

13<sup>TH</sup> ANNUAL OHIO

*Employee  
Health &  
Wellness*  
CONFERENCE

# Workshop L

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*Advanced Practices*  
**Creating a Culture of Total Well-Being ...  
Attracting & Retaining Employees through  
Strategic Well-Being Programs**

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**1:30 p.m. to 2:45 p.m.**

## CHARLOTTE SCHAAR PROFILE

### Charlotte Schaar

#### Wellness Product Specialist, Client Strategy and Benefits Innovation

220 Market Avenue S.

Canton, OH 44702

Office: 330.430.1316

**Licenses & Designations:** Life & Health, Behavior Change Specialist (BCS), Certified Corporate Wellness Specialist (CCWS)

Charlotte resides in Gnadenhutten, Ohio and holds a strong background in population health management. She previously worked at the Army Wellness Center in Fort Bragg, NC as a health promotion technician before joining Huntington Insurance in the fall of 2016.

As a Wellness Product Specialist, Charlotte works with clients to develop and maintain wellness programs while monitoring each program for efficiency and productivity. Through programs such as smoking cessation, disease management options, and wellness newsletters, Charlotte helps clients improve their VOI (value of investment).

Charlotte earned her Bachelors of Science in Exercise Science from Campbell University in Buies Creek, NC and is currently attending the Public Health Graduate Program at Kent State University in Kent, OH. She holds her Behavior Change Specialist (BCS) and Certified Corporate Wellness Specialist (CCWS) designations. Charlotte is also an active Army Reservist, serving as a commissioned officer.

### About Huntington Insurance, Inc.

- 400+ Colleagues
- 26 Office Locations
- 100+ Sales Executives
- \$70 million in annual agency revenue
- \$1.5 billion in annual premium placements
- Access to over 150 insurance companies
- 10,500 business clients and growing

### Huntington Insurance, Inc. Products and Services:

- Property & Casualty
- Employee Benefits
- Professional Liability
- Life Insurance
- Home & Auto Insurance
- Title Services

Insurance products are offered by Huntington Insurance, Inc., a wholly-owned subsidiary of Huntington Bancshares Incorporated and underwritten by third party insurance carriers not affiliated with Huntington Insurance, Inc.

**Insurance products are:**

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## CINDY MILLS ALLEN PROFILE



**Cindy Mills Allen, ARM, CCWS**  
**Vice President, Wellness Specialist, Employee Benefits**

37 West Broad Street  
Columbus, OH 43215  
Office: 614.480.5453

**Licenses & Designations:** Associate in Risk Management (ARM); Certified Corporate Wellness Specialist (CCWS)

Cindy provides subject matter experience in HIPAA compliant wellness programs with an emphasis on developing results-based wellness programs, including but not limited to:

- Analyzing existing medical risk, identify ongoing conditions and unhealthy lifestyle behaviors to be addressed
- Facilitating the development and implementation of the Wellness Committee
- Serving as liaison between the workplace and Wellness Committee
- Analyzing, recommending, implementing online programs and tools
- Identifying local partners, coordinating community events, health fairs and local wellness resources
- Establishing tracking process and reporting to measure program effectiveness and ROI

Cindy has a strong professional background holding positions such as executive director of the Associated Risk Managers of Ohio and founder/president of Harmony House Wellness Center, a yoga and holistic health center focused on balancing the mind, body and spirit. She also served as president of senior home healthcare and wellness programs at FirstLight HomeCare. During this time, she also formed Well Health for Life which focuses on health and wellness workshops, coaching, and corporate wellness.

Prior to joining Huntington Insurance in 2014, Cindy worked for national broker as a wellness consultant and employee benefit account executive. Throughout her career, Cindy has successfully designed, implemented, and presented organizational health programs and monitored the effectiveness of these wellness initiatives.

Cindy earned her Bachelor of Arts in pre-law/psychology from The Ohio State University. She holds her Associates Risk Management (ARM) designation, Certified Corporate Wellness Strategist (CCWS), and is also a registered yoga teacher, certified hypnotherapist, wellness coach. She is one of 40 people in the country certified by CDC to teach the “work at health” program.

**Huntington Insurance, Inc. Products and Services:**

- Property & Casualty
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- Life Insurance
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**Specialization: Wellness**

Leading and coordinating the activities of the wellness program and its initiatives.

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**Solving for Retention:** Transform  
your benefit plan into a competitive  
advantage

**Cindy Mills Allen  
Charlotte Schaar**

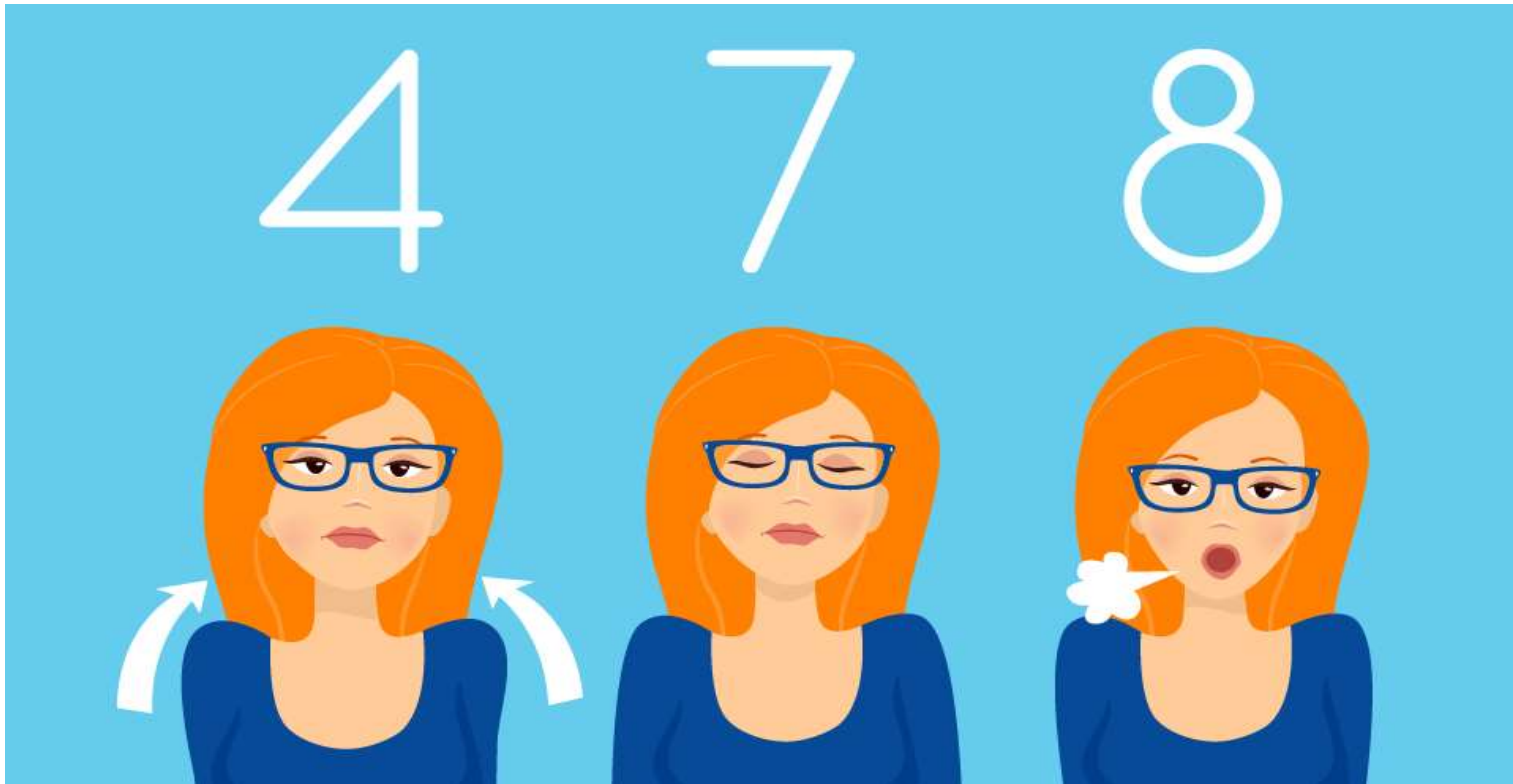
**HUNTINGTON INSURANCE, INC.**

# SMART Wellbeing Agenda

- Icebreaker- Belly Breathing
- Skilled Labor Shortage
- Generations in the workforce
- Smarter Benefits: Employee Engagement / Retention
- SMART Wellbeing- Solutions
- Questions

The background of the slide features a repeating pattern of hexagons, resembling a honeycomb or molecular structure. The hexagons are outlined in a light green color, with some hexagons in the lower half of the image having a slightly thicker, darker green outline. A white rectangular box with rounded corners is centered on the slide, containing the text.

# **Belly Breathing**



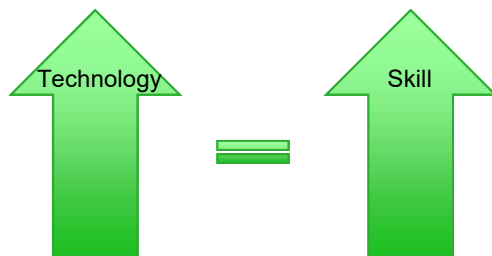
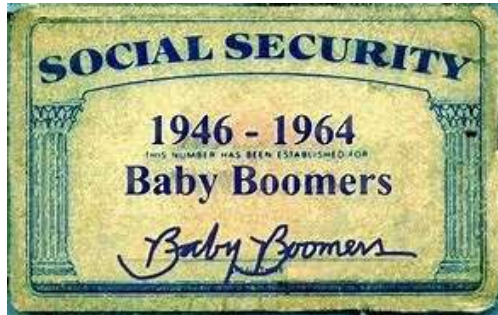


# **The Skilled Labor Shortage**



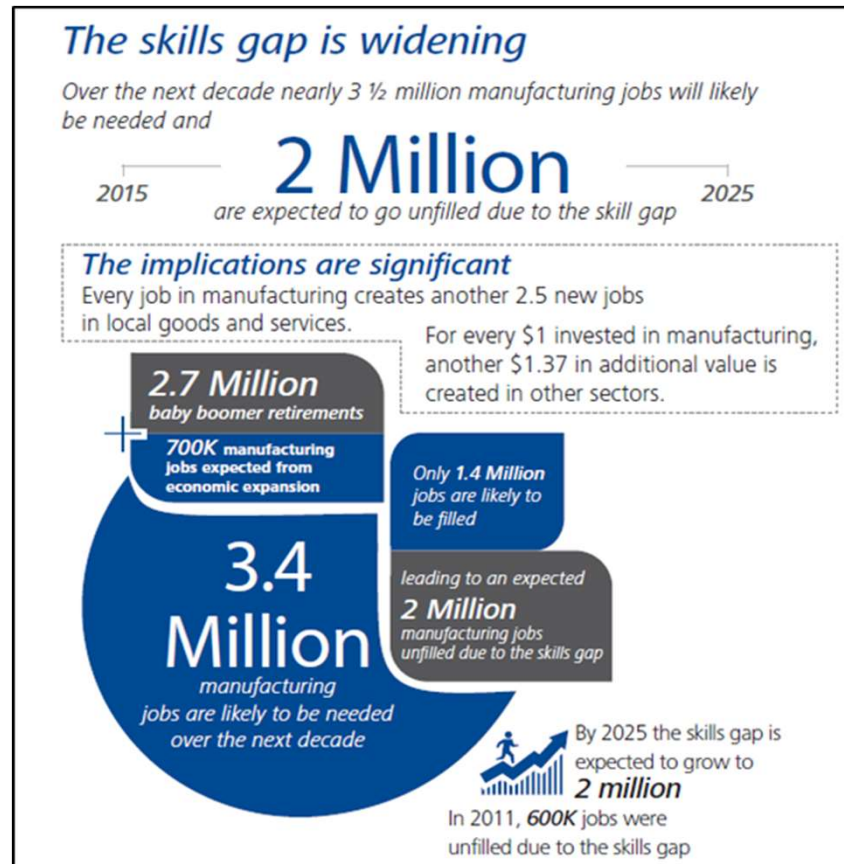
# Skilled Labor Shortage<sup>13</sup>

Manufacturers are struggling to find and recruit skilled and unskilled labor. Four macro-trends are converging to cause this situation:



## Employee Leverage

# Skilled Labor Shortage



Source: *The Skills Gap in U.S. Manufacturing 2015 & Beyond*. Deloitte. February 2015. Web 14 October 2016.  
<http://www.themanufacturinginstitute.org/~media/827DBC76533942679A15EF7067A704CD.ashx>

# Skilled Labor Shortage<sup>6</sup>



## Trucking Companies

1 Truck available for every  
12 loads

900,000 drivers needed to  
meet consumer demand



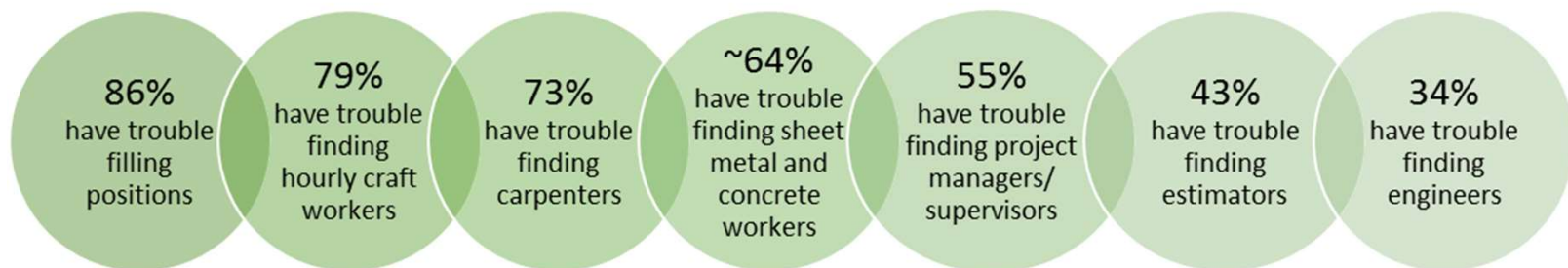
## Logistics Companies

Unique struggle with  
mandatory drug testing

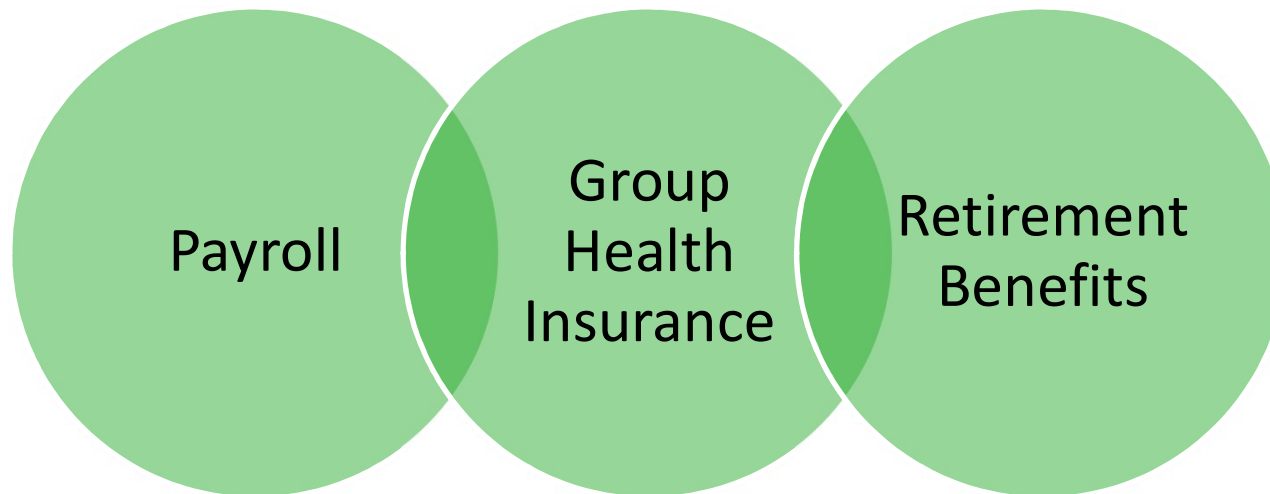
Pre-hire and random post  
hire drug testing

# Skilled Labor Shortage<sup>6,8</sup>

- Healthcare:
  - Turnover rates for RNs working in skilled nursing facilities continue to rise, from 27.5% in 2014 to 29.0% in 2015 and **31.2% in 2016**.
  - Studies show RN replacement cost running between \$22,000 and \$42,000
- Construction:
  - A survey of 1,358 construction firms by the Associated General Contractors of America, a trade group, found that **86% reported trouble with personnel issues**



# Employee Compensation and Retention



Manufacturing Components of Compensation	As of December 2010		As of December 2016		Change
	\$	% of Total	\$	% of Total	
<b>Total Compensation</b>	\$ 32.22	100%	\$ 39.33	100%	22%
<b>Wages and Salaries</b>	\$ 21.25	66%	\$ 25.62	65%	21%
<b>Total Benefits</b>	\$ 10.97	34%	\$ 13.71	35%	25%
<b>Health Insurance</b>	\$ 3.14	10%	\$ 3.75	10%	19%
<b>Retirement Benefits</b>	\$ 1.36	4%	\$ 2.15	6%	58%

Source: Bureau of Labor Statistics Employer Costs for Employee Compensation

# 5 Trends Shaping the Workforce





# **The New Workforce**

# The New Workforce: Generations<sup>13</sup>

## 4 Generations

Traditionalist

Baby Boomers

Generation X

Millennials



# The New Workforce: Millennials<sup>13</sup>

35% of current workforce

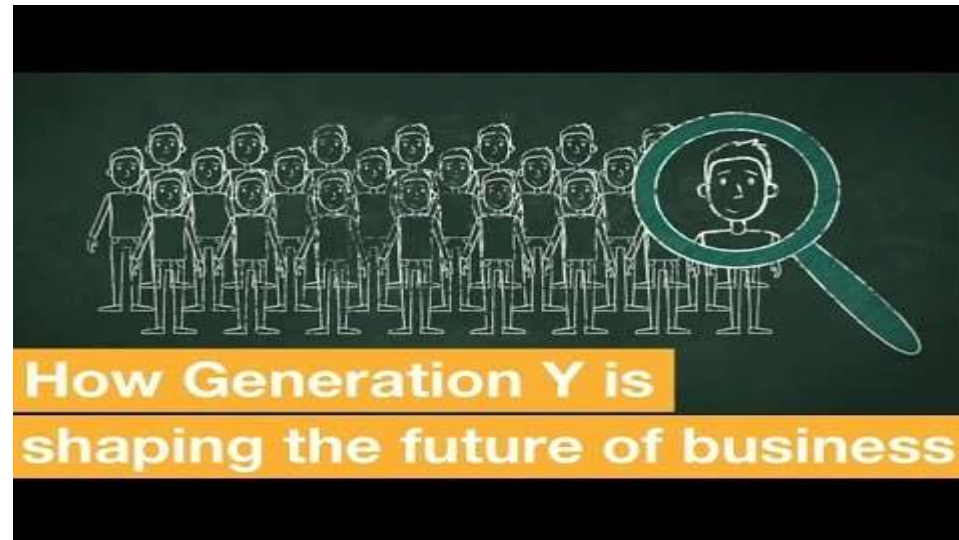
Largest Population in workforce



# The New Workforce: Millennials<sup>12,13</sup>



# How Generation Y is Changing the Way We Work





# **Solving for Retention**

# Smarter Benefits: Engagement<sup>7, 9</sup>

Enthusiastic

Organizational  
Values



Fully  
Absorbed

Positive  
Action

# Smarter Benefits: Employee Engagement and Retention



# Smarter Benefits: Employee Engagement and Retention



Image Credit: [www.politicspa.com](http://www.politicspa.com)



Image Credit: [www.healthyvending.com](http://www.healthyvending.com)



Image Credit: [www.georgefox.edu](http://www.georgefox.edu)

# Smarter Benefits: Solving for Retention<sup>7,15</sup>





# Smarter Benefits: Engagement

*Creating a highly engaged workforce is a process*

## Higher Purpose Statement

- Create a Higher Purpose Statement
- Articulate How Employees Contribute to the Whole and Why They are Individually Important

## Market Competitiveness Study

- Internal: Staff Surveys, Exit Interviews, Supervisor Questionnaires
- External: Benchmarking and Consulting

## Smarter Hiring

- Pre Employment Testing
- Benefits, Expectation, and Culture Education
- Retention Bonuses

## Employee Education

- Onboarding Materials
- Education Sessions
- Open Door Encouragement

## Supervisor Training

- Leadership, Communication, etc. Skills
- Regular Supervisor Top Down Communication
- Total Culture of Health Buy In

## Culture of Health and Total Wellbeing

- Purpose
- Social
- Financial
- Physical
- Community

## Continued Engagement Activities

- Employee Engagement Surveys
- Retention Reporting Metrics
- Supervisors Rewarded for Improved Engagement and Feedback



# **Wellbeing Programs**

# 10 Shocking Statistics About Employee Engagement



# Huntington SMART Wellbeing

## Culture of Well-being



# Huntington SMART Wellbeing

Prioritize a Culture of Well-Being



# Huntington SMART Wellbeing

## Shifting to a Culture of Well-Being

Higher Purpose Statement

- Embrace the new definitions of health
- Position wellbeing as a new employee-driven benefit of employment that is “Created by You, for You.”
- Educate leaders around “What is Well-being?”
- Create a refreshed employee wellbeing brand aligned with overall brand strategy including a mission/vision statement
- Align meetings, activities, incentives, and communication strategies with wellbeing pillars
- Move employees from participation to engagement

# Huntington SMART Wellbeing

## Purpose

I have a sense of purpose here. My work matters to the whole. Meaningful 1 to 1 work. Being a stakeholder. Liking what you do each day and being motivated to achieve your goals

# Huntington SMART Wellbeing

## Purpose: Best In Class and Recommendations

- Create a Cohesive Message to Increase Employee Awareness of the Resources Available to them
  - Recommendation: Brand launch. Top down meeting/communication. We asked you, here is what we did, and here is how it aligns with our overall business strategy
- Communicate Why and What Well-Being Tools are Being Used
  - Recommendation: “We want to make physical and financial health easy for you so we are happy to provide telemedicine, onsite fitness classes, etc...”
- Help Employees Connect to the Mission
  - Recommendation: Develop statements with stakeholder input. Communicate regularly. Consistently communicate how the individual is contributing.



# Huntington SMART Wellbeing

## Physical

Having good health and enough energy to get things done daily. Now includes mental and emotional wellbeing. Lifestyle factors, disease, aging, and illness.

# Huntington SMART Wellbeing

## Physical : Best in Class and Recommendations

- Provide Activities To Meet People Where They Are
  - Recommendation: Tier target market according to analytic buckets: healthy, preventative, and chronic.
- Provide Options Through Multiple Modalities with Ongoing Easy Access
  - Recommendation: Expand ability to earn incentives to include individual activities outside of work ie: orange theory, cleanses, cycling. Include physical and non physical self improvement actions. Allow employees to interact with the program through their chosen medium.
- Provide Stress Management and Mental Health Services
  - recommendation: Mindfulness, meditation, and resilience resources. Onsite coaching and counseling. EAP promotion.

# Huntington SMART Wellbeing

## Social

Having supportive relationships. Engaging with others.  
Encourage meaningful social interaction. Also includes emotional wellbeing component.

# Huntington SMART Wellbeing

## Social : Best in Class and Recommendations

- Foster Activities That Are Provided in Social Setting (encourages colleagues to work together and find support in each other)
  - Recommendation: Establish mentoring programs. Encourage options/challenges to be social at lunch across teams. Resource groups!
- Provide Workspace, Meetings and Events to Encourage Meaningful Social Interaction
  - Recommendation: Have social interaction as part of meeting beginnings “no phones”.
- Strengthen Employee Engagement by Providing Communication Resources
  - Recommendation: Train wellness champions in emotional and social health to foster peer to peer support and proactively diffuse stressors.

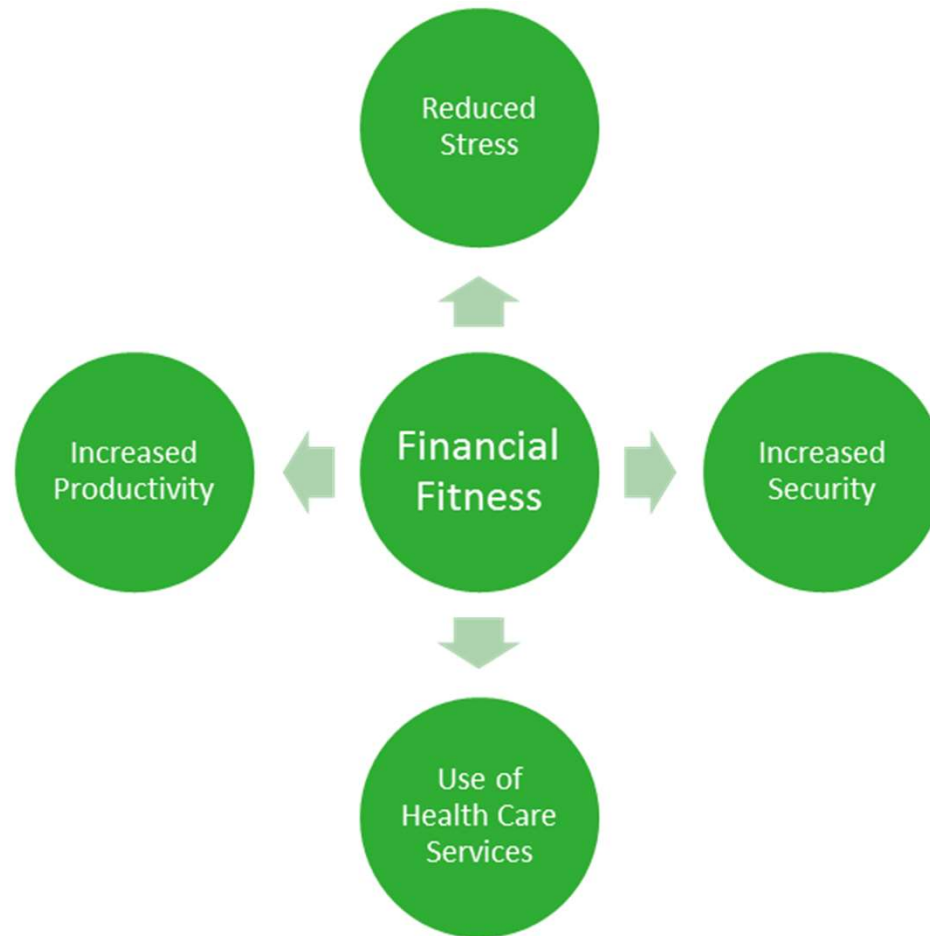
# Huntington SMART Wellbeing

## Financial

Managing your economic life to reduce stress and increase security. Family finances. Highest education component.

# Huntington SMART Wellbeing

## Financial



# Huntington SMART Wellbeing

## Financial : Best in Class and Recommendations

- Make Available Financial Literacy and Education Resources
  - Recommendation: Incorporate financial education series in an accessible way (podcasts, live events, etc). Build a library of credible resources for employees. Consider progressive matching programs such as OnUp, etc.
- Incorporate Financial Fitness into Wellbeing program
  - Recommendation: Offer low/lower cost services that integrate with other parts of the program ie: free telemed, airrosti, onsite clinics, EAP, etc.
- Provide Financial Counseling
  - Recommendation: Promote EAP and custom, streamed content

# Huntington SMART Wellbeing

## Community

Liking where you live, feeling safe and having pride in your community. Physical community where you live and work. Consider virtual communities and groups.



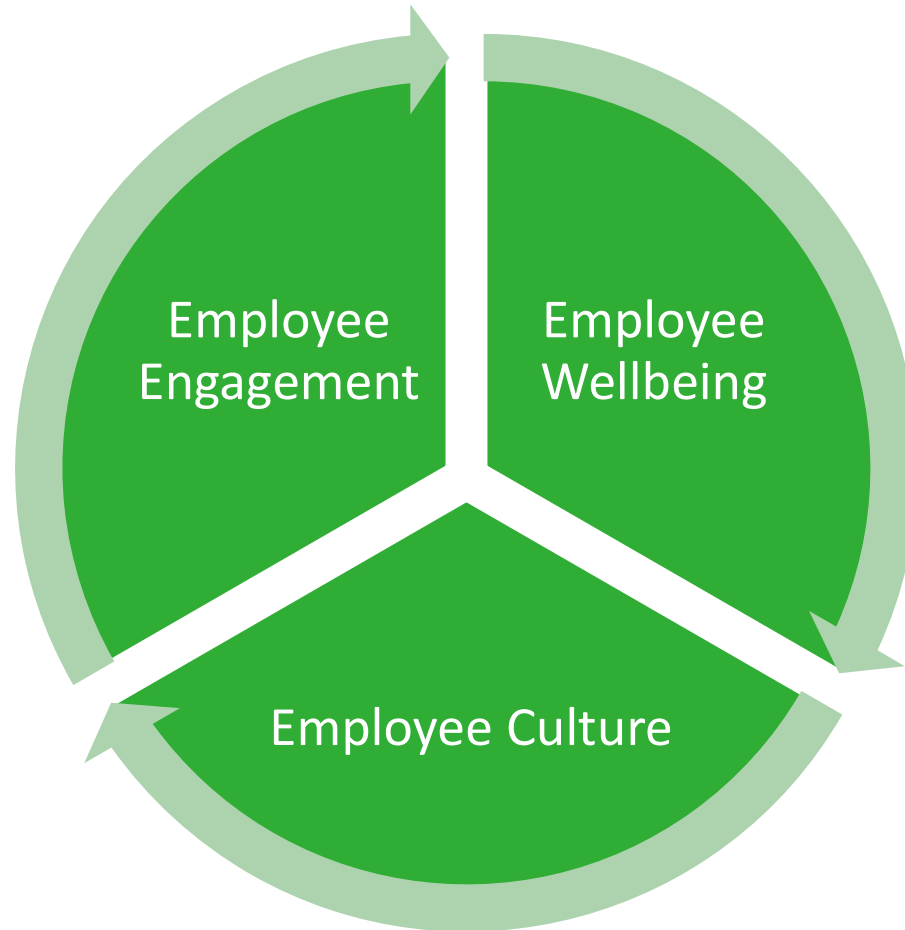
# Huntington SMART Wellbeing

## Community : Best in Class and Recommendations

- Allow Employees Time to Volunteer Within the Community
  - Recommendations: Volunteer PTO.
- Promote Volunteer Opportunity
  - Recommendation: Link to chosen local opportunities and board positions to give back. Use this as a way to build on physical and social wellbeing needs. Leaders encourage give back events.
  - How can you volunteer at work? (make phone calls, wrap care packages, etc. on lunch)
- Reward Volunteer Participation
  - Recommendation: Cash incentives may discourage engagement. Interested in time and experiences. Volunteer of the year award. Consider give back events as a reward itself.

# Huntington SMART Wellbeing

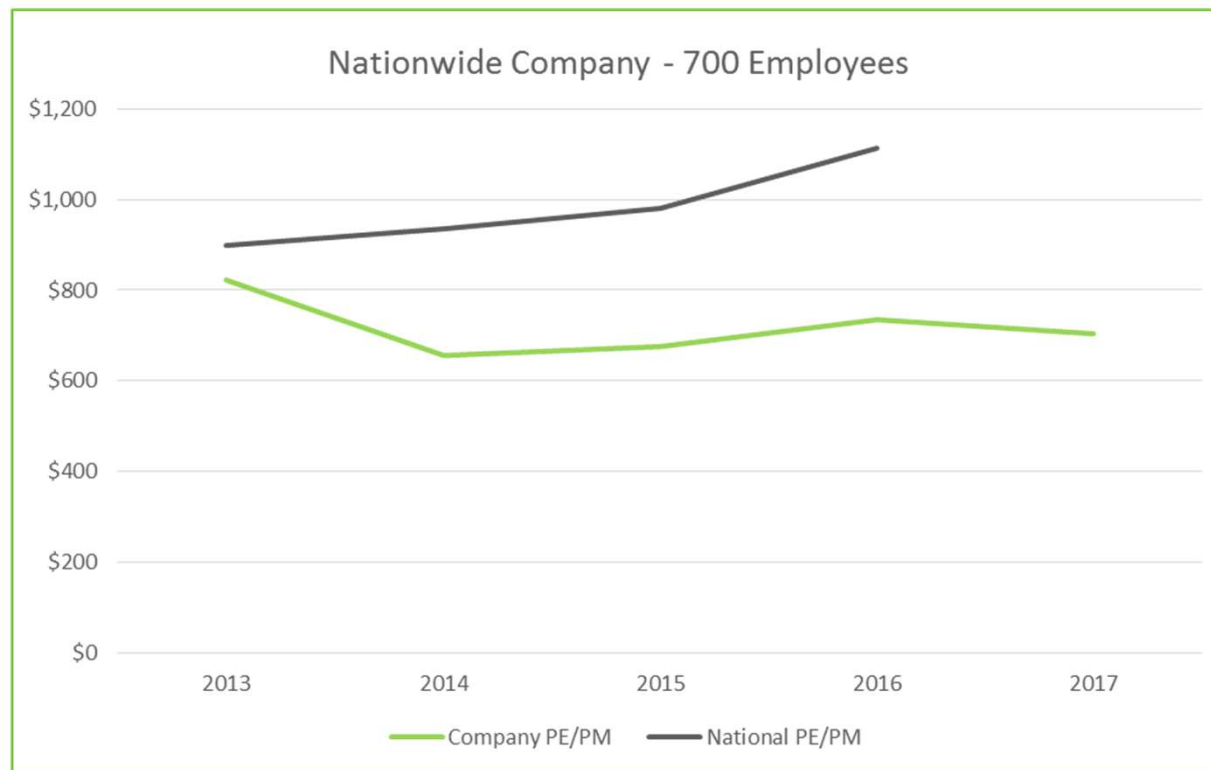
## Business Outcomes



Virgin  
Pulse

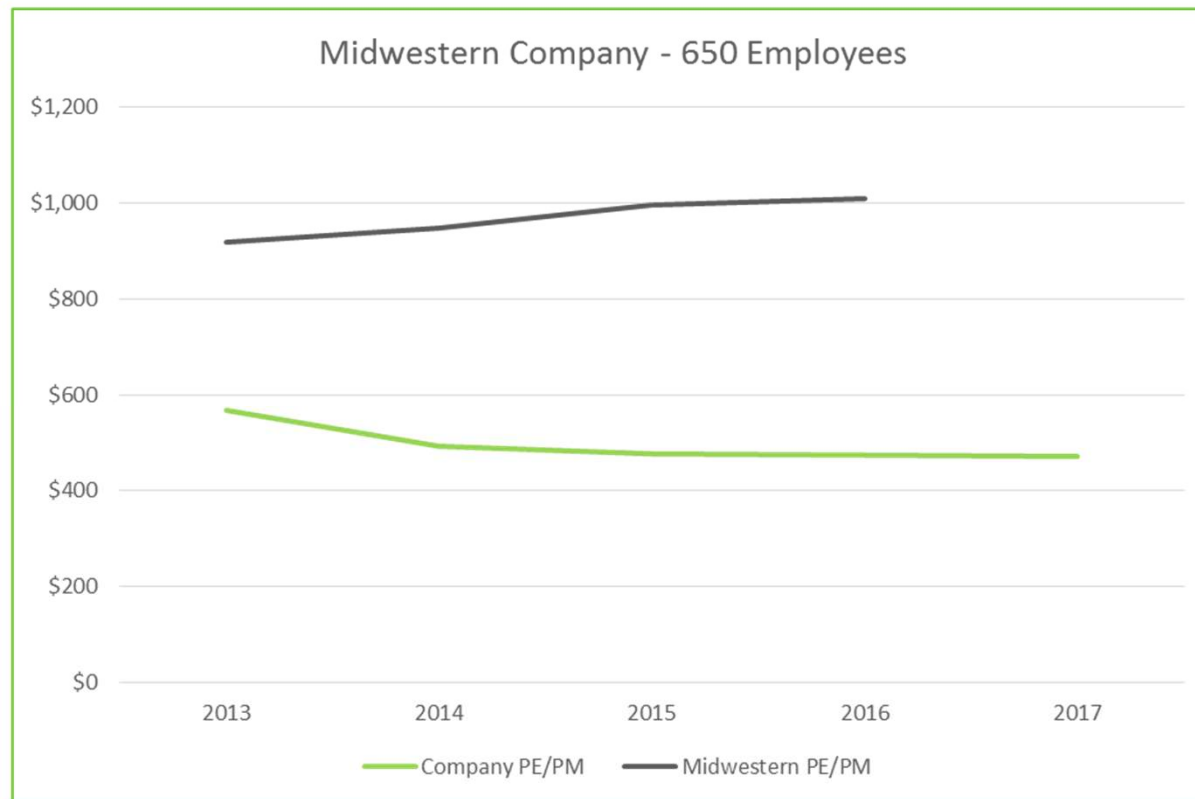
# It Really Works!

- Clients who use our unique system of having a long term strategic plan powered by analytics see up to 30% lower plan costs



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# Smarter Benefits: Citations

<sup>1</sup>Barry, T. MS (2016). Tailor Made- Uniquely Personal Well-Being. EH Connect, 14-15.

<sup>2</sup>Allen, J. PHD (2011). The Five Dimensions...Creating a Culture of Wellness. WELCOA, 1-6.

<sup>3</sup>Rubleski, J. (2016). Financial Wellness @ Work: Managing and Mastering Financial Wellness. WELCOA, 1-10.

<sup>4</sup>Virgin Pulse (2017). State of The Industry: Employee Wellbeing Culture and Engagement In 2017. Virgin Pulse/ Workforce. 1-17

<sup>5</sup>"Employee Commitment Remains Unchanged....". Watson Wyatt Worldwide. 2002. Archived from the original on 2007-09-27. Retrieved 2006-11-07.

<sup>6</sup>Bockerman, Petri; Ilmakunnas, Pekka (2012). "The Job Satisfaction-productivity Nexus: A Study Using Matched Survey and Register Data". *Industrial and Labor Relations Review*. 65 (2): 244–262.

<sup>7</sup>Crim, Dan; Gerard H. Seijts (2006). "What Engages Employees the Most or, The Ten Cs of Employee Engagement". *Ivey Business Journal*. Archived from the original on 2013-01-11. Retrieved 2013-01-24.

<sup>8</sup>"Engage Employees and Boost Performance" (PDF). Hay Group. 2002. Archived from the original (PDF) on 2006-11-23. Retrieved 2006-11-09.

<sup>9</sup>Hulme, Virginia A. (March 2006). "What Distinguishes the Best from the Rest". *China Business Review*.

<sup>10</sup>Lofthouse, Charlie. "Building a thank you culture at work". Reward Gateway. Retrieved 19 May 2015.

<sup>11</sup>Ryan, Richard M.; Edward L. Deci (January 2000). "Self-Determination Theory and Facilitation of Intrinsic Motivation, Social Development, and Well-Being" (PDF). *American Psychologist*. 55: 68–78. doi:10.1037/0003-066x.55.1.68. Archived from the original (PDF) on 2006-12-12. Retrieved 2006-11-06

<sup>12</sup>Fromm, J. (2016, March 15). Millennials In The Workplace: They Don't Need Trophies But They Want Reinforcement. Retrieved January 31, 2018, from <https://www.forbes.com/sites/jefffromm/2015/11/06/millennials-in-the-workplace-they-dont-need-trophies-but-they-want-reinforcement/#1d3dab1f53f6>

<sup>13</sup>*The Skills Gap in U.S. Manufacturing 2015 & Beyond*. Deloitte. February 2015. Web 14 October 2016.

<sup>14</sup>2017 Summit Day 2: Intergenerational Wellness: Engaging the Most Diverse Workforce in History [Brett Powell]. (n.d.). Retrieved January 1, 2018, from <https://www.welcoa.org/resources/2017-summit-day-2-intergenerational-wellness-engaging-diverse-workforce-history-brett-powell/>

<sup>15</sup>Mosley, E. (2017, April 28). How Employee Engagement Drives Business Success. Retrieved January 31, 2018, from <https://chiefexecutive.net/how-employee-engagement-drives-business-success/>