

Employers encourage healthier lifestyles

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Desperate bosses to workers: Please, just walk a few blocks. Take the stairs once in a while. We will give you cash.

It doesn't seem like it should be this complicated, but this is where we are.

The Horton Group, a big Orland Park-based insurance broker, has joined a growing number of companies offering rewards to employees who take care of themselves.

Horton, which has 350 employees, this year switched to Humana as its benefits carrier and added Virgin Life Care's HealthMiles to its package.

Wellness programs for workers are supposed to lead to lower health care costs for their bosses. That prize is elusive if no one takes part.

So Humana gave Horton a break on its premiums equal to about half the \$26,000 it's paying for HealthMiles, said Kenneth Olson, president of Horton's benefits division. "And then you have to show results," Olson said.

Humana's incentive evaporates if participation dwindles.

HealthMiles promises up to \$400 a year in "Life Care cash" redeemable for gift cards from retail partners. Horton's cafeteria now has a bright red Virgin-branded kiosk that allows employees to log their blood pressure and weight once a week. "It's next to the vending machines, so the company is working on matching the snacks with the mission," said Candace McElligott, an employee on the company's wellness committee.

Everyone in the program gets a pedometer, a gizmo that tracks steps, distance and calories burned. The pedometers, docked with a PC with a USB cable, sync with the participant's account on the Virgin's HealthMiles Web site. Employees get points for simply logging into the site, extra points for synchronizing their pedometers and more for clearing daily distance hurdles in 7,000-step increments (a mile is about 2,000 steps).

The rewards partners include AMC Theatres, Blockbuster -- whose products demand sitting for hours, but this is rest well earned.

Among 3,000 companies surveyed last year by Mercer Health & Benefits, 19 percent used incentives to goose participation, according to story in Crain's Chicago Business that highlights Horton's effort. Some companies, including Dell Inc., give employees a break on their contributions to premiums if they submit to health screenings and follow up on the information yielded.

The most successful strategies for bribing employees into better habits reward participation rather than results, according to the Wellness Councils of America. Those who assume they have no chance of being their company's "Biggest Loser" will not sign up. Others will just feel like losers when they fail.

Horton so far has 82 percent of 350 employees participating in its program, Olson said.

Down the road, the company hopes to capture savings as fewer employees develop lifestyle-related diseases, giving the company advantage in negotiations with carriers. "We wanted to bring up this idea that if you're active you can compensate for some of your other poor choices," Olson said. "Everybody can walk."

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