

Jumping jacks! Ready, begin." For years, Japanese workers have begun their days with a vigorous round of calisthenics. Many Americans, however, begin their days with a hasty danish and coffee and a sedentary commute to the office. Office hours are spent in front of computer terminals, and evenings in front of the television. In this highly automated and computerized world, who needs to spend time on jumping jacks?

Americans do, because they're paying *big* for their unhealthy ways—literally with their lives, and with untold billions of corporate dollars lost to chronic illness, substance abuse, diminished productivity, and absenteeism.

One study reports that nonexercising employees use 60 percent more sick-time hours than their counterparts who jog, swim, bike, or engage in other forms of regular exercise each week. And the U.S. Centers for Disease Control reports a continuing increase in deaths due to lifestyle factors that undermine wellness. The top killers remain heart disease, cancer, and stroke. Correlations between chronic illness and an unhealthy lifestyle are well established.

Corporations pay a lion's share of the bill for the medical consequences of unhealthy habits. With skyrocketing insurance premiums and medical care claims, and corporate benefit packages that often represent up to 40 percent of the average salary, something must give. Finally, corporations are learning that helping employees gain and maintain good physical and emotional health through wellness programs pays off in the long run.

A 1983 Health Research Institute Study of the nation's 1,500 largest companies showed that organizations providing wellness programs paid \$1,061 per employee in total annual health costs. Companies without such programs paid an average of \$1,456. This cost savings has important implications for organizations.

While corporations can't force employees to relinquish unhealthy habits or to exercise, they can encourage such choices through positive incentive

Gettings is a staff accountant with Ernst and Whinney in Tampa, Florida. Maddox teaches organizational behavior and human resource management at Stetson University in Deland, Florida, and is founding vice president of Ideation Dynamics Associates.

When Health Means Wealth

By Lisa Gettings and E. Nick Maddox



programs. Benefits to firms from individual wellness can include greater tolerance of stress and frustration, greater employee vitality, fewer total sick days, less substance abuse, fewer accidents, and less interpersonal conflict. (See the sidebar on page xx, "Combatting Job Stress" for more on how companies can help their employees regain emotional and psychological well-being.)

The corporate wellness movement

The Association for Fitness in Business reports that more than 700 organizations now offer intensive wellness programs involving health assessment, exercise planning, counseling support groups, and workshops on topics such as stress management, weight control, and smoking cessation. Many companies realize that a short-term investment in a program can pay long-term benefits as employees develop lifestyles that encourage optimal performance.

To foster participation in corporate wellness programs, companies frequently provide tangible incentives for involvement. Incentives may include

- awards for physical fitness and health;
- cash bonuses for miles run, swam, or cycled;
- compensation for nonabsenteeism;
- discounts or rebates for health club memberships;
- competitions for weight loss or physical fitness;
- team or corporate competitions;
- recognition for special wellness achievements.

Some organizations construct in-house facilities for employee use during and after work. Other companies contract with outside fitness consultants to develop and manage programs. Although lifestyle change is difficult, growing evidence suggests that simply informing individuals they are at risk may be enough to trigger changes in their health and fitness habits.

A study by the National Institutes of Health showed that when individuals know they are at high risk for heart disease, they work to reduce their risks. Thus, the suggestion of risk can be a motivational tool to encourage employees on the wellness trail. Personalized risk profiles that analyze a person's lifestyle and personal and family health histories can help employees

A new corporate awareness and responsibility toward employee wellness is becoming standard in the workplace

become more aware of the impact of lifestyle on their present and future health. A graphic presentation of the facts can strongly influence wellness motivation.

Corporate connections

Regardless of the program itself, a firm that makes a commitment to improve the physical and emotional health of its employees can enhance both performance and productivity. A corporate wellness program is an explicit statement to employees by management that "we care about you." Such concern enhances employee cohesiveness and contributes to a spirit of teamwork. At the same time, the company promotes a positive climate within the organization. When an employer encourages wellness in the workplace, it appears that everyone benefits from the investment.

Among companies with wellness programs are Johnson & Johnson, Kimberly Clark, Control Data, and Adolph Coors Company. The goals of Johnson & Johnson's program, "Live for Life," include regular employee exercise, smoking cessation, moderation of drinking, and dietary modification. At Kimberly Clark, each participating employee completes a 40-page medical history which is then stored on computer. After further medical evaluation, the employee gets a written "wellness prescription." The "Staywell" program at Control Data involves a series of computer-based mini courses designed to help employees relax, lose weight, maintain healthy blood pressure, and eat right. At Coors, the program is designed for employees who are "sick and tired of being sick and tired" and goals are similar to those of the other programs.

Health risk management

Organizations often balk at starting wellness programs because of costs. While a cost-benefit analysis is a wise

step in all program development, corporations can also use health-risk management to reduce or prevent fiscal losses resulting from employee impairment, disability, illness, or death. Aggregating existing cost data on group risks within the firm—such as absences, turnover due to health, quality control, accidents—can help estimate future health costs. The firm then can interpret the fiscal impact of health on performance and the overall bottom line.

Health-risk management involves four dimensions:

■ **Risk identification.** The organization identifies specific health-related risks and then evaluates the financial implications of each risk. By identifying factors that threaten psychological climate and production, the organization establishes a need-driven basis from which to plan programs.

■ **Risk estimation.** The organization makes a second assessment of the risks employees encounter within their job environment. The company then uses this data to build programs that further meet organizational and employee needs. To avoid the hype and faddism of so many fitness programs, it is critical that the organization continue to work from this need-driven basis.

■ **Risk reduction.** Based on needs, the company designs a program to address the specific risk factors. The design should produce behavioral and attitudinal changes in the workforce related to fitness and personal responsibility for health. Monitoring the changes will determine if the program is delivering the benefits expected.

■ **Financial management.** The organization must develop a financial agenda for funding both risk reduction and wellness interventions. Such an agenda demonstrates management's commitment to the program.

Managing employee health risks is as financially critical to organizations as managing other liabilities. By identifying risks, measuring their levels, choosing appropriate risk management steps, and developing sound financial projections, organizations can base their wellness decisions on information rather than on speculation or reactivity.

Designing a wellness program

Many approaches can be used to create wellness programs. The following steps provide guidelines for systematic program development:

Program placement. Initially, it's important to decide under whose authority the program will operate. Many programs fit well within the human resource department, especially when employee assistance programs already exist within that department. Next, unit managers and personnel can be trained or consultants contracted to complete the health-risk analysis and the program development efforts.

Parallel to program placement is the political reality of gaining senior and line management support for the program. If managers don't engender a positive attitude toward the program, employees will follow their lead and ignore potential benefits. The "selling" job is easier if evaluation data from other programs is provided, if program managers at other firms speak to management, and if testimonials are presented by persons who have benefited from a corporate wellness endeavor.

Goal planning. Step two involves creating realistic, obtainable, and measurable objectives for the program

Managing employee health risks is as financially critical to organizations as managing other liabilities

based on the needs discovered during risk analysis. Below are objectives to work on with employees seeking wellness:

- increase the level of cardiovascular fitness;
- increase knowledge of positive health habits to reduce coronary risk factors;
- encourage vigorous exercise for 20 minutes three times per week;
- develop life-long sports interests and skills such as golf, hiking, tennis, cycling, and bowling;
- identify key life and work stressors and practice stress management routines;
- develop and practice healthy and

moderate eating habits;

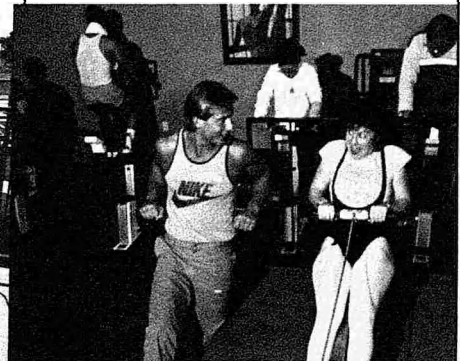
■ anticipate and plan for life changes so transitional stress is manageable.

Employee medical screening. All participating employees should undergo a comprehensive medical screening. Ancillary testing should be encouraged for employees with overt or potential risk conditions. The organization usually absorbs costs for initial testing. Companies usually can negotiate cost-saving contractual arrangements with medical practitioners who have a professional commitment to wellness.

Two cautions are appropriate for screening. First, while screening is recommended, no employee should feel pressured; screening must be voluntary. Confronting health matters can be a threatening experience, and if employees feel pressured, they may be more resistant to program involvement or to the positive changes that may accrue with risk confrontation.

Second, companies must clearly state the purposes of medical screening and must not stray from that ex-

Go For More Than Just A Meeting Of The Mind



Go for a total training experience — at Safety Harbor Spa & Fitness Center where we train the body while you train the mind. Our training offers a perfect complement to yours, and a terrific motivation for building attendance! Located in a secluded spot on picturesque Tampa Bay, we're just 20 minutes from Tampa International Airport. Here we specialize in providing your meeting with a healthy alternative. And in providing you with warm, personal service from a professional staff.

At the Safety Harbor Spa & Fitness

A Lancôme Skin Care Institute
Safety Harbor, Florida 34695 • 800 237-0155 Nationwide • 813 726-1161 in Florida



Center your meeting will have it all:
• Deluxe, full service resort with over 200 rooms • A premier conference center specializing in groups of 75 or under • A world-class fitness center and staff that will accommodate your meeting agenda • Customized gourmet cuisine including calorie controlled menus as well as full fare • Swimming, tennis, golf and more.

So call Safety Harbor today — and go for more than just a meeting of the mind! Plus, we'll give you details on a complementary site inspection and spa experience.

Circle No. 144 on Reader Service Card Visit us at ASTD Booth #325

planation. If employees suspect that hidden agendas such as drug testing or AIDS screening exist or that their privacy is being violated, the long-term success of the program is jeopardized.

Orientation. A companywide orientation program should be conducted within work groups and with individual employees through regular supervisory contacts or "wellness circle" meetings. The company should provide information on the purposes of the program, the results of fitness screenings, and on projected program activities. Many wellness screening profiles are computerized and self-explanatory. Grouping together individuals with similar health problems or with similar wellness goals may promote greater support and greater motivation for program involvement.

Program implementation and evaluation. Once the company creates individualized and collective wellness

routines, the program is activated. Program and facility management should be in the hands of a capable supervisor or consultant to insure that funds go toward identified and regular programming. Evaluation remains an ongoing part of the program and should include periodic medical screenings (with costs shared by employee and employer), tracking of accident and absenteeism data for participants, supervisor-subordinate evaluation of behavioral and emotional progress, and longitudinal status reports on the health of participants. Compare pre-program measures of fitness with progressive evaluations of fitness to determine individual improvement. The human resource department can use this information to amend or expand the wellness program.

A model of success

The overall success of a wellness

program is contingent upon a number of factors, the primary one being the uniform and positive support of management at all levels in the organizations. All levels of staff queue behind the statements and actions of the firm's leadership, and tentative statements can spell disaster for the program. If management doesn't support the endeavor, the program will fail. Furthermore, if management doesn't model wellness attitudes and behaviors, the efficacy of the program may be limited.

A second key ingredient is early and ongoing employee involvement in planning, implementing, and evaluating the program. This encourages employee ownership and identification with the program while giving them expertise in wellness programming. Leaders may emerge who were only marginally involved in other organizational activities. Employee input contributes to synergistic functioning

Combatting Job Stress

By Pamela L. Perrewe and
Frank A. Vickory

While work can be a tremendous source of challenge and satisfaction, it also can be stress-inducing and harmful. Many workplace stresses relate to various forms of stimulus overload. "Overload" refers to one's capacity to handle incoming signals. When the amount of work, irrespective of its difficulty, exceeds what an individual can accomplish in a given period, *quantitative* (or objective) overload takes place. Work overload that exceeds one's skill level, knowledge, or abilities is referred to as *qualitative* (or subjective) work overload.

In 1972 researchers John French and Robert Caplan found that both quantitative and qualitative overload are associated with psy-

Perrewe and Vickory are, respectively, assistant professor of organization behavior and associate professor of business law at Florida State University, College of Business, in Tallahassee.

chological stress. Their research was done at NASA headquarters with 22 white-collar males serving as subjects. As French and Caplan predicted, both objective and subjective overload were related to increased heart rate and cholesterol levels.

A 1969 study by Stephan Sales examined physiological stress in work overload and underload simulations. As he expected, his results indicated that objective overload can lead to significant increases in cholesterol levels—a condition that can lead to coronary disease. Interestingly, Sales found that even people who didn't perceive themselves to be overloaded also showed elevated cholesterol.

Legal concerns for organizations

In recent years, the nation's courts have held that many employees are entitled to receive worker's compensation benefits for mental or nervous disorders resulting from nonsudden emotional stimuli such as job stress. Work overload has been specifically cited as a factor for compensable injuries.

For instance, in *Fireman's Fund*

Insurance Co. v. Industrial Commission, 579 P.2d 555 (Arizona 1978), the worker's compensation claimant worked for an insurance agency. As a result of the company's extremely rapid expansion and acquisition of another agency, the woman had to take on additional supervisory and administrative responsibilities. Ultimately, under increasing job-related pressures, she was hospitalized with a mental breakdown. The court ruled that she was entitled to compensation, as her injury was an unanticipated, accidental, and direct consequence of her excessive responsibilities.

Overload was also cited as sufficient basis for compensation in *Royal State National Insurance Co. v. Labor and Industrial Relations Appeal Board*, 487 P.2d 278 (Hawaii 1971). The court upheld awarding benefits to an insurance company's director of agent training, where medical evidence showed that the pressures of his work resulted in his mental collapse. Requiring the employee to prove his work responsibilities were *unusually* straining was deemed irrelevant.

These cases illustrate that organizations may face substantial legal

within and between units.

A final critical success factor is the program's budget. Adequate funding is imperative so the program operates free of a "resource-scarce" mentality. Employing credible trainers, acquiring top-notch equipment, and using adequate company time for programs increases employees' perceptions that the program is important to management. It also promotes the public image of the organization as a socially responsible firm.

The benefits: compelling evidence

Results from evaluations of corporate wellness suggest that wellness programs produce tangible benefits to the organization. A 1985 Tenneco Oil Company study concluded that a positive relationship existed between regular exercise and above-average job performance, while an inverse relation-

ship was found between regular exercise and poor job performance.

The regular exercisers used an average of 27 annual sick hours, while the nonexercising employees averaged 44 hours of sick time. *Dun's Business Monthly* reported in 1985 that health claims for both men and women are significantly lower among exercisers than among nonexercisers.

In the less tangible realm of image management, a commitment of time and money to a wellness program sends a clear message to both employees and constituencies in the environment. The company that uses critical resources to help employees become healthier and more productive, personally and professionally, is a firm that will be evaluated favorably by critical stakeholders including the media. While programs should not be designed solely as image management tools, it is naive to ignore the reality

that they promote a positive corporate climate within an organization and a positive image beyond the organization.

Wellness is a relatively new concept in the workplace. Yet it appears that both tangible and intangible results of wellness programs make them worthwhile and cost-effective from a long-term planning perspective. An important relationship exists between the effect of an organization on the individual and the effect of an individual on the organization. As companies emancipate themselves from short-term, profit-maximizing approaches to management, more organizations will invest in the long-term benefits wellness programming brings to the workplace.



liability as a result of overload-related employee injuries. Organizations need to consider the consequences of job stress in terms of its potential debilitating effects on employees and the potential subsequent costs to the organization.

A Baltimore researcher of stress, Tom Cox, classified the effects of job-related stressors and representative symptoms of each that employers should watch for:

- subjective effects (anxiety, fatigue, low self-esteem);
- behavioral effects (drug use, restlessness, emotional outbursts);
- cognitive effects (inability to make decisions, forgetfulness, hypersensitivity to criticism);
- physiological effects (increased heart rate and blood pressure, dryness of the mouth, difficulty in breathing);
- organizational effects (absenteeism, turnover, job dissatisfaction, high accident rates).

Combatting job stress

Several methods have been suggested for combatting job stress. In a publication on restructuring the nature of jobs and the way employees approach specific tasks, author Ricky Griffin says that "task redesign" can improve the person-

job fit, increase motivation, and reduce job stress. Also linked to reducing job stress are flexible work schedules, participative management, career development, and changing the physical work setting. One of the most promising approaches is to increase employees' control over their work. Control can be defined broadly as the belief that one is able to influence one's environment.

In 1979 Robert Karasek developed a "stress-management model" that examines job demands, employee control at work, and job stress. He argues that the combination of heavy job demands and low control results in mental strain. Employees in inherently demanding jobs, he says, should be given a high level of control to prevent mental stress. He also predicts that those in less demanding jobs with low control will experience a decline in overall activity and general problem-solving abilities.

Eliminating unnecessary constraints on decision making in higher-level jobs may be a viable strategy to reduce job stress. According to Karasek, the reduction in mental stress is substantial for workers in lower-level jobs who

are given increased job control.

Control in the workplace

Companies can give employees control over a number of different aspects of their jobs. One such area is increasing employees' control over the *work process*. They could, for instance, determine the order tasks are completed, choose the method of accomplishing the task, or determine their own workplace, if it isn't determined by a machine.

Another area is increasing control over the *work schedule* by letting employees schedule their own lunch and break periods, using flextime to allow employees a choice in their working hours, and allowing employees to choose, within limits, the working shift and vacation time they prefer.

Finally, employees can be given more control over *work decisions* by being included in meetings on organizational policies and objectives and on departmental goals and procedures. Even allowing employees choices about their own work space or their office decor can make a favorable difference in the amount of control they perceive themselves to have.