

ARDENT™

CREDIT UNION

Ardent Credit Union Management Practices Wellness Program

Background

All businesses, not just Credit Unions, are facing a crisis with large annual health insurance premiums increases. Additionally, since Ardent covers under 100 lives, we are not privy to our utilization information. This precludes our broker from getting data specific to our population that would allow them to customize programs that could help our employees better manage their health.

This led Ardent to take a different, more proactive approach of promoting wellness throughout our organization. We wanted to encourage employees to take responsibility for their wellbeing and embrace lifestyle changes that could help them achieve better health. The outcome was to create a well-defined and cohesive Wellness program that rewarded those behaviors.

In 2015, Joe Walmsley, Ardent's HR/Benefits Specialist, took the lead on this project. He began engaging with our broker by explaining what we were trying to accomplish. They provided us with a Wellness coordinator who helps bring Wellness programs to life within organizations. The first suggestion was to form a Wellness Committee – a small group of staff volunteers who mapped out what this new initiative would look like. As a group, they worked closely with the Wellness coordinator and collectively came up with a well-defined program.

The initial kicked off was in June 2015, in an effort to get staff excited about Wellness. It embraced a unique approach combining competitions, in house demonstrations and other innovative company wide activities. They even incorporated financial wellness into the program to promote a more fiscally sound way of living!! After all, we are a financial services organization!

The intension of this mid-year launch was to encourage participation and prepare for the larger initiative that launched at the beginning of 2016. This new phase was introduced in January and rewarded staff through a point system when they participated in the voluntary programs. Employees who accrued 25 points by the end of the year would earn \$312 dollars credited toward their insurance premiums for 2017.

Innovation

Working closely with our Wellness coordinator to ensure all regulatory rules were followed, staff were encouraged to take part in this new and exciting program.

Below is a list that highlights a few of the innovative things that have been done to promote our Wellness program. All activities have specific points associated:

- Complete a smoking cessation program – 10 points awarded to smokers who completed this program.
- Get a preventative physical – 10 points awarded for physicals done in either 2016 or 2015.
- A monthly onsite or offsite session with our Nutritionist – 1 point for every month
- Healthy Dinner and Movie Night (held at our headquarters) – 2 points for participating
- Stress Management Lunch & Learn – 5 points for attending this interactive, hour-long seminar hosted by a local yoga & fitness coach
- Financial Wellness
 - quarterly one on one consults with a financial advisor (non-point event)
 - Wellness points were given to employees who increased their 401(k) deferral percentage on a quarterly basis
- Biggest Loser competitions (3 in the last year) –2016 participation was worth 5 points
- Walking club – developed to help employees achieve monthly Fitness tracker mileage goal (60 – 90 miles per month = 1 point per month; 90+ miles per month = 2 points per month)
- Receive a flu shot –since 2014 Ardent has sponsored an on-site flu clinic. Getting your flu shot in 2016 was worth 5 points.
- Ardent Open Golf Outings – held every Monday evening from June – September. Golfers were awarded ½ point for each outing attended.
- As part of an ongoing mission to become a strong, positive presence within the community, Ardent has encouraged employees to become involved with local, sponsored Walk/Runs. In 2016, Ardent internally promoted 4 walk/runs. Employees participated in another 11 on their own. One employee run 2 marathons!! Points varied based on the distance that was walked or run.

In addition to the sponsored activities, there were also financial motivators:

- Employees could submit a reimbursement for up to \$50 toward the purchase of a fitness tracker

- Up to \$10/month for active gym membership
- Smokers who completed a smoking cessation program received a waiver on the \$10 per pay smoker surcharge
- Raffle for 1 of 3 Hand & Stone Gift Cards – every point over 25 points earned the employee 1 chance in the raffle

Business Outcomes

As noted, points could be earned through various activities, challenges, or for hitting fitness goals. Those who did not successfully accrue 25 points during the year were not penalized, they simply did not earn the credit toward the premium associated with the health plan they choose.

The Wellness program has been very well received by our employees. We have seen significant behavioral changes within our population:

- 75% of employees covered by Ardent's health insurance plan earned the 25 points and received the \$312 wellness credit for 2017!!! This far exceeded our expectations for our first year.
- There has been significant weight loss throughout the credit union - a total of **535 lbs** by only 10% of our employee population!!
- Two people have quit smoking – a **25%** decrease in our smoker population!

In addition to these amazing statistics, having such a comprehensive Wellness program was cited by our employees as a great benefit and we believe, one of the major reasons in 2016, Ardent was named a **Philadelphia Healthiest Company** by SmartCEO Magazine **AND Best Credit Union to Work For** by the Credit Union Journal !!

Sustainable

Since this program has been embraced by the majority of our employees, the Wellness Committee will continue to work with both our Wellness coordinator and Nutritionist to find better and more effective ways to help staff:

- Attain the specific number of points annually to achieve the wellness credit by monitoring the employee activity throughout the year.
- Encourage employees to not be assessed the smoker surcharge by promoting smoking cessation programs that strive to help people lead a smoke-free life
- Continue to add new employees to our Wellness Committee, currently made up of 8 employee volunteers
- Actively work together to come up with new engaging activities and fun competitions to hold our employees' interest.

Quality

The Wellness program, for our first full year (2016), was designed to be purposely simplistic in order to receive a greater amount of employee buy-in. However, this does

not mean we sacrificed quality. The success or failure of these types of programs depends on how employees interpret their employer's ultimate agenda. We noticed this early on and made sure the program was not too intrusive in its first iteration. Knowing our population's thoughts on privacy, we elected to shy away from biometric screenings and health risk assessments (HRAs) we felt were too invasive, instead promoting the HRA provided by our insurance carrier as an option.

By expressing these views during open enrollment at the close of 2015 and prior to the program's full implementation, we were able to quiet any lingering concerns. This helped us gain that much needed momentum from those employees who bought in early on and were able to achieve their required point minimum without issue.

As the program progresses into the future, Ardent, along with the Wellness Committee, will strive to make the appropriate adjustments to the program in order to keep up with public policy changes, industry trends, and employee engagement. We are also planning on expanding the scope of the program to eventually include covered spouses and dependent children in order to promote healthy living as a family affair.

We fully recognize that our goals will not be achieved without a high quality program that keeps employees involved and interested. So, by making the Wellness program fun, exciting, and competitive, we are establishing a solid foundation and making it a part of our core strategy. This will contribute to Ardent's bottom line and directly impact the lives of the people who make this place a **Healthiest Company** and **Best Credit Union to Work For!!**

Integration

Our CEO, Rob Werner, is VERY health conscious. He is an avid runner, golfer and exercise enthusiast. He was one of the biggest cheerleaders for this program and has been involved in promoting and participating in many of the events. We knew his support sent a very important message to the staff. When the person at the top is a proponent, things get done!! Rob believes that by challenging the staff to think about their health and then add an action plan, not only will we have a healthier workforce, but we will begin to see those results in our bottom line.

From the beginning there were fun and exciting challenges, team challenges, sponsored events, humorous communication, and PRIZES!! We plan on continuing to expand these programs and find new and exciting ways to engage staff.

The Wellness Committee also plans to increase the amount of participation through more Ardent sponsored walks/runs that will also have a community impact!

Attached are specific informational emails, flyers and photos that were sent out regarding activities for our Wellness program and competitions!