate feedback from the nurses about their clinical risk factors and advice on managing their health risks. Part of this feedback is their "Discovery Age". This tool – compares an individual's chronological age with their biological age, measured by their lifestyle and the presence of a chronic disease.

Data from the Wellness Day and from Discovery Health are used to determine appropriate strategies and interventions.

Most wellness interventions within Discovery are aimed at improving employees' lifestyles. This includes a state-of-the-art in-house gym which currently has more than 1,000 members. The gym is run by the Sports Science Institute of South Africa and employs two biokineticists who do pre-exercise assessments as well as exercise prescription. Recently, a research study was conducted in which high-risk individuals were identified through the Wellness Day and enrolled in a lifestyle intervention programme managed by the University of Witwatersrand and the gym.

An on-site dietician and various other initiatives are used to promote increased vegetable, fruit and water consumption, and the promotion of healthy alternatives in the canteens and vending machines. Fruit and healthy snacks are available for clients at reception and dried fruit, nuts and water are served during meetings as an alternative to the usual biscuits and coffee.

Employees are continually encouraged to come up with innovative ideas to help ensure that health promotion and prevention of chronic disease are inculcated in company culture.

Programme Design

Discovery adopted a targeted approach for its HIV/AIDS programme while drawing data from its Wellness Days to inform the key areas of focus.

Discovery ran focus groups with volunteers throughout all areas of the organization to determine the exact needs of employees in relation to its HIV/AIDS programme in the workplace. The results of the company-wide KAP survey were also used. With regard to chronic diseases of lifestyle, the company drew on data from the Discovery Health Medical Scheme (health insurer) and data derived from Wellness Day activities to inform the key areas of focus.

Local customs and ethnic difference are taken into account when designing the programme.

In South Africa's multicultural environment, any employee wellness programme must take into account various cultures, beliefs and practices. Part of this requires an understanding of disease prevalence among different groups. For example, the prevalence of diabetes mellitus is higher among the Indian population. Health perceptions also differ among the different population groups – studies have shown that

the concept of “overweight” differs significantly between different ethnic groups. These insights have been incorporated into wellness communications and certain initiatives – such as the development of a variety of healthy meals that are served in the canteen – to appeal to various groups.

The programme itself is rolled out from the head office in Johannesburg but implemented within its regions in other parts of South Africa.

During the development of the programme, it was crucial to investigate the needs of all the various business regions to ensure that the programme met these needs, irrelevant of where the programme was being implemented.

Findings from focus groups made it clear that employees’ communication needs were the same in its various regional offices as they were in the company head office in Johannesburg, where it was initially launched and rolled out. The company ensured that HIV Peer Educators were present in all regions of the business to respond to any change over time in regional needs and to ensure they had the same support as head office employees.

The key consideration in implementing the wellness programme was to the programme as a whole and all the initiatives were driven from executive level.

The way the executives have driven the programme has had a tremendous effect on buy-in throughout the company and has been the key to success.

The company has taken a range of initiatives to promote the well-being of employees:

Be.Active – an initiative to encourage people to lead healthier lives
The Discovery Gym opened at head office in 2005, offering state-of-the-art fitness machines, free weights and aerobic classes throughout the day. Employees can access all the facilities at a time that suits them best. It stages regular events to encourage employees to exercise, be healthy and have fun as a team. Employees also received stress bands and exercise guidelines to encourage them to be active at their desks.

Be.Healthy – knowing the healthy importance of preventive tests
On-site initiatives to help maintain a healthy lifestyle include a dietician, pedometer readings and free annual flu vaccines. Vitality wellness days give employees access to screening tests for glucose, blood pressure, cholesterol and body mass index. The company also gives employees tips on how to improve health, fitness and well-being.

Be.Well – encouraging a healthy approach and mindset

An employee assistance programme, in place for five years, offers both telephonic counselling services and face-to-face counselling with an on-site psychologist. Employees can discuss any personal and work-related problems confidentially. All family members who live with the employee also have access to this free service. An on-site occupational health clinic is available free of charge, and an occupational nurse or doctor is available that can dispense free medication relating to the consultation.

Be.Financially Secure – an initiative to help employees be financially fit

Discovery employees are given access to preferential rates on banking products. Employees can also see an on-site financial services consultant to help them with choosing a home loan, vehicle finance, personal loans and other financial advice. Every year tax consultants help employees with their tax returns for a nominal fee.

Be.Balanced – convenience at your fingertips

Employees have access to a range of convenient and time-saving lifestyle services such as hairstyling services, a beauty salon, postal services, registration and licensing services, laundry, dry cleaners, car washes, etc.

Be.a Discovery Kid – a safe environment for children

The company childcare facility creates a safe and secure environment for employees' children. It offers audiology testing, dental screening, sight testing, a speech and hearing therapist – and has introduced Yoga for Kids and vitamin awareness.

Be.Excited – working and playing

Employees can get away from work and have fun in “chill rooms” with arcade games and football and meeting rooms with stability balls instead of chairs.

Be.Responsible – promoting awareness and knowledge

Education and awareness activities included a KAP survey to give insights into employee's behaviour. All employees attended the Pieter Dirk Uys “For Facts’ Sake” educational play and managers receive training on managing HIV/AIDS in the workplace. All employees can take a free HIV test at the on-site clinic.

Be.Caring – supporting our communities

Corporate Social Investment projects take the message of making people healthier to the wider community. Many employees dedicate time and resources to making a difference to the lives of those less fortunate.

Be.Knowledgeable – developing and growing people

The company promotes a learning culture. The Discovery Institute caters for all types of learning by offering different methodologies that are aligned with and support business needs. These include classroom-based training, online learning, workshops and access to international institutions like Harvard Business School. Management forums are also held.

Be.Recognized – rewarding outstanding performers

Star Awards, Discovery's recognition programme, rewards star performers across the business. Each quarter, 50 winners can participate in a programme for personal and business learning and/or support one of the company's corporate social investment projects. At the end of the year, 38 overall winners are rewarded with an overseas trip and a learning experience at a world-renowned business institution.

Be.Rewarded – encouraging employees to engage with the business
"Prosperity" is an exclusive employee engagement programme to reward employees for looking after their health, improving their knowledge, living the values and contributing to corporate success. Every employee is automatically a member of Prosperity, simply by being a permanent Discovery employee.

Discovery uses the points system to encourage employees to live a healthy lifestyle

Prosperity's initiatives give all employees an equal opportunity to earn points and benefit from the rewards. All initiatives are easily accessible and simple to complete.

Employees earn points for participating in the activities and the more points they earn the greater their rewards.

Category	Measure	Points awarded for
Health	Vitality membership	Being a Vitality member, increasing number of points according to status level
	Annual leave	Taking 80% or more of one's entitlement to annual leave each year within that year
Knowledge	Personal development	Passing online courses: Booster points for passing annual diploma/degree modules
	Health products assessments	Passing an assessment: Booster points for achieving >90%
	Life products assessments	Passing the assessments: Booster points for achieving >90%
	Vitality and Card assessments	Passing the assessments: Booster points for achieving >90%
	Triple-whammy	Achieving 80% or more for three or more of the product assessments
Values	Star Awards	Being on the shortlist for the Star Award process Being a Star Award quarterly finalist
	Data clean up	Updating personal data on DNA every six months
Contributing to Discovery's success	Volunteerism	Getting involved in certain key CSI initiatives that will be marketed internally every six months
	Recruitment referrals	Referral and successful placement
	Survey participation	Participate and share views in various company wide surveys.

Through Prosperity, employees have access to rewards such as:

- 1) **Shopping** "cash backs" by shopping at DiscoveryCard partner stores, over and above any Vitality discount for which they already qualify. Partner stores include many of the country's leading retail stores.
- 2) **Holiday** discounts to 40% with leading hotel chains hotels countrywide
- 3) **Flights:** 5-20% discount on local flights, over and above the discount received on Vitality
- 4) **Leave:** additional annual leave days the higher their Prosperity status

Programme communication

E-mail is the key channel to communicate health strategy and activities, and the concept of health is embedded in employees' daily work.

As a relatively large organization with employees who work shifts in various places, the majority of company communications are by e-mail.

The wellness communication strategy had to show that executives believed in the programme, so some corporate communications were sent to staff by an executive. Other communications were sent by the EAP provider, so staff had confidence that any information they provided (for example, by completing the KAP survey) would be received by an external provider and dealt with confidentially.

Participation in the various elements of the programme has been excellent:

- More than 200 staff volunteered to become peer educators
- Within 48 hours of launching the online learning programme, more than 500 staff had completed the learning
- The Wellness Day had more than 60% participation, with other employees going to pharmacies for preventive health screening tests
- The company has many success stories of employees managing chronic diseases through exercise and weight loss and now leading healthy lifestyles as a result of the work environment and incentives

Programme measurement

Discovery does not have formal financial measurement as yet, but they have analysed the association between health risks and absenteeism. This analysis certainly supports the case for a wellness programme.

There is a link between overall health risk status and absenteeism rate – this includes chronic diseases as well as lifestyle factors such as physical activity, diet and stress.

Risk level	Number of employees	Average absenteeism rate%
Low risk	650	1.4
Medium risk	854	1.7
High risk	274	2.3

Tips for Success

Key components of the company’s wellness programme success include:

- Trust in the programme
- Executive buy-in
- Incentives
- Ongoing exciting communication
- Lifestyle focus vs disease focus
- Data collection and analysis
- Integration into the culture of the company
- Integration into the business

The fact that the programme has been running for 18 months has addressed any concerns that the initiative was a one-off event and increased employee confidence around its value and sustainability.

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