STEP 4: PROGRAMMING FOR YOUR WORKSITE
An important concept to include in your programming is to combine individual strategies with environmental and policy changes as a way to increase impact by making it easier to achieve the behavioral change. Rather than pick unrelated strategies, think about having strategies that augment or complement each other. Here’s one example for a physical activity focus:

- **Individual**—conduct a six-week walking campaign that tracks steps.
- **Environment**—map distances and routes for walking near the worksite.
- **Policy**—implement a written policy that allows and encourages staff to walk over the noon hour.

Step Four will provide you with background information for specific program strategies that you should consider. After reading through this chapter, you should go through the prioritizing exercise in Step 5 to narrow your focus and put your written action plan in place. **DO NOT PRIORITIZE YET** – wait until you have a good idea of what programming options are available and then walk through the process in Step 5 to choose the best options for your worksite.

**Program Strategies**

Now that you have completed the worksite assessment, employee survey, reviewed other available data and compiled the results, it is time to look at the proven program strategies or best practices from other worksites. This chapter lists a number of strategies to consider for your wellness program. You should be able to use the Worksite Scorecard at the end of the Worksite Assessment Checklist to get an overview of

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**STEP 4: STRATEGIES FOR MY WORKSITE**

**3-Pronged Approach**

Address worksite wellness issues three ways (I + E + P):

1. **I** = Individual programming
2. **E** = Environmental supports
3. **P** = Policy changes

**Pick Strategies to Match Your Resources**

- **Low resource**—map nearby walking routes
- **Medium resource**—start noontime yoga classes
- **High resource**—provide on-site recreation facilities

**See Strategies and Resources that Meet the IEP Components**

Find materials and ideas to implement the strategies you pick:
- Map nearby walking routes
- [http://onthegomap.com](http://onthegomap.com)
your current worksite wellness programs or strategies. For those programs or strategies that were checked as either in process or not existing at your worksite, you will have the opportunity to get an overview of the relative resource costs needed to implement the strategy and see what reference or resource materials are available to help with implementation.

**What about Small Businesses?**

Step 1 mentioned the common question of whether there is a separate resource kit or section for small businesses. Here is a reminder of why there are at least two good reasons for small businesses to consider the full list of strategies:

- Although small businesses may not have the resources available to larger businesses, they do have two distinct advantages. First, because of their size, it is easier and simpler to make policy or environmental changes. They do not have a large bureaucracy that needs to approve changes. Secondly, it is easier to implement smaller initiatives that can affect the majority of the employees in a small business setting.

The table lists the strategies into groups split into low, medium and high resource commitments. If small businesses are looking for easy and inexpensive strategies, they can concentrate their efforts in the low and medium listings. However, they may find that some of the high resource items are not that hard to implement because of their small staff numbers. This list presents all of the strategies together, so any worksite, regardless of size, can select which ones they want to pursue or ignore.

- For small businesses who do want to start with a smaller strategy list, there is one available at [https://www.dhs.wisconsin.gov/publications/p0/p00639.pdf](https://www.dhs.wisconsin.gov/publications/p0/p00639.pdf)

**THE 3-PRONGED APPROACH – A MORE DETAILED EXAMPLE**

Step Four started with this 3-pronged approach as the key concept. That is because a 3-pronged approach is likely to be more successful in addressing an issue from multiple perspectives. Provided below is a more detailed illustration of a nutrition initiative.
All of the components listed above have merit, but changing the environment and changing policy is crucial to affecting change in most health habits. Policies create the opportunity for widespread behavioral change because they change the existing “rules,” which can have a powerful effect on employee behavior and habits.

Environmental changes, both physical and cultural, provide options or opportunities to adopt healthier habits and can result in widespread change. All of your programming should involve creation of a supportive social and physical environment where healthy decisions are the norm. Part of creating this environment is to clearly define the organization’s expectations regarding healthy behaviors, and then to implement policies that promote health and reduce risk of disease.

Company policies and changes in the work environment will affect or influence the behavior of all of your employees, which may also lead to changes outside of work. In many cases, policy and environmental changes make it easier to make the better health choice. Here are some common examples:

**Formal written policies:**
- Guidelines for ordering food for company events
- No smoking on company property
- Company cost-sharing for health club memberships

**Environmental changes or cues:**
- Outdoor bike racks
- Labeling or highlighting healthy food choices
- Areas for relaxation can stress reduction (quiet rooms)

You will find a number of policy or environmental changes that you can make listed in this section. You should use the planning tools in this section to determine which changes you want to make first. Think about addressing some of the easy changes first to get a taste of success and show that your wellness program is working. As your program develops, you can always tackle some of the more difficult issues.

**Focus Areas**

Wellness programming can include many components and activities. This resource kit focuses on prevention and behavior change to reduce chronic diseases. Highlighted below is the list of specific activities or strategies to address each area:
- General health education, programming, assessment and healthcare
- Physical activity
- Nutrition
- Emotional wellbeing
- Alcohol and other drug abuse
- Tobacco cessation
- Financial wellness

Each focus area has its own distinct section that contains strategies on the first page and references to additional resources on the second page. A shaded color highlights the strategy references. Look at the first page to see an overview of each workplace focus area. If you need additional information or resources to implement a strategy, look to the second page for more detailed information. The following two pages provide examples of the strategy page and the resource page.
PROGRAMMING STRATEGIES: SAMPLE OF PAGE ONE
Illustrated below is a sample of what you will find in the six focus areas that follow this introduction.

**Strategies arranged by resource level.** This provides a summary of programming that you can do at your worksite. The table splits the components into low, medium and high resource needs, so you can get a quick glance at what you might be able to quickly implement, and what might take more time or be too costly to include at this time. The three levels show the relative amount of staff and financial resources needed to implement the program.

**Influencing change on a variety of levels.** The columns in the table indicate the level where change takes place. In Step 5, there is a summary of the need for change to occur at the individual, environmental and policy levels. The level of change columns in the tables indicate which type of strategy is in use for the related activity.

<table>
<thead>
<tr>
<th>First Page Sample of Strategies</th>
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<tbody>
<tr>
<td><strong>LOW RESOURCES</strong></td>
</tr>
<tr>
<td>1. Support physical activity breaks during the workday, such as stretching or walking.</td>
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<tr>
<td>2. Map out on-site trails or nearby walking routes.</td>
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<tr>
<td><strong>MEDIUM RESOURCES</strong></td>
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<tr>
<td>1. Provide shower and/or changing facilities on-site.</td>
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<tr>
<td>2. Implement incentive-based programs to encourage physical activity, such as pedometer walking challenges.</td>
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<tr>
<td><strong>HIGH RESOURCES</strong></td>
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<tr>
<td>1. Provide an on-site exercise facility.</td>
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PROGRAMMING STRATEGY RESOURCES: SAMPLE OF PAGE TWO
Page one provides a sample of how strategies for each of the six focus areas (general wellness components for disease risk factors, health risk assessments, physical activity, nutrition, mental health and tobacco cessation) are shown. This page provides a sample of what the second page looks like. The second page will repeat the strategy list, but it will also provide:
- Links to additional resources
- Examples or links to examples, and
- Greater details for each of the program areas listed

You will get an overview of things to do in the workplace by looking at the first page of each program area. If you need additional information or resources to implement a strategy, look to the second page for more detailed information. Here is an example of the second page:

PHYSICAL ACTIVITY RESOURCES FOR THE RECOMMENDED STRATEGIES

**LOW RESOURCES**
1. Support physical activity breaks during the workday. *Supervisors will support this as a standard work practice.*

*Italics:* Brief description of what needs to take place to implement.
MEDIUM RESOURCES
1. Provide shower and/or changing facilities on-site.
2. Implement incentive-based programs to encourage physical activity, such as pedometer walking challenges.
   http://dhs.wisconsin.gov/forms/F4/F40075.pdf

HIGH RESOURCES
1. The essentials of creating an on-site exercise facility.
   http://info.totalwellnesshealth.com/blog/the-essentials-of-an-onsite-company-gym
   Fitness Center Management Best Practices

TWO FINAL REMINDERS:

1) Communication is Key
Regardless of what programming you choose to do, communication is essential to make your program more successful. It is likely there are some employees that are very experienced in communications and marketing. Make sure you recruit them to be on the wellness committee.

There are many ways to get the word out about your program, including:
   - Place information in the company newsletter
   - Announce the wellness program through company-wide email
   - Announce program information at staff meetings and electronically
   - Promote monthly topics and screenings
   - Provide educational/awareness trainings using local speakers or providers
   - Place informational posters in the hallways or common areas
   - Place information in payroll envelopes
   - Organize a kick-off event or health fair as part of a larger initiative

2) Wellness Coordinator
Step 2 highlighted the importance of a coordinator, but it bears repeating. The coordinator’s time and ability often affects the level of success for the wellness program. It is essential that some or all of the coordinator’s time be dedicated to the wellness program. If this is not possible, then the company should consider contracting with an outside party to provide programming. Outside parties that may provide selected wellness programming or complete wellness services include:
   - Local healthcare organizations
   - Health insurance agencies
   - Hospital educational outreach
   - YMCAs
   - Local health coalitions – check with your health department or UW Extension Office
   - Independent contractors or consultants

Check with your local contacts to see if any of these sources might be an option.
### WHAT:
A well-defined program with management support is essential to be successful. Include educational efforts that address knowledge, attitude and behavior change, in combination with skill building sessions and social support to set the groundwork for a wellness program.

### WHY:
Organizations that have well-defined worksite wellness programs and policies in place will have a greater chance of being successful. Creating a company culture where wellness is encouraged will reinforce healthy behavior.

General components include:
- Infrastructure
- Communication and engagement
- Education
- Assessments
- Incentives

### LOW RESOURCES

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<td>1. Provide the following key infrastructure components:</td>
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<td>A commitment from key stakeholders such as senior management, human resource managers, safety officers, staff members, etc.</td>
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<td>A champion(s) who is a strong advocate for the wellness program</td>
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<td>A representative committee that meets at least quarterly to oversee worksite wellness program operations</td>
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<td>2. Provide the following key written components:</td>
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<td>A mission statement</td>
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<td>Clearly defined goals</td>
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<td>An action plan to implement the program</td>
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<td>A worksite wellness summary plan that addresses the purpose, nature, duration, resources required, activities, participants involved, budget, evaluation strategy and expected results of the program</td>
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<td>3. Provide health education information through newsletters, publications, websites, email, libraries, and other company communications.</td>
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<td>4. Orient employees to the wellness program and give them copies of the worksite policies (ex. physical activity, nutrition, and tobacco use).</td>
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<td>5. Provide specific information and resources to employees who are looking for additional resources to be involved in self-care.</td>
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<td>6. Instead of separate health assessments at work, encourage employees to visit their primary care provider for an assessment, biometric screenings and any follow-up treatment.</td>
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### MEDIUM RESOURCES

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<tr>
<td>1. Offer regular health education presentations on various physical activity, nutrition, and wellness-related topics. Ask voluntary health associations, health care providers, and/or public health agencies to offer onsite education classes such as the diabetes self-management program.</td>
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<td>2. Provide small incentives for participation. Examples would include:</td>
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<td>Small merchandise (i.e., water bottles, pedometers, etc.)</td>
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<td>Gift certificates</td>
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<td>Monetary awards</td>
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<td></td>
<td></td>
<td>Reimbursement for the cost of participation in certain wellness programs</td>
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</table>
3. Host a health fair as a kick-off event or as a celebration for completion of a wellness campaign.
4. Designate specific areas to support employees such as diabetics and nursing mothers.
5. Provide flexible work hours to allow opportunities for employees to participate in the various wellness components.

**HIGH RESOURCES**

1. Provide funding for at least a part-time dedicated staff to implement a wellness program.
2. Provide a worksite budget for employee health promotion that includes some funds for programming.
3. Provide and promote the following health assessment components:
   - An annual needs and interest survey to employees as a means to check-in with the wellness program target audience.
   - Health assessments on a regular basis (at least every other year)
   - Easy access to free or reasonably priced annual biometric health screenings (blood pressure checks, cholesterol screening, diabetes/blood sugar screening, stress or anxiety/depression screening, etc.)
   - Utilization of health assessments or screenings to connect higher risk employees with their healthcare provider for follow-up
   - Use health assessments, biometric health screenings and employee interest surveys as tools for planning their wellness program
4. Provide larger incentives to boost employee participation.
   - Reimbursement for the cost of participation in certain wellness programs
   - Health insurance rebates or discounts
5. Provide campaigns and challenges to increase participation rates and engage employees.
6. Provide evidence-based behavior change classes such as the diabetes self-management class.
7. Provide adequate healthcare coverage for employees and their families for prevention of and treatment of chronic disease.
8. Provide wellness programming to employee family members (spouse and children)
9. Include employee counseling as a member benefit in health insurance contracts.
10. Provide on-site childcare to facilitate employee participation in wellness programs and activities.

**Resources for the Wellness Component Recommended Strategies**

**BEST RESOURCES:** Wellness Council of America (WELCOA) for a variety of general wellness information: [www.welcoa.org/resources/](http://www.welcoa.org/resources/)
Centers for Disease Control and Prevention Workplace Health Promotion site

**LOW RESOURCES**

1. Provide key infrastructure components such as management commitment, identifying “champions” and a representative wellness committee to provide advice and provide assistance. **These infrastructure components are essential to success.**
2. Provide a written game plan for the wellness program that includes a mission statement, goals and an action plan. **A clearly written plan provides direction and a specific method to achieve the goals of the program.**
   [https://www.dshs.state.tx.us/wellness/PDF/WorksitePlanwChecklist.pdf](https://www.dshs.state.tx.us/wellness/PDF/WorksitePlanwChecklist.pdf)
3. Provide health education and information through a variety of communication methods. Use multiple means of communication so employees hear your message.
4. Conduct employee orientation to the wellness program and wellness policies. **Show the employee the importance of the wellness program and its components by integrating information into new employee orientation.**
5. Self-care resources. See the section on Self-care (page 20) for resources.
6. Instead of separate health assessments at work, encourage employees to visit their primary care provider for an assessment, biometric screenings and any follow-up treatment. As an alternative health assessment, have each employee visit their primary care physician for their assessment and biometric screening and so they can discuss the results and any follow-up steps they should take to reduce risk through prevention and treatment.

MEDIUM RESOURCES
1. Provide health education presentations.
2. Provide incentives for participation. See Step 2 for a detailed explanation of incentives.
3. Host a health fair as a kick-off or celebration event or an on-line health fair planning guide: http://fcs.tamu.edu/files/2015/02/health-fair-planning-guide.pdf
4. Designate specific areas to support employees such as diabetics and nursing mothers.
   Diabetes: https://www.eeoc.gov/laws/types/diabetes.cfm
5. Provide flexible work hours to allow opportunities for employees to participate in the various wellness components. Time is a key factor in busy lives. Providing time flexibility will likely increase participation in your wellness program.

HIGH RESOURCES
1. Provide funding for at least a part-time dedicated staff to implement a wellness program.
2. Provide a worksite budget for employee health promotion that includes some funds for programming. See Appendix H for an example.
3. Provide and promote the following health screening wellness components:
   - An annual needs and interest survey to employees as a means to check-in with the wellness program target audience.
   - Provide health assessments on a regular basis (at least every other year)
     Free online assessment tool: https://www.sharecare.com/static/realage
   - Provide easy access to free or reasonably priced annual biometric health screenings (blood pressure checks, cholesterol screening, diabetes/blood sugar screening, stress or anxiety/depression screening, etc.)
     Screening list: http://www.acoem.org/uploadedFiles/Public_Affairs/Policies_And_Position_Statements/Guidelines/Position_Statements/Biometric%20Hlth%20Screening%20Statement.pdf
   - Provide proper utilization of health assessments or screenings to connect higher risk employees with their healthcare provider for follow-up
     Making the Most of Annual Health Assessments http://www.ifebp.org/inforequest/ifebp/0166220.pdf
   - Optimally use health assessments, biometric health screenings and employee interest surveys as tools for planning their wellness program
4. Provide larger incentives for participation. See Step 2 for a detailed explanation of the pros and cons for larger incentives.
5. Provide campaigns and challenges to increase participation rate and engage employees. Running multi-week campaigns helps participants establish new habits that take time to become ingrained.
6. Provide evidence-based behavior change classes such as the diabetes self-management class.
   www.dhs.wisconsin.gov/diabetes/index.htm
7. Provide healthcare coverage for prevention of and treatment of chronic disease.
8. Provide wellness programming for family members. See ideas in Appendix I.
9. Include employee counseling as a member benefit in health insurance contracts.
10. Provide on-site childcare to facilitate employee participation in wellness programs and activities.

Looking for Sample Lessons and Materials?
WHAT:
While any amount of physical activity is better than none, the recommended amount for health benefits is a total of 30 minutes a day on most days of the week. Experts recommend that employees stand or move two or more hours during the 8-hour workday. Ergonomics are also vital to promote, to avoid pain and injury while sitting, standing or moving.

Only 57 percent of Wisconsin adults are physically active for 150 minutes per week and only 21 percent meet both the 150-minute aerobic goal and the strength goal of muscle building twice a week.

WHY:
Physical activity improves energy, strength, stamina, engagement, productivity, stress management, and reduces the risk of insomnia, obesity, heart disease, diabetes, and some cancers. Both physical activity and ergonomics reduce the risk of back and joint pain and injury. People who stay fit cost the organization less for healthcare and are absent less, creating a happy and more productive workforce.

HOW:

**LOW RESOURCES**

1. Create a company culture that discourages sedentary behavior, such as TV viewing on breaks and sitting for long periods of time.
2. Support physical activity breaks during the workday, such as walking or stretching, including desk stretches for ergonomic reasons.
3. Map out on-site trails or nearby walking routes.
4. Host walk-and-talk meetings.
5. Post motivational signs at elevators and escalators to encourage stair use.
6. Have employees map their own biking or walking route to and from work.
7. Provide bicycle racks in safe, convenient, and accessible locations.
8. Provide ergonomics education and workspace evaluations.

**MEDIUM RESOURCES**

1. Provide shower and/or changing facilities on-site.
2. Promote active commuting to work and biking and walking while at work by offering commuters and employees’ special assistance (e.g. “pool bikes” for local travel near the worksite, umbrellas for walkers, etc.)
3. Provide outdoor exercise areas such as fields and trails for employee use.
4. Provide or support recreation leagues and other physical activity events (on-site or in the community).
5. Start employee activity clubs (e.g., walking, bicycling).
6. Explore discounted or subsidized memberships at local health clubs, recreation centers, or YMCAs.
7. Provide sit to stand workstations.

**HIGH RESOURCES**

1. Offer on-site fitness opportunities, such as group classes or personal training.
2. Provide an on-site exercise facility.
3. Allow for use of facilities outside of normal work hours (before or after work).
4. Provide on-site childcare facilities to facilitate physical activity.
5. Provide treadmill or other type of exercise workstations, either for individuals or as a group access machine.
Resources for the Recommended Physical Activity Strategies

LOW RESOURCES
1. Create a company culture that discourages sedentary behavior.
2. Support physical activity breaks during the workday. Supervisors will support this as a standard work practice. http://possibility.com/PowerPause/
4. Host walk-and-talk meetings. Employees are encouraged to participate in “walking” meetings for short check-ins with other staff and supervisors. Rather than sit in an office for a quick discussion, go for a walk in the hallway or on a short outside route to cover the same content, but in a nicer environment with the added benefit of a little physical activity. Supervisors will support this as a standard work practice. http://everybodywalk.org/guide-to-walking-meetings/
6. Have employees map their own biking route to and from work. https://us.mapometer.com/

MEDIUM RESOURCES
1. Provide shower and/or changing facilities on-site.
2. Promote active commuting by offering commuters assistance such as pool bikes, umbrellas, etc.
3. Provide outdoor exercise areas such as fields and trails for employee use.
4. Support recreation leagues and other physical activity events (on-site or in the community).
   Start or Join a Walking Club http://www.heart.org/HEARTORG/HealthyLiving/PhysicalActivity/Walking/Start-or-Join-a-Walking-Club_UCM_460019_Article.jsp#WqaDhZXrtD8
   Pedometer walking program http://dhs.wisconsin.gov/forms/F4/F40075.pdf
6. Explore discounted or subsidized memberships at local health clubs. Contact your local YMCA, fitness centers or other health groups to discuss reduced group rates.

HIGH RESOURCES
1. Offer on-site fitness opportunities, such as group classes or personal training. http://www.acefitness.org
3. Allow for use of facilities outside of normal work hours (before or after work).
4. Provide on-site childcare facilities to facilitate physical activity.
5. Provide treadmill or other type of exercise workstations, either for individuals or as a group access machine Study examining the benefits of standing desks. https://www.cdc.gov/pcd/issues/2012/11_0323.htm -

🔍 Looking for Sample Lessons and Materials?
   See the Eat Smart, Move More...North Carolina in the Worksite site: http://www.eatsmartmovemorenc.com/NCHealthSmartTlk/WorksiteTlk.html
**WHAT:**
Both healthy eating and physical activity are associated with the prevention and management of overweight and obesity and other chronic diseases. Healthy eating includes eating a variety of foods and beverages such as fruits and vegetables, whole grains, lean meats and low-fat dairy products. It also means limiting the amount of sweetened beverages consumed and to choose the portion size of foods carefully.

Worksites that support healthy food choices also support employee efforts to achieve and maintain a healthy weight. Having fresh fruits and vegetables available in the workplace helps to improve access, which ultimately can help people consume more fruits and vegetables. Healthier food alternatives in worksite cafeterias or vending machines provides employees with better choice options. Moreover, pricing healthier foods lower than non-nutritious foods and promoting healthier choices can encourage employees to make better decisions.

Supporting breastfeeding employees by reducing worksite barriers is essential, as workplace barriers can create added stress for a woman who is trying to do her best for both her employer and family. Many women choose not to breastfeed or to discontinue breastfeeding because of workplace constraints.

**WHY:**
Employees are likely to eat or drink snacks and meals at work. Thus, offering appealing, low-cost, healthful food options at the worksite is one way to promote healthful eating. Vending machines or cafeterias are a quick and convenient way for employees to purchase these types of food.

By offering healthful food choices at company meetings and functions, employees have increased opportunities for making healthy food choices at work, that in turn, benefit their health. By increasing opportunities for employees to store and prepare food at work, they may be less likely to choose to eat out.

Women who breastfeed after returning to work miss less time caring for sick children and their family health care costs are less. Women who receive breastfeeding support at work are happier, more productive employees and are less likely to resign. Breastfeeding also promotes weight loss and a quicker return to pre-pregnancy weight. Federal law requires employers to provide accommodations for breastfeeding nonexempt employees covered by the Fair Labor Standards Act.

**HOW:**

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<th>Low Resources</th>
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<tbody>
<tr>
<td>1. Promote the consumption of fruit and vegetables in catering/cafeteria through motivational signs, posters, etc.</td>
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<td>2. Promote and market healthy choices by:</td>
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<td>- Increasing the percentage of healthy options that are available</td>
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<td>- Using competitive pricing to make healthier choices more economical</td>
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<td>- Advertise or mark healthy options so that they stand out</td>
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<td>3. Have on-site cafeterias follow nutritional standards that align with dietary guidelines for Americans.</td>
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<td>4. Provide appropriate portion sizes and provide nutrition labeling information, when possible.</td>
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<td>5. Offer healthful food alternatives at meetings, company functions, and health education events.</td>
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<td>6. Make water available throughout the day.</td>
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<td>7. Provide tools for employees to track or log your food intake</td>
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**TABLE KEY**

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<th>E/O = Environmental / Organizational level</th>
<th>P = Policy level</th>
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</table>
## MEDIUM RESOURCES

1. Offer local fruits and vegetables at the worksite (i.e. farmer’s market or a community-supported agriculture drop-off point.)

2. Offer appealing, low-cost, healthful food options, such as fruits and vegetables, juices, and low-fat dairy products in vending machines, snack bars and break rooms.

3. Provide interactive food opportunities such as taste testing and food preparation skills.

4. Have on-site cafeterias follow healthy cooking practices.

5. Establish comprehensive workplace policies and programs that promote and support breastfeeding (including components such as prenatal education, paid family leave, flexible scheduling, breast pump equipment, information about community breastfeeding resources, etc.)

6. Provide time and an appropriate place for breastfeeding/pumping.

## HIGH RESOURCES

1. Include the employees’ family members in campaign promoting fruit and vegetable consumption (worksites plus family strategy).

2. Make kitchen equipment (refrigerators, microwaves, stoves, etc.) available for employee food storage and preparation.

3. Provide on-site gardening.

### Resources for the Recommended Nutritional Strategies

#### BEST GENERAL RESOURCES:

- The Food Service Guidelines (FSG) resource page provides a collection of resources provided by states, highlighting FSG success stories, guideline development and partner collaboration efforts. These FSG resources are identified by the FSG category or setting they are implemented in: worksite, cafeteria, blind, vending, healthy meetings, procurement, hospital, faith-based, food pantry, parks, and community. [https://asphn.org/food-service-guidelines/](https://asphn.org/food-service-guidelines/)


- Healthy Workplace Food and Beverage Toolkit [http://www.heart.org/idc/groups/heart-public/@wcm/@fc/documents/downloadable/ucm_465693.pdf](http://www.heart.org/idc/groups/heart-public/@wcm/@fc/documents/downloadable/ucm_465693.pdf)

#### LOW RESOURCES

1. Promote the consumption of fruit and vegetables in catering/cafeteria through motivational signs, posters, etc. [http://www.fruitsandveggiesmorematters.org/top-10-reasons-to-eat-more-fruits-and-vegetables](http://www.fruitsandveggiesmorematters.org/top-10-reasons-to-eat-more-fruits-and-vegetables)

2. Promote healthy choices by:
   - Increasing the percent of healthy options that are available [http://www.eatsmartmovemorenc.com/NCHealthSmartTlkt/EatSmartWrkBk.html](http://www.eatsmartmovemorenc.com/NCHealthSmartTlkt/EatSmartWrkBk.html)
   - Using competitive pricing to make healthier choices more economical
   - Advertise or mark healthy options so that they stand out


4. Provide appropriate portion sizes and provide portion size information via labeling food to show serving size and calories and by using food models and pictures or portable food scales for weighing portion sizes.
5. Offer healthful food alternatives at meetings, company functions, and health education events.  
   http://sph.umn.edu/site/docs/degrees-programs/nutrition/SPH%20Guidelines%20for%20Offering%20Healthy%20Foods.pdf  
   NC: Eat Smart North Carolina: Guidelines for Healthy Foods and Beverages at Meetings, Gatherings, and Events  
   http://www.eatsmartmovemorenc.com/HealthyMeetingGuide/HealthyMeetingGuide.html  
   Center for Science in the Public Interest toolkit  
   https://cspinet.org/resource/healthy-meeting-toolkit  


**MEDIUM RESOURCES**

1. Offer local fruits and vegetables at the worksite (i.e. farmer’s market or a community-supported agriculture drop-off point).  
   Workplace CSAs (Community Supported Agriculture—A Summary of Models  
   Food at Work: Mini Farmers Market http://www.eatwellworkwell.org/mini-farmers-market.htm

2. Offer appealing, low-cost, healthful food options, such as fruits and vegetables, juices, and low-fat dairy products in vending machines and snack bars and break rooms.  
   Food at Work: Vending http://www.eatwellworkwell.org/vending.htm  

3. Provide interactive food opportunities such as taste testing and food preparation skills.  Taste testing and food preparation skills increase the likelihood for trying and continuing to eat new foods.

4. Have on-site cafeterias follow healthy cooking practices.  

5. Establish workplace policies and programs that promote breastfeeding.  
   https://www.womenshealth.gov/breastfeeding/employer-solutions/  
   https://www.womenshealth.gov/breastfeeding/business-case-for-breastfeeding.html

6. Provide time and an appropriate place for breastfeeding/pumping.  
   http://www.dol.gov/whd/regs/compliance/whdfs73.pdf  
   http://www.usbreastfeeding.org/p/cm/ld/fid=200

**HIGH RESOURCES**

1. Include the employees’ family members in campaign promoting fruit and vegetable consumption (worksite plus family strategy).

2. Make kitchen equipment (refrigerators, microwaves, stoves, etc.) available for employee food storage and preparation.


🔍 **Looking for Sample Lessons and Materials?**

- See pages 46-53 in the Arkansas Worksite Wellness tool kit:  

- See the Eat Smart, Move More...North Carolina in the Worksite site:  
  http://www.eatsmartmovemorenc.com/NCHSHealthSmartTkT/WorksiteTkT.html
EMOTIONAL WELLBEING

WHAT:
Emotional wellbeing is an essential aspect of employee wellness. It is mental health, stress management, resilience, mindfulness and positivity. It consists of our ability to become aware of and cope with our thoughts and emotions effectively, communicate constructively, and feel engaged, connected with others, and aligned with our values, meaning and purpose.

WHY:
Stress, anxiety and depression are among the top health issues/concerns in employee interest surveys, and one of the main reasons reported for presenteeism, engagement or productivity issues, absenteeism, and disability leave. In addition, aggregate review of health care claims indicates mental health related medications are among the most prescribed.

Among employers, the requests for trainings on stress management, resilience, mindfulness, and positivity are now more popular than those on physical health and lifestyle behaviors.

Emotional wellbeing does not just affect the individual; it affects the whole worksite culture. One of the main reasons people leave a job is because the company culture is “toxic” related to emotional wellbeing issues. Our emotional health and physical health are interconnected. Emotional health issues can affect our physical health, and vice versa. Therefore, it is imperative to address both areas in order to support health.

Employers can do more to promote integrated mental and physical health care by creating supportive workplaces that destigmatize mental illness, encourage self-screening, and connect employees to resources. Those businesses that do so, will not only generate cost savings seen in improved employee engagement and well-being, results will be shown in higher product quality, better cost control, greater employee loyalty, and healthier workplaces.

HOW:

<table>
<thead>
<tr>
<th>LOW RESOURCES</th>
<th>I</th>
<th>E/O</th>
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<tbody>
<tr>
<td>1. Develop a collaborative work environment where employees have opportunities to participate in decisions that may affect job stress</td>
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<td>★★★</td>
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<tr>
<td>2. Offer a way to for employees to get confidential mental health screenings (online or telephonically)</td>
<td>★</td>
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<tr>
<td>3. Encourage the use of telephone help lines - 800 numbers</td>
<td>★</td>
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<tr>
<td>4. Put up a gratitude wall to post thank you notes to employees; and or send employees thank you notes, cards or emails for a job well done.</td>
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<tr>
<th>MEDIUM RESOURCES</th>
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<tbody>
<tr>
<td>1. Create and sustain a mental health-friendly workplace that provides support and accommodations for employees who are returning to work after receiving or are in mental health/alcohol treatment and recovery. Provide family/employee flexibility allowing schedule accommodations for medical/treatments, sessions, and appointments, as needed.</td>
<td></td>
<td>★★★</td>
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<tr>
<td>2. Create policies and practices that provide guidance to supervisors/managers on how to address performance issues and provide training on the importance of emotional wellbeing in the workplace.</td>
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<td>★★</td>
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</tr>
<tr>
<td>3. Review policies and practices concerning employee privacy and confidentiality, return to work and HIPAA, accommodation and ADA guidelines.</td>
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<td>★</td>
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<tr>
<td>4. Evaluate or reevaluate the workplace environment, the organization, and its culture with a focus on reducing workplace stress, workload issues, performance reviews, address employee engagement and concerns.</td>
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<td>★</td>
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<tr>
<td>5. Add positive quotes and artwork to the walls of your buildings or meeting rooms.</td>
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<tr>
<td>6. Provide ongoing mindfulness meditation, yoga, or stress management classes</td>
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TABLE KEY

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<thead>
<tr>
<th>Code</th>
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<tbody>
<tr>
<td>I</td>
<td>Individual level</td>
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<td>E/O</td>
<td>Environmental / Organizational level</td>
</tr>
<tr>
<td>P</td>
<td>Policy level</td>
</tr>
</tbody>
</table>

LOW RESOURCES

1. Develop a collaborative work environment where employees have opportunities to participate in decisions that may affect job stress

2. Offer a way to for employees to get confidential mental health screenings (online or telephonically)

3. Encourage the use of telephone help lines - 800 numbers

4. Put up a gratitude wall to post thank you notes to employees; and or send employees thank you notes, cards or emails for a job well done.

MEDIUM RESOURCES

1. Create and sustain a mental health-friendly workplace that provides support and accommodations for employees who are returning to work after receiving or are in mental health/alcohol treatment and recovery. Provide family/employee flexibility allowing schedule accommodations for medical/treatments, sessions, and appointments, as needed.

2. Create policies and practices that provide guidance to supervisors/managers on how to address performance issues and provide training on the importance of emotional wellbeing in the workplace.

3. Review policies and practices concerning employee privacy and confidentiality, return to work and HIPAA, accommodation and ADA guidelines.

4. Evaluate or reevaluate the workplace environment, the organization, and its culture with a focus on reducing workplace stress, workload issues, performance reviews, address employee engagement and concerns.

5. Add positive quotes and artwork to the walls of your buildings or meeting rooms.

6. Provide ongoing mindfulness meditation, yoga, or stress management classes.
for all staff to take during their lunch hour, or during specific training hours.

7. Provide stress reduction through “quiet rooms”, relaxation classes and proper lighting and sound reduction measures.

8. Organize social activities designed to improve social engagement, and provide opportunities for interaction and social support (e.g., employee sports teams)

<table>
<thead>
<tr>
<th><strong>HIGH RESOURCES</strong></th>
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<tbody>
<tr>
<td>1. Collaborate with an Employee Assistance Program (EAP) and have the EAP come in to do onsite trainings in addition to offering in person or telephonic counseling.</td>
</tr>
<tr>
<td>2. Provide and maintain comprehensive health insurance coverage, which includes mental health as part of employee benefits packages. Include screening, brief intervention and referral (SBIRT) as a covered evidence-based benefit.</td>
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<tr>
<td>3. Train your management in practices like mindfulness or positivity.</td>
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**BEST GENERAL RESOURCES:**

**Calculator:**
Free calculator to find out how depression is affecting your organization’s bottom line: http://depression.beaconhealthoptions.com/why/cost-calculator/

- Partnership for Workplace Mental Health. A program of the American Psychiatric Foundation, which advances effective employer, approaches to mental health by combining the knowledge and experience of the American Psychiatric Association and employer partners. The quarterly journal is Mental Health Works. www.workplacementalhealth.org
- Mental Health America of Wisconsin (affiliated with National Mental Health America): http://www.mhawisconsin.org/print-guide.aspx Offers a Milwaukee MH Provider Guide and provides mental health resources, fact sheets, MH and AODA online screenings. MHA created a collaborative effort between MHA and the business community. The “Healthy Mind Connection” addresses mental health in the workplace-includes links, and mental health friendly workplace resources.

**LOW RESOURCES**

1. Develop a collaborative work environment where employees have opportunities to participate in decisions that may affect job stress.
2. Offer a way for employees to get confidential mental health screenings (online or telephonically).
   - Screening for Mental Health (SMH): http://www.mentalhealthscreening.org/ Offers six mental health-screening tools (assessment) with telephone and online interactive screening. SMH is the largest provider of evidence-based health screening tools.
   - Wisconsin United for Mental Health: Provides a direct link to screening tools www.wimentalhealth.org
3. Encourage the use of telephone help lines - 800 numbers
   - Wisconsin has a partial system of 2-1-1 information and referral lines. 2-1-1 in some communities, United Way in other communities.
   - National Suicide Prevention Lifeline: 1-800-273-TALK www.suicidepreventionlifeline.org
   - Maternal and Child Health Hotline (MCH): 1-800-722-2295 www.mch-hotlines.org Referrals to services and county specific resources
   - Wisconsin Mental Health or Substance Abuse Services: 267-7792 or 267-2717
4. Put up a gratitude wall to post thank you notes to employees; and or send employees thank you notes, cards or emails for a job well done. To view examples of what you can create, go to www.google.com, type in “gratitude wall” into the search bar, click on the Images tab.
MEDIUM RESOURCES

1. Create and support a mental health friendly work environment that provides family/employee friendly accommodations for medical appointments when needed.
   - Mental Health Association of Minnesota (MHAM) offers a toolkit and mental health resources/links for employers for mentally healthy workplaces. http://www.mentalhealthmn.org
   - The Mental Health America of Wisconsin site offers fact sheets, links, and mental health friendly workplace resources for employers nationally and in Wisconsin. Mental Health America of Wisconsin: http://www.mhawisconsin.org/MH-information.aspx

2. Create policies that provide guidance to supervisors on mental health consultation and information, and improve their skills to intervene or supervise an employee with mental health issues.
   - Employers and educators need practical information about reasonable accommodations for people who have psychiatric disabilities. http://cpr.bu.edu/resources/employment/employers/specific-resources/work-supports

3. Review policies and practices concerning employee privacy and confidentiality, return to work and HIPAA, accommodation and ADA guidelines.
   - www.mhawisconsin.org
   - www.NAMI.org
   - www.wimentalhealth.org
   - Department of Labor, Office of Disability Employment Policy. A site with comprehensive information for employers on accommodation and workplace information. www.dol.gov/odep

4. Evaluate or reevaluate the workplace environment, the organization, and its culture with a focus on reducing workplace stress, workload issues, performance reviews, address employee engagement and concerns.

5. Add positive quotes and artwork to the walls of your buildings or meeting rooms
   - Successories (https://www.successories.com/)
   - Walls That Speak (http://wallsthatsspeak.com/)
   - Art in the workplace: https://workdesign.com/2016/10/art-workplace-need-choose/
   - Art consultant for the workplace (http://artmatters.us/)

6. Provide ongoing mindfulness meditation, yoga, or stress management classes for all staff to take during their lunch hour, or during specific training hours.

7. Provide stress reduction through "quiet rooms", and proper lighting and sound reduction measures. Set aside a room in a quiet place to provide short stress breaks for employees. (http://barbaraburke.com/six-tips-for-creating-a-quiet-room-for-stressed-employees/)

8. Organize social activities designed to improve social engagement, and provide opportunities for interaction and social support (e.g., employee sports teams)

HIGH RESOURCES

1. Partner with an Employee Assistance Program (EAP)
   Employee Assistance Professionals Association www.eapassn.org

2. Provide and maintain comprehensive health insurance coverage, which includes mental health and substance abuse as part of the employee benefits package
   - Information about federal health care requirements and resources: http://www.healthcare.gov
   - Health Insurance-Provision of Mental Health and Substance Abuse Frequently asked questions/help-line at: https://www.samhsa.gov/find-help/national-helpline
   - WI Initiative for Promoting Healthy Lifestyles http://www.WIPHL.org

3. Train your management staff in mindfulness or positivity. Examples include: Mindful Leadership https://instituteformindfulleadership.org/ or Positive Leadership http://goodthinkinc.com/learn/orange-frog/
WHAT:
Alcohol and other drug abuse is an important topic for employers to address because it can negatively impact a person’s well-being (or any of their family members), including their physical health, emotional well-being, spiritual beliefs or sense of connectedness, educational achievements, work performance, finances, legal issues, relationships and/or parenting or caregiving responsibilities.

Nationally, Wisconsin ranks high in its alcohol consumption compared to other states. According to the Wisconsin Epidemiological Profile on Alcohol and Other Drugs, in 2016 rates of alcohol related consequences, such as alcohol related cirrhosis and operation while intoxicated (OWI), were higher than the national average.

When it comes to drug use, like many other states, Wisconsin has seen a surge in the use of prescription drugs for non-medical purposes. In 2014, more Wisconsin residents died from drug overdoses than from motor vehicle crashes, and the number of drug overdose deaths in the state doubled from 2004-2014.

Prescription opioid misuse accounts for roughly 47 percent of drug deaths, while heroin contributes to 32 percent of deaths.

WHY:
For employers, substance abuse problems (in employees or family members) can affect workers’ job performance, productivity, engagement, absenteeism, workplace injuries, mistakes, disabilities, and health care utilization.

With employees spending 8 hours a day at work, employers have an opportunity to play an important role in the prevention and treatment of alcohol and substance abuse.

Employers can assess their worksites, policies, practices, messages, and employee resources and see if they foster a culture that promotes the prevention, education, and treatment of substance abuse for their employees and their families.

Employers can also do their best to provide healthier alternatives to the use of substances by promoting healthier lifestyles.

Substance abuse is both preventable and treatable. If employers incorporate prevention messages and activities, assist employee access to treatment, and support employee recovery from substance abuse, they can help create healthier and more productive employees, workplaces, and communities.

HOW:

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<th>LOW RESOURCES</th>
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<tr>
<td>1. Encourage the use of telephone help lines - 800 numbers.</td>
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<tr>
<td>2. Provide information about the appropriate disposal of prescription medications, including publication of prescription drug disposal drop-off locations and times in your community.</td>
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<td>3. Evaluate or regularly reevaluate the workplace alcohol environment.</td>
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<th>MEDIUM RESOURCES</th>
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<tbody>
<tr>
<td>1. Create policies that provide guidance to supervisors on signs or indicators of substance abuse issues and improve their skills to intervene or supervise an employee who is experiencing or in recovery from substance abuse.</td>
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<tr>
<td>2. Review policies and practices concerning employee privacy, return to work and HIPAA, accommodation, ADA guidelines.</td>
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</table>
### HIGH RESOURCES

1. Provide or contract for an Employee Assistance Program (EAP).

2. Offer health insurance coverage with referral mechanisms to connect employees easily to substance abuse treatment services.

### BEST GENERAL RESOURCES:

#### Calculators:
- The Business calculator: Log on to these free calculators to find out how alcoholism may be affecting your organization's bottom line: [www.alcoholcostcalculator.org](http://www.alcoholcostcalculator.org)

#### National Resources:
- Making Your Workplace Drug-Free: A Kit for Employers. This toolkit, developed by the Substance Abuse and Mental Health Services Administration (SAMHSA) provides comprehensive guidance for promoting a drug-free workplace. The toolkit includes examples of written worksite policies, employee education materials, manager training tools, and brochures and fact sheets to help employers establish a substance use prevention program in the workplace. [https://www.samhsa.gov/sites/default/files/workplace-kit.pdf](https://www.samhsa.gov/sites/default/files/workplace-kit.pdf)
- Drug-Free Workplace Programs. This SAMHSA web page provides step-by-step guidance for starting and maintaining drug-free workplace policies and programs. The web page has links to sample policy documents, guidelines, and fact sheets, in addition to information about state and federal laws and regulations on drugs in the workplace. [https://www.samhsa.gov/workplace](https://www.samhsa.gov/workplace)
- Legal Action Center. Helping people rebuild their lives with dignity. [http://www.lac.org](http://www.lac.org)

### LOW RESOURCES

1. Encourage the use of telephone help lines - 800 numbers.
   - Wisconsin has a partial system of 2-1-1 information and referral lines. It is 2-1-1 in some communities, and United Way in other communities.
   
   - Wisconsin Mental Health or Substance Abuse Services: (608) 266-2717
2. Provide information about the appropriate use and disposal of prescription medications, including publication of prescription drug disposal drop-off locations and times in your community.
   - The local county agency or public health department should know of drop off locations in your community. The Wisconsin Department of Justice, Dose of Reality campaign provides an interactive map and information of how and where to dispose of unwanted prescription painkillers and other drugs. [http://doseofrealitywi.gov/drug-takeback/](http://doseofrealitywi.gov/drug-takeback/)
3. Evaluate or reevaluate the workplace alcohol environment.
   - Examine agencies policies related to alcohol and drug use such as: prohibit serving alcohol to anyone under the age of 21 at company events, provide a variety of nonalcoholic beverage choices, amend company personnel policies to suggest respect for those who choose not to drink alcohol for any reason, adopt policy requiring absolute sobriety for employees during business hours, and ask supervisors to model appropriate alcohol use.

### MEDIUM RESOURCES

1. Create policies that provide guidance to supervisors on signs or indicators of substance abuse issues and improve their skills to intervene or supervise an employee who is experiencing or in recovery from substance abuse. Policies should emphasize that employees may access different types of treatment and recovery services that are appropriate with their cultural background, beliefs, and practices.

2. Review policies and practices concerning employee privacy, return to work and HIPAA, accommodation, ADA guidelines.
HIGH RESOURCES

1. Provide Employee Assistance Program (EAP).
   - Employee Assistance Professionals Association [www.eapassn.org](http://www.eapassn.org)
     (If your EAP also offers onsite trainings, have them come in to do trainings on alcohol and
     substance abuse prevention, treatment options, stress management, or other.)

2. Offer health insurance coverage with referral mechanisms to connect employees easily to
   substance abuse treatment services.
   - Information about federal health care requirements and resources: [http://www.healthcare.gov](http://www.healthcare.gov)
   - Health Insurance-Provision of Mental Health and Substance Abuse Frequently asked
     questions
     - [https://www.samhsa.gov/find-help/national-helpline](https://www.samhsa.gov/find-help/national-helpline)
TOBACCO CESSATION

WHAT:
The negative health effects of smoking are well known. Smoking is the leading cause of preventable death each year in the United States and the associated diseases and health care costs are significant. Smokers tend to require more medical costs, see physicians more often and have more hospital admissions for longer stays than nonsmokers. More Wisconsin insurers and employers are realizing the value of covering quit smoking treatments. Coverage of smoking cessation medications has increased so that 74 percent of insured Wisconsin residents have coverage for at least one stop smoking medication through their health plans. In addition to direct health effects to tobacco users, second-hand smoke affects other employees. Therefore, tobacco cessation in your workplace will positively affect all employees.

To have a successful tobacco free facility and campus companies need to provide information and support that allows employees to be successful with ceasing all forms of tobacco usage. This includes smokeless tobacco use.

WHY:
The business case for covering tobacco cessation is clear. According to the Centers for Disease Control, smoking costs the nation $193 billion a year in healthcare costs and lost worker productivity. The CDC estimates each employee that smokes costs your company $6,000 per year – including lost productivity and excess medical expenses. Smoking cessation programs have shown some immediate return on investment and a significant return on investment in a relatively short time (as little as two years).

HOW:

LOW RESOURCES
1. Create a policy prohibiting tobacco use anywhere on the property.  
2. Include up-to-date information on the health aspects of e-cigarette in training and in policies.  
3. Promote the Wisconsin Tobacco Quit Line (800-QUIT-NOW).

MEDIUM RESOURCES
1. Provide cessation medications through health insurance at low cost or no cost.

HIGH RESOURCES
1. Provide counseling through an individual, group, or telephone counseling program on-site or through a health plan.

BEST GENERAL RESOURCES:
“Make it Your Business: Strategies for a Tobacco-Free Workplace in Wisconsin”
This Employer Toolkit is a first of its kind resource specifically for Wisconsin businesses and is a comprehensive guide for:
- Helping your business/worksite go tobacco-free
- Helping interested employees quit using tobacco

(See next page for more information and additional resources)
This Kaiser web page provides tips on conducting a needs assessment for tobacco cessation programming, in addition to a program implementation toolkit and links to other resources.  
https://business.kaiserpermanente.org/thrive/tobacco-cessation

The Missouri Department of Health and Senior Services toolkit provides resources on how tobacco use in the workplace affects companies and their employers. It includes sample tobacco-free policies, and key principles on how to successfully implement them.  

Free Quit Tools  
https://www.cdc.gov/tobacco/campaign/tips/quit-smoking/index.html?s_cid=OSH_tips_D9385

University of Wisconsin Center for Tobacco Research and Intervention  
http://www.ctri.wisc.edu/

Employer Tools and Resources Index page  
https://ctri.wisc.edu/employers/

Wisconsin Tobacco Quit Line resources order form  
https://ctri.wisc.edu/providers/providers-overview/

**Resources for the Recommended Tobacco Cessation Strategies**

**LOW RESOURCES**
1. Create a policy prohibiting tobacco use anywhere on the property.  
   http://www.cdc.gov/tobacco/research_data/environmental/etsguide.htm
2. Include e-cigarette information in training and in policies.  
   http://www.ctri.wisc.edu/providers-ecigs.htm
   This AHA guidance document provides case studies and lessons learned from organizations that have implemented various types of tobacco cessation programs. The guide also discusses e-cigarettes and how to address them in workplace policies.  
3. Promote the Wisconsin Tobacco Quit Line (1-800-QUIT NOW).  
   https://ctri.wisc.edu/quit-line/

**MEDIUM RESOURCES**
1. Provide cessation medications through health insurance.  
   Medicaid: https://ctri.wisc.edu/fact-sheets/quit-tobacco-series-fact-sheet-3-medicaid-badgercare/  
   Medicare: https://ctri.wisc.edu/fact-sheets/quit-tobacco-series-fact-sheets-4-medicare/  
   Access to Medications: https://ctri.wisc.edu/fact-sheets/quit-tobacco-series-fact-sheets-12-access-to-medications/

**HIGH RESOURCES**
1. Provide counseling through an individual, group, or telephone-counseling program on-site or through a health plan.  

🔍 Looking for Sample Lessons and Materials?  
- See pages 17-26 in the Arkansas Worksite Wellness tool kit:  
WHAT:
Financial wellness is knowing and understanding how much money you have, where it is coming from, where it’s going, how much you are saving and if you have enough for your (and your family’s) basic needs. In addition, are there funds for emergencies, college education and retirement? The goal is to be as prepared as you can be for any possible unexpected events (like car repairs, house repairs, health care bills, or even losing a job) and expected events such as college and retirement.

Financial wellness includes understanding how to budget your money, save your money for short-term needs, pay your bills or debts, and save for retirement.

WHY:
The American Psychological Association reports that 72% of adults feel stressed about money at least some of the time. Whether you are starting your career or you are heading towards retirement, the growing financial pressure comes from a variety of areas such as the cost of health care, saving for the future and keeping up with the cost of living. The increased stress you feel from financial issues can directly affect your well-being in all the other areas of wellness including physical activity, healthy eating and stress management.

HOW:
Employers have an opportunity to help their employees understand and manage their money so that their finances are less stressful.

The employer providing education, resources, and programs for their employees enhances employees’ financial health.

LOW RESOURCES
1. Survey your employees to find out their greatest need for financial information.
2. Host on-site financial classes.
3. Provide links to free online financial education classes.
4. Provide information on downloadable free money management applications.

MEDIUM RESOURCES
1. Partner with your financial institutions to provide discounted fee-based education or consulting.
2. Purchase financial wellness books, videos or campaigns to offer your employees.

HIGH RESOURCES
1. Collaborate with a Wellness or Employee Assistance Program (EAP) vendor that offers financial wellness education or counseling as part of their wellness options.
2. Provide benefits packages to reduce employee costs, or help them save and manage their money.

TABLE KEY

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Resources for the Recommended Financial Wellness Strategies

LOW RESOURCES

1. Add a question to your employee interest survey to assess whether employees need or want financial wellness education and resources. See sample survey in Appendix C.
2. Utilize your 401k or 403B provider to host on-site financial classes on budgeting, retirement, and setting financial goals.
3. Check with your financial institutions to see if they provide free online financial education that you can promote, such as the Bank of America’s “Start building your financial know-how” https://bettermoneyhabits.bankofamerica.com/en

MEDIUM RESOURCES

1. Collaborate with your financial institutions or with a new institution that provides discounts for your employees on fee-based financial consulting and management. Set-up or pay for speakers or consultants to come in and do talks or financial consulting to your employees.
2. Purchase financial wellness educational books or training videos from wellness organizations. (For example, the Wellness Council of Wisconsin offers a Financial Wellness book, training video, and an incentive campaign: https://www.welcoa.org/store/search/?query=financial%20&c=store)

HIGH RESOURCES

1. Collaborate with a wellness vendor or Employee Assistance Program (EAP) vendor that offers financial education or counseling as a part of their wellness offerings.
2. Provide comprehensive benefits packages that help employees save and manage money, such as:
   - Health insurance premiums, deductibles, and copay amount options
   - Health reimbursement arrangement, and/or health savings accounts, disability insurance (both short term and long term)
   - Retirement accounts, 401Ks or 403Bs, etc.
   - Deferred compensation accounts
   - Flexible spending options (out-of-pocket healthcare costs, day care costs, transportation-related costs, etc.)

Looking For an Overview of Sample Topics and How to Implement Financial Education?

- Employee Financial Health: How Companies Can Invest in Workplace Wellness – Center for Financial Services Innovation

Step 1  Step 2  Step 3  Step 4  Step 5  Step 6
Starting Up ⇒ Engagement ⇒ Assessing ⇒ Strategies ⇒ Making Decisions ⇒ Evaluation