



Employee wellness as a
strategic business imperative

Independence 

Executive Summary

Maintaining performance at the highest level

The cost of health care in our country is having a major impact on business and its bottom line. Employees are considered a company's greatest asset and their health issues can dramatically affect the workplace. These issues can range from heart disease and stress-related illnesses to minor health conditions, many stemming from poor diet and lack of exercise. Employees who aren't healthy have lower levels of productivity and higher health costs. Employers end up bearing the extra costs, both in higher premiums and in lower output. These factors can also significantly affect a company's edge in today's highly competitive business environment.

To preserve and strengthen this important asset, organizations are offering wellness programs. The rewards of wellness programs go far beyond reducing the price of employee benefits. Wellness programs can generate competitive advantages for a company, such as employee engagement and retention, greater productivity, and higher morale. They can also help to address absenteeism and presenteeism, which lead to productivity loss and indirect medical costs such as disability claims. Often overlooked is the potential to strengthen an organization's culture and to build employee pride, trust, and commitment. The very nature of worksite wellness is a partnership that requires trust between employer and employee. Personal health is an intimate issue but when a company offers a comprehensive wellness program, it can create deep bonds.¹ Investing in a wellness program becomes a strategic investment in both the company's present and future. Independence Blue Cross can help impact employee well-being through a variety of comprehensive programs and evidence-based interventions.

The health crisis: nationally and locally

The health of our nation is in crisis as Americans continue to be challenged by the growing incidence of disease and ill health associated with unhealthy lifestyle choices. Approximately 75 percent of the total spending of U.S. health care is due to people with lifestyle-related chronic diseases.² Although "seventy percent of deaths from these chronic diseases are preventable," people generally seem to overlook the connection between their health and the development of disease.³ There are many reasons why people don't care for themselves properly. They may not know how or may lack the necessary tools. They may not understand the true state of their health and what it means in the long-term to the quality and length of their life.



Approximately 75 percent of the total spending of U.S. health care goes toward treating people with lifestyle-related chronic diseases.

1. Berry, L.L., Mirabito, A.M., Baun, W.B., Harvard Business Review, "What's the Hard Return on Employee Wellness Programs?"

2. Health Enhancement Research Organization, "Fact Sheet: Statistics about Workplace Wellness."

3. The Wellness Council of America, "Making the Case for Workplace Wellness Programs," 5.

An important fact is that people need to take control of their well-being to stay healthy and productive while in the workforce and throughout their life. People who take personal responsibility for their health are more successful in reaching their health goals.

The health statistics from the local Philadelphia region are alarming. The latest study by the University of Wisconsin ranked the health of the counties in Pennsylvania on a scale of 1 to 67, with 1 being the healthiest and 67 being the least healthy.⁴ *As of 2013, Philadelphia County was ranked number 67, the least healthy county in Pennsylvania.* Delaware County fares slightly better with a ranking of 41. The counties with the highest ranking are Chester, ranked number 1, Montgomery, ranked number 6, and Bucks ranked number 9.

Philadelphia County's poor placement is due to many health factors, which include adult obesity and physical inactivity. Obesity in Philadelphia has been a city-wide concern for some time and the numbers highlight the issue as well. As of 2010, the percentage of adult obesity in individuals ages 18 and over was 66.3 percent.⁵ These same statistics show that the obesity problem starts early in children aged 6 to 17, with a rate of 40.7 percent. The Organisation for Economic Co-operation and Development reported in 2010 that 69.2 percent of American citizens, ages 15 and up, are overweight and obese.⁶ Philadelphia does not trail far behind the national percentage.

Physical inactivity — another big indicator of unhealthiness — measured in at 30 percent.⁷ These statistics prove to be costly as poor diet and physical inactivity are responsible for 2,000 deaths in Philadelphia alone and \$750 million spent yearly on the associated health care.⁸ Delaware County's adult obesity is also high at 27 percent with physical inactivity at 24 percent.⁹

Health issues in the region also cause social and economic damage. Improving the health of people is one of the common sense ways to prevent disease and control spiraling health care costs. It is also a major factor for improving the economy. States, cities, and towns have recognized that a community's health affects its ability to attract and retain business and talent.¹⁰ Companies want to do business in a city where their potential workforce is healthy, with lower health care costs, and higher productivity.

**As of March 2012,
approximately 70 percent of
Americans were classified as
overweight or obese.**

- Robert Wood Johnson Foundation

4. University of Wisconsin Population Health Institute, County Health Rankings 2013: Pennsylvania, 4.

5. Center for Health Behavior Research, "Get Healthy Philly: Healthy, Active and Smoke-Free," 14.

6. Organisation for Economic Co-operation and Development. "Country Statistical Profile: United States." Accessed May 2, 2013, http://www.oecd-ilibrary.org/economics/country-statistical-profile-united-states_20752288-table-usa.

7. County Health Rankings. "Philadelphia," last modified 2013. Accessed May 2, 2013, <http://www.countyhealthrankings.org/app/pennsylvania/2013/philadelphia/county/outcomes/overall/snapshot/by-rank>.

8. Center for Health Behavior Research, "Get Healthy Philly: Healthy, Active and Smoke-Free," 17.

9. County Health Rankings. "Delaware," last modified 2013. Accessed May 2, 2013, <http://www.countyhealthrankings.org/app/pennsylvania/2013/delaware/county/outcomes/overall/snapshot/by-rank>.

10. Levi, J., Segal, L.M. & Kohn, D. "Healthier Americans for a Healthier Economy," 1.

The cost of chronic disease

The progression of chronic disease is linked to poor health.

Most chronic diseases are related to four main health risks — the use of tobacco, the excessive consumption of alcohol, poor diet, and lack of exercise — all of which are preventable.¹¹

These four health risks are impacting American businesses.

Those with unhealthy lifestyles tend to have higher medical costs.¹²

Employers provide health insurance to a large part of the country.

In fact, “approximately 150 million people in the United States receive their health care coverage through employer-sponsored group health plans.”¹³ Health insurance costs account for 31 percent of a company’s total employment costs.¹⁴ The average costs of unhealthy employees take a major toll on a company’s total spending. With non-communicable diseases predicted to cost \$47 trillion within the next 20 years,¹⁵ health care costs could raise company spending even more.

One of the most avoidable conditions, obesity, is a leading cause of poor health in America. A study performed on the correlation between obesity and medical expenses revealed that the costs of obesity-related health problems rose between the years of 1998 and 2008 to \$147 billion.¹⁶ Obesity is also associated with approximately 20 chronic diseases and health conditions.¹⁷ Medical expenses for obese employees are estimated to be 42 percent higher than for those with a healthy weight, according to the Centers for Disease Control. Given the strong link between obesity and workers’ compensation claims, maintaining a healthy weight is not only important to workers, but should also be a high priority for employers.

The statistics show that the relationship between health and work is a close one. Poor health, which presents itself through absenteeism and reduced performance, triggers losses in company productivity.¹⁸

It is essential for employers to invest in the health of their employees and to encourage a culture of wellness within their companies.

Wellness programs can address both of these goals. They can help

“identify individuals who are at-risk” (defined as four or more risk factors) and help companies “intervene to make sure that the individuals don’t progress further along the disease continuum.”¹⁹

Along with identifying and helping at-risk employees achieve better health, wellness programs can help companies keep their healthy workers healthy.

Health insurance costs account for 31 percent of a company’s total employment costs and total labor costs account for 70 percent of all expenditures.

11. Health Enhancement Research Organization, “Fact Sheet: Statistics About Workplace Wellness.”

12. The Wellness Council of America, “Making the Case for Workplace Wellness Programs,” 3.

13. Ibid.

14. The Denver Post, “Your W2 shows what your health insurance really costs.”

15. World Economic Forum, “The Workplace Wellness Alliance: Investing in a Sustainable Workforce,” 4.

16. Paddock, C. “Obesity Healthcare Costs US \$147 Billion Dollars a Year, New Study,” last modified 2009. Accessed May 2, 2013 www.medicalnewstoday.com/articles/158948.

17. Stop Obesity Alliance, “Obesity Related Chronic Disease,” 1.

18. Integrated Benefits Institute and Riedel & Associates Consultants, Inc., “Workforce Health and Productivity: How Employers Measure, Benchmark and Use Productivity Outcomes,” 1.

19. Hunnicut, D., WELCOA’s Benchmarks of Success. *Absolute Advantage: The Workplace Wellness Magazine*, 6(1), (2006): 28.

Engage in good health

A healthy workforce is in a company's best interest, and serves as a strategic asset. Employers want to attract and maintain the best possible talent. Due to increasing health care costs, companies have looked more closely internally and realized that there are critical levels of work time lost to employee illness.²⁰ Many companies are trying to contain the costs and have taken steps to shrink the amount of absence due to medical appointments and absenteeism by analyzing the business impact of wellness plans.²¹ Illness-related absence is an obvious factor in lost productivity. Although less obvious, but just as significant, is presenteeism. When people come to work but under-perform because of illness, the combined costs of lost productivity can be higher than the costs of health insurance.

Research has shown a strong connection between good health and its positive effect on a company's business. The World Economic Forum has documented the results of having a healthy workforce. Their collective study was done with 28,810 respondents from 15 different countries. Each respondent worked for an organization that employed more than 50 people. The results found that "globally, when wellness is actively promoted in the workplace, organizations are viewed by employees as being 2.5 times more likely to be regarded as a best performer than as a below average performer."²²

Engaged employees are better performing employees. It's simple: a company's commitment to its workforce helps employees feel more committed to the company. Engaged employees will be conscientious, demonstrate motivation, and perform at an above-average level. In one employee satisfaction survey focused on "career well-being" the results displayed that only "29% of U.S. workers are engaged at work and only 11% are engaged globally."²³ The engaged workers with high career well-being are satisfied with the practices and policies of the company and thriving in their work environment. Simply put, they're happy at work. They return that satisfaction and happiness through dedication to their job responsibilities and have higher production rates. "Because they enjoy what they do on a daily basis, those with high career well-being get more done."²⁴

High-level results

According to employees, when health and well-being are actively promoted:

- Organizations are seen as 2.5 times more likely to be a best performer
- Organizations are seen as 3 times more likely to be productive
- Employees are 8 times more likely to be engaged
- Organizations are seen as 3.5 times more likely to encourage creativity and innovation
- Organizations are seen as 4 times less likely to lose talent within the next year

- World Economic Forum,
The Wellness Imperative: Creating
More Effective Organizations

20. Integrated Benefits Institute, "The Business Value of Health, Linking CFOs to Health and Productivity," 1.

21. Ibid., 1.

22. World Economic Forum, "The Wellness Imperative: Creating More Effective Organizations," 6.

23. Rath and Harter, "The Economics of Wellbeing," 7.

24. Ibid., 7.

In contrast, disengaged employees have low career well-being. “People in disengaged workgroups are nearly twice as likely to be diagnosed with depression, have higher stress levels and are at greater risk for heart disease.”²⁵ The health risks of disengaged employees increase the number of days they are absent from their job. This absenteeism decreases productivity levels and increases the amount of money spent on health-related costs.

Along with employee engagement, retention is extremely important for businesses to be as competitive as possible. A company’s health and wellness program is a determining factor for potential employees when choosing an employer. “A company is four times more likely to experience a loss in talented workers in the next year if employees are not satisfied with wellness promotion.”²⁶ Implementing a well-designed wellness program will also help employees remain with a company for longer periods. At least 64 percent of those workers, who are satisfied with health promotion, plan to stay a minimum of five years at that company.²⁷

Hiring and training new employees to replace lost talent is a costly process for a company. Most companies would like to decrease or avoid this pattern altogether. Another benefit of a wellness program is that once implemented, turnover rates fall and company satisfaction increases. Satisfied, healthy employees have lower turnover rates and lower health expenses. “Companies spend about \$1,948 less on health care expenses” over two years per satisfied worker versus an unhappy worker.²⁸ And for every 10,000 employees, companies can save approximately \$19.5 million.²⁹ These are substantial cost savings, both short-term and long-term for companies.

Job satisfaction, which is also very important to achieving engagement and retention, is connected to an employee’s well-being. Research shows that participation in a wellness program was associated with increased job satisfaction.³⁰

In general, organizations with engaged employees have lower absenteeism, lower turnover, and higher productivity.³¹ Having a comprehensive and highly-regarded wellness program helps organizations become an “employer of choice.” This becomes part of a broader business strategy to distinguish the company in their industry and within their community.

“The organization that struggles to retain talent is the organization that struggles to remain competitive.”

— World Economic Forum

Retaining this talent is vital; A wellness program can help do it.

25. Rath and Harter, *The Economics of Wellbeing*, 7.

26. World Economic Forum, *The Wellness Imperative: Creating More Effective Organizations*, 8.

27. Ibid., 8.

28. Rath and Harter, *The Economics of Wellbeing*, 7.

29. Ibid., 7.

30. Parks and Steelman, “Organization Wellness Programs: A Meta-Analysis,” 64.

31. Rath and Harter, *The Economics of Wellbeing*, 7.

A successful wellness program

Independence Blue Cross (IBC) offers comprehensive, clinically-based wellness programs modeled on the seven-step benchmark approach, inspired by The Wellness Council of America (WELCOA), a national non-profit organization dedicated to promoting health in the workplace. WELCOA recommends seven criteria that are instrumental to a successful program.³²

IBC helps your company progress toward meeting each of the seven WELCOA benchmarks.

Seven WELCOA benchmarks

1. **Capture CEO support:** This is essential to developing a “best-in-class” program; senior leadership must drive the program.
2. **Create wellness teams:** Wellness teams enhance communication between the wellness program and the organization and help to distribute the responsibility for wellness company-wide.
3. **Collect data to drive the program:** Data collected from health risk appraisals, claims data, and environmental and cultural audits show where the program ought to focus its efforts, so the program is targeting the company’s needs.
4. **Develop an operating plan:** Once the data has been collected, an operating plan is developed that serves as a program roadmap.
5. **Choose appropriate interventions:** The most typical interventions include tobacco cessation, physical activity, healthy eating options, stress management, and self-care but are chosen based upon the needs of the organization.
6. **Create a supportive environment:** It is critical to the success of those working to improve lifestyle habits that they work in an environment that supports their efforts.
7. **Evaluate outcomes:** Evaluating participation, participant satisfaction, and movement towards behavior change help determine if annual goals and objectives for the program were met and to develop next steps.

By gathering valuable information to garner support from senior management, IBC helps customers build an effective wellness team, collect data to develop an operating plan, and select appropriate program resources and tools for implementation.

IBC helps customers create a supportive environment for participants that actively promotes the wellness plan’s focus. It encourages employees to manage their health behaviors and maintain long-term interest. Tools are provided to measure the success of the programs while ensuring a company’s goals are achieved, culminating in a healthier workplace.

32. Hunnicut, D., “WELCOA’s Benchmarks of Success.” *Absolute Advantage: The Workplace Wellness Magazine*, 6(1), (2006): 1-29.

The goal is healthier people

In order for wellness programs to truly succeed, they have to help employees take charge of their own health through sustained behavioral changes. Wellness programs can help create an awareness of health risks, but the ultimate measure of success is empowering employees to consistently care for themselves. A wellness program provides the tools the workforce needs to recognize and understand their health risks. It also helps employees initiate the necessary changes to reach and maintain good health. IBC offers a comprehensive menu of tools and services in multiple delivery formats to meet the needs of employees in a variety of worksite environments.

Incent to change

The use of incentives in health promotion can enable employees to become involved with caring for their health. It can also generate substantial payback for employers by promoting employee engagement.

Implemented in its simplest form, incentives have been shown to generate initial interest in wellness programs and to increase participation in completing health risk assessments. A survey given to approximately 1,400 companies showed that there was a 48 percent participation rate in completing a health risk questionnaire with the use of incentives.³³ Without the incentives, the rate dropped to 34 percent. Results also displayed that wellness programs with incentives motivated 51 percent of employees to complete their biometric screenings. In the programs without incentives, only 29 percent participated in the screenings.

In addition to cash incentives, prizes like gift cards and tablet computers as well as insurance reimbursements or reductions can be effective. Incentives can also boost employee participation in wellness programs, and keep employees interested in their health. Even nominal rewards of useful devices, like pedometers, work well when they support a healthy lifestyle.

Research confirms that the use of incentives, particularly outcome-based incentives, which are tied to a specific goal attainment, can increase participation in a wellness program. It can also enhance awareness of the company's wellness culture. The bigger picture shows that incentives have two additional merits: they help employees take greater responsibility for their health and help them be more connected to the company. This leads to what every business leader wants — improved business results.

Participation in wellness programs is higher in programs using incentives.

33. PricewaterhouseCoopers, "Health & Well-Being Touchstone Survey Results," 30.

“Challenges” to motivate and support

Wellness programs will often use competitions and contests to create better awareness about health and foster engagement in a healthier lifestyle.³⁴ These challenges can create enthusiasm with employees. Employees focus on their health risks in contests such as weight loss. These contests help to actively involve employees in physical activity, which is one of the key activities needed in health improvement. Competitions can include sports, fitness, walking, and various non-fitness competitions.

Challenges help establish a wellness culture by promoting healthy choices within a framework of social support. This social support is important when it comes to the success of a company’s wellness initiative. It’s well-documented that “individuals have an effect on the thoughts, feelings, and behaviors of other individuals, reflecting social relationships.”³⁵ And “individuals adopt a new behavior more readily if their social ties display it.”³⁶

Used as part of a wellness program, challenges can also provide motivation to employees to address their health concerns. The social support garnered from employees competing together as a team helps them to reach their own health goals. Centered on the combination of team members’ personalities, interests, problem-solving skills, motivation, and encouragement,³⁷ the group dynamics can help to build an effective team. The team environment allows for sharing of problems and failures, and promotes group support, security, strength, and focus. Support from peers or co-workers can be very encouraging if individuals doubt their abilities or need an extra push in the right direction.

Coaching for success

Another important aspect of wellness programs is health coaching. With its proactive approach, health coaching can help with both the intervention and the prevention of potential health issues. It increases employee awareness of health risks, offers ways for improvement, helps with managing a chronic condition, provides support for treatment decisions, and initiates behavioral changes. It is also very effective in supporting the employee’s lifestyle improvements over the long-term. “Effective coaching is essential to improving health behaviors.”³⁸

“Evidence-based health coaching is essential in improving health behaviors.”

— Tu and Mayrell

34. Tu and Mayrell, *Employer Wellness Initiatives Grow, But Effectiveness Varies Widely*, 4.

35. Poirier and Cobb, “Social Influence as a Driver of Engagement in a Web-Based Health Intervention.” *Journal of Medical Internet Research* 14 (2012). Accessed May 10, 2013. doi: 10.2196/jmir.1957.

36. Ibid.

37. Nazzaro and Strazzobosco, “Group Dynamics and Team Building.”

38. Tu and Mayrell, “Employer Wellness Initiatives Grow, But Effectiveness Varies Widely,” 3.

A very successful type of health coaching, called evidence-based, focuses on each participating employee; a program is formed around the employee's health risks and behaviors, environment, preferences, and willingness to make a difference in his or her health.³⁹ This coaching is highly focused on the participant and their specific behaviors. Participating employees will become aware that choices they make towards their health will increase the likelihood of maintaining new behaviors.⁴⁰

Health coaching provides an effective method that encourages employees to become better informed and stay motivated in making a difference in their health.

Motivational interviewing is an evidence-based technique that works on improving a participant's health through the analysis of the participant's behaviors. Health coaching that focuses on motivational interviewing has been shown to be effective in improving general health status or well-being, in promoting physical activity, in improving nutritional habits, in encouraging medication adherence, and in managing chronic conditions such as hypertension, hyper-cholesterolemia, obesity, and diabetes.⁴¹

Web-based and health coaching over the phone are both successful in encouraging employees to adopt and uphold healthy habits. These methods are popular among organizations because they are highly effective at a low cost. Web-based, or digital, health coaching is personalized to the client through the analysis of health risk assessments, health behaviors, health history, and issues related to weight, cholesterol, blood pressure, and pain management.⁴²

Phone coaching has particular advantages. It can quickly reach employees in any location, and at convenient times. It has broad scope and can be used to address different health needs in employee populations, at any point in the course of their health care. The telephone offers a personal and familiar approach to employees, which is relatable and effective. Multiple studies have shown that telephonic coaching improves risk factors like smoking. In addition, telephonic coaching that promotes self-management skills and improves communication with physicians, increases the use of preventive measures among patients.⁴³

Information alone is not enough to change the behavior of people.⁴⁴ Health coaching provides an effective method that encourages employees to become better informed and stay motivated in making a difference in their health.⁴⁵ It empowers employees to adopt and maintain healthy behaviors long-term, while assuming personal responsibility for their health.

39. WebMD Health Services, "The Value of Health Coaching in Population Health Management."

40. Ajzen, I., "Theory of Planned Behavior," *Psychology and Health* 26 (2011): 1113-1127.

41. Linden, Butterworth and Prochaska, "Motivational interviewing-based health coaching as a chronic care intervention," *Journal of Evaluation in Clinical Practice* 16 (2010): 167.

42. Edlin, "Digital health coaching brings care management to everyday life," *Managed Healthcare Executive* (2011): 25.

43. Wennberg, Marr, Lang, O'Malley, and Bennett, "A Randomized Trial of a Telephone Care-Management Strategy," *Journal of New England Medicine* 363 (2010): 1245-1255.

44. Edlin, "Digital health coaching brings care management to everyday life," *Managed Healthcare Executive* (2011): 26.

45. Ibid., 26.

IBC as your trusted health advisor

Implementing wellness initiatives that foster a healthier workforce can generate many benefits for a business. By investing in a comprehensive, evidence-based wellness program, companies can cut costs on lifestyle-related health conditions and decrease health insurance premiums. Wellness programs can also improve overall employee health, job satisfaction, and engagement. A well-designed wellness program results in the benefits of greater productivity and increased company competitiveness. Choosing the right strategic wellness partner as your trusted health advisor to create and implement a wellness program will help your business gain these advantages.

Combining 75 years of local perspective and enduring partnerships with leading hospitals, doctors, and specialists in the region, IBC's mission is to enhance the health and well-being of members and the communities that it serves. The IBC perspective focuses on enhancing overall well-being. IBC offers effective wellness programs tailored to each customer's needs.



“A healthy individual is ‘healthy’ in several dimensions: physical, emotional, mental, and spiritual, and is aligned to a mission in life and work.”⁴⁶

IBC’s consultative approach offers comprehensive, integrated wellness solutions for employers that provide personalized experiences for their workforce. We create a comprehensive, clinically-based, WELCOA-modeled program focused on the goals of your company. Through successful implementation and the ongoing support of wellness initiatives, IBC achieves results for its employer groups and customers.

If you would like to learn how your company can achieve these results, and for more information about IBC’s wellness and health management programs, talk to your broker or IBC account representative. For more information, call us at 215-241-2263 (fewer than 300 employees) or 215-241-4773 (more than 300 employees).

46. Groppel and Wiegand, *A Staircase of Individual and Organizational Health: Bringing the Biology of Business Performance to Life*, 5.

Presented by

Independence Blue Cross, Preventive Health and Wellness Department

IBC's Preventive Health and Wellness department serves as a trusted advisor to employer groups and consumers by designing and delivering solutions to optimize workplace and individual health.

Our team of professionals has extensive experience in the areas of health promotion and education, primary prevention, program development, execution, communications, and measurement. By staying abreast of the rapidly changing preventive health and wellness industry, our staff brings timely, relevant, and effective approaches to a complex landscape.

Our Leadership Team

Dr. Richard Snyder, Senior Vice President and Chief Medical Officer

IBC's chief clinical spokesperson is board-certified by the American Board of Family Medicine. He is also a member of the Chronic Care Management, Reimbursement, and Cost Reduction Commission of the Commonwealth of Pennsylvania.

Kimberly Eberbach, Vice President, Wellness and Community Health

Kim is responsible for the development and execution of wellness-related strategies and programs for IBC's employer groups and consumers.

Lorrie Reynolds, Director, Preventive Health and Wellness

Customer Engagement & Delivery

Karen Walters, Director, Preventive Health and Wellness

Knowledge Management & Communications

Sumit Sethi, Manager, Preventive Health and Wellness

Program Design & Implementation

Cynthia Cornish, Manager, Preventive Health and Wellness

Shared Services & Operations

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