Embracing Wellness at Work -- Best Practices,
Success at Cultivating a Culture of Wellness,
Changing Employee Behavior & Impacting Their Health and Providing a Solid Return on the Investment: Insights from Selected Healthy Ohio Gold & Silver Award Winners

Linda Scovern, MPH, RD, LD, PAPHS, Director of Healthy Ohio Business Council, Ohio Department of Health, Columbus, Lori Slusser, Assistant Supervisor, TriHealth Corporate Health, Cincinnati, and Elizabeth K. Wetherby, Chief Human Resources Officer, Bricker & Eckler LLP, Columbus

10:30 a.m. to 11:45 a.m.
Linda Scovenn, MPH, RD, LD, PAPHS
Physical Activity, Nutrition and Wellness Coordinator
Director of Healthy Ohio Business Council
Ohio Department of Health, 246 N. High Street, 8th Floor, Columbus, OH 43215
614-728-2722    Fax: 614-564-2409    Linda.Scovenn@odh.ohio.gov

Linda Scovenn, MPH, RD, LD, PAPHS is the Nutrition, Physical Activity and Wellness Coordinator for the Ohio Department of Health (ODH), Bureau of Healthy Ohio. She received her BS in Nutrition Education from Indiana University of PA, completed a dietetic internship with the South Carolina State Hospital System, received her MPH in Nutrition from the University of North Carolina – Chapel Hill and completed a Master’s program in Exercise Science at California University of PA. After years of both state and local health department experience she accepted the position of physical activity and nutrition coordinator for Healthy Ohio. Her role includes representing ODH as the agency wellness coordinator, and is also the Director of the Healthy Ohio Business Council. She is involved in several professional organizations both in nutrition and physical activity, and is the state representative of the National Physical Activity Society and a member of the Association of State Public Health Nutritionists. Linda is an American College of Sports Medicine (ACSM) Certified Physical Activity in Public Health Specialist, (PAPHS), certified by the National Academy of Sports Medicine (NASM) and the National Exercise Trainers Association, (NETA) as a Personal Trainer, and NETA group fitness instructor, Certified Zumba and Aqua Zumba instructor, and holds other fitness specialty certifications. Linda teaches group fitness classes several times a week, and also takes classes for herself.

Lori Slusser, Assistant Supervisor II, TriHealth Corporate Health
11129 Kenwood Road, Cincinnati, OH 45242
Phone: 513 977 0031    Fax: 513 852 3144    lori_slusser@trihealth.com

Throughout her career, Lori’s focus has been on helping people improve their health and overall well-being. Lori worked for the Peoria Park District of Illinois for more than 10 years, where she served in multiple capacities for the District’s many recreation, fitness and aquatic centers. Upon arriving in Cincinnati, she quickly became instrumental in the expansion of the Mason Community Center and the growth of its wellness programming in her capacity as project coordinator.

Lori joined TriHealth in early 2011 as a wellness coach, progressing to the position of wellness coordinator and now to her current role as assistant supervisor. Her responsibilities include overseeing a team of wellness coordinators and health-fitness specialists focused on helping TriHealth’s own 11,000-plus employees to live well by adopting healthy lifestyle habits. Additionally, she’s charged with designing and delivering services that engage the 6,200-member staff of Cincinnati Public Schools in wellness and fitness programming to help them achieve their personal health goals.

Lori received her B.S. in Education – Recreation and Parks Administration with an emphasis on Program Management – from Illinois State University and is currently pursuing a Master’s of Science in Organizational Leadership at the College of Mount St. Joseph.
Betsy started her human resources career with SmithKline Pharmaceuticals in Philadelphia, Pennsylvania working as an extension of a human resources team of fifty supporting Fujisawa SmithKline, a joint venture company established to assist the Japanese with establishing a presence in the American marketplace for their pharmaceuticals. While with FSK, she had the opportunity to hone her knowledge of various facets of HR, working as a specialist in the areas of recruiting, benefits, compensation and employee relations, before jumping in the legal arena. Betsy relocated to Dallas, Texas in 1989 and developed the role of Human Resources Manager for the varied practice law firm of Geary Stahl & Spencer and later joined Macdonald Devin, an insurance defense law firm, also assuming a newly created HR lead role. Betsy remained in the legal field with a transition to Boston, Massachusetts in 1995 and an affiliation with the law firm of Hemenway & Barnes in the position of Personnel Administrator. A return to the Philadelphia area in 1996 brought exposure to HR in a nonprofit professional organization and the role of Director of Human Resources with the American Law Institute/ALI-ABA – a legal education, legal research organization.

Betsy began her most recent affiliation in 2005 as Chief Human Resources Officer with Bricker & Eckler, and has the privilege of working with a team of five delivering HR services to approximately 300 individuals within one of Ohio’s leading law firms with offices in Columbus, Cleveland, Cincinnati-Dayton, and Marietta. Betsy is a graduate of Shippensburg University with a B.S. in Management and she received a M.S. in Human Resources Management from Widener University.
Healthy Ohio Business Council (HOBC)

Linda Scovern, MPH, RD, LD, PAPHS
Ohio Department of Health
Healthy Ohio Business Council

Created by the Ohio Department of Health in 2002 as part of a statewide effort to improve the health of all Ohioans.

Purpose:
- Sharing best practices for a healthy workforce and healthy economy
- Helping other companies to start worksite wellness programs by providing mentoring and education programs
HOBC Membership

Executive Committee: comprised of 20 core companies recognized as leaders in the state that have made a commitment to their employees by providing comprehensive worksite health promotion and wellness programs into the worksite.
# HOBC Executive Committee:

<table>
<thead>
<tr>
<th>Organization</th>
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<tbody>
<tr>
<td>Abbot Nutrition</td>
<td>American Cancer Society</td>
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<tr>
<td>American Heart Association</td>
<td>Worthington Industries</td>
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<tr>
<td>Cuyahoga Community College</td>
<td>Anthem Blue Cross and Blue Shield</td>
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<td>Y.M.C.A. of Central Ohio</td>
<td>Ohio Department of Adm Services</td>
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<td>Grange Insurance Companies</td>
<td>Southeastern Ohio Regional Medical Ctr</td>
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<td>Health Action Council Ohio</td>
<td>Holzer Medical Center</td>
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<td>Medical Mutual of Ohio</td>
<td>Ohio Health/Employer Services</td>
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<tr>
<td>Honda of America Manufacturing</td>
<td>Fostoria Community Hospital</td>
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<td>Ohio Department of Health</td>
<td>General Mills – Wellston</td>
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<tr>
<td>Nationwide Insurance</td>
<td>BP-Husky Refining, LLC</td>
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<tr>
<td>Western &amp; Southern Financial Group</td>
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Regional Councils

Severn Regions:
Northeast
Northwest
Southeast
Southwest
Central
East Central
West Central
HOBC Regional Councils:

- Build relationships
- Share best practices
- Measure results
- Build local capacity
- Provide assistance
Application for membership in Regional Councils

Applications for membership are on the Healthy Ohio Business Council webpage on the Healthy Ohio website:

www.healthyohioprogram.org
Healthy Ohio Worksite Awards

Healthy Ohio Healthy Worksite Award:

Purpose: To recognize Ohio employers that demonstrate a commitment to employee health by incorporating comprehensive worksite health promotion and wellness programs. It acknowledges efforts to facilitate and encourage employee health, enhance productivity and ensure a healthy worksite environment.
All worksites are encouraged to apply
Applications are self–assessments with documentation
Levels of Achievement: GOLD, SILVER, BRONZE, RECOGNITION for each of three categories (small, medium and large businesses)
Application will be posted in August; due by October 25, 2013
2012 HO Healthy Worksite Awards

2012 had 88 applications. 2013 Goal is at least 100!

Small business:
- Gold = 3
- Silver = 6
- Bronze = 6

Large Business:
- Gold = 3
- Silver = 6
- Bronze = 11
Healthy Ohio Breastfeeding Friendly Employer and Business Award

Recognizes employers that establish and maintain comprehensive, high quality lactation support programs for their employees.

Awards: GOLD, SILVER, BRONZE

Self-assessment application with documentation

2013 Application was due July 12, 2013

25 applications currently being scored.
For additional information:

Linda Scovern, MPH, RD, LD, PAPHS
Healthy Ohio Business Council
Ohio Department of Health
246 N. High St, 8th Floor
Columbus, OH 43215
614-728-2722
Linda.Scovern@odh.ohio.gov
TriHealth: Putting An Award Winning Wellness Program Together

Presented by:
Lori Slusser
Assistant Supervisor, Health and Wellness
TriHealth Corporate Health
August 28, 2013
Who are we?

- Located in Cincinnati
- Partnership of hospitals, physicians, and the community
- Full service, not-for-profit integrated health system
- Clinical, education, prevention, and social programs
Who are we?

TriHealth

- Hospitals
- Ambulatory Care
- Hospice
- Seniors Health
- Physician Practices
- Corporate Health
“To improve the health status of the people we serve”

- Recognized for top-rated clinical care
- Largest network of NCQA Level 3 recognized Patient Center Medical Homes
- Support for underserved/uninsured individuals
- Collaborate for a healthy community

*Important first step is enhancing the health, productivity, and wellbeing of our employees and families*
Demographics

- Almost 11,000 employees
- Aging workforce with many years of tenure
- 84% female
- Average age is 44 years old
- Programs cover the continuum of health

Our Lifestyles Approach Works
**TriHealth Success Story**

**MANAGEMENT CULTURE AND VISION**
- Clear vision & strong leadership support
- Data driven: targeted programs and measurable outcomes
- Local, regional, national recognition:
  - "Best Place to Work" employee voted
  - Working Mothers 7 years running, 2011 7th out of 100
  - ODH Healthy Ohio Worksite – Gold, 2012
  - "Healthiest Employer In Cincinnati >5000 employees 2012
  - AHA Fit Friendly Platinum Award (4 Years)
- Greater number of "visible signs of wellness"

**STRATEGIC MANAGEMENT APPROACH**
- Integrated approach (5-year roadmap for health plan)
- Stronger vendor management & accountability
- Manage TriHealth contribution risk & competitiveness
- Continual benchmark plans against Mercer & GCHC
- Assertive & strategic plan design/implementation
- Early adopter of smoke-free campus
- Health & Productivity oversight leadership committee
- Create Population Health council

**OUTCOMES**
- Annual Absence Management: $879,110 savings
- Health Enhancement Research Organization 2011 score: 190 out of 200 (4% of 563 Score >161)
- Engagement 2012 137,402 Encounters
- Diabetes program Avg. A1c 6.8
- Cumulative trend rate (Mercer survey) TriHealth 33% from 2004-2012 National 500 + 58% from 2004-2012

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<tr>
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<tbody>
<tr>
<td><strong>HEALTHY</strong></td>
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<tr>
<td>- Lifestyles Branding &amp; Website</td>
<td>- Introduced Pathways to Wellness</td>
<td>- Healthy Living Program</td>
<td>- Added Web based programs</td>
<td>- Include Spouses in Healthy Living Screenings</td>
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<tr>
<td>- Personal Wellness Profile</td>
<td>- Pavilion Subsidy</td>
<td>- Personal HL Scorecard</td>
<td>- Focus on personal health responsibility</td>
<td>- Alternative Incentives</td>
</tr>
<tr>
<td>- Healthy Living Breaks</td>
<td>- Healthier Food Choices</td>
<td>- Campus Walking Programs</td>
<td>- Screening feedback focused on Healthy Living plan</td>
<td>- Emphasis on Convenience</td>
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<tr>
<td>- Mgmt Engagement</td>
<td>- Expanded Group Fit</td>
<td></td>
<td>- Expanded coaching</td>
<td>- Food Service Makeover</td>
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<td><strong>AT RISK</strong></td>
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<tr>
<td>- Greater HRA Incentives</td>
<td>- Biometric Screenings</td>
<td>- Personal Health Living Scorecard Introduced</td>
<td>- Develop Strategy to engage at-risk spouses in program</td>
<td>- Develop integrated population mgmt focus</td>
</tr>
<tr>
<td>- Health for Everybody</td>
<td>- Know Your Numbers</td>
<td></td>
<td>- Expand data analytics</td>
<td>- Coaching expertise focus</td>
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<tr>
<td>- Weight Watchers Subsidy</td>
<td>- Health Coaching</td>
<td></td>
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<td>- Complex claim management</td>
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<tr>
<td><strong>CHRONIC ILLNESS</strong></td>
<td></td>
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<tr>
<td>- EAP (added work/life)</td>
<td>- Proton Pump Inhibitor Program</td>
<td>- Diabetes Program for all plan adults</td>
<td>- Holistic approach to condition mgmt/coaching</td>
<td>- Implement requirements of healthcare reform</td>
</tr>
<tr>
<td>- Parent Coaching</td>
<td>- Diabetes Program (TriHealth)</td>
<td></td>
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<td>- Enhance physician engagement/PCMH</td>
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<tr>
<td>- Expanded EH Role</td>
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<td></td>
<td>- Manage complex care through intervention</td>
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<tr>
<td>- Data Analytics</td>
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<td>- Manage Rx expense</td>
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<tr>
<td><strong>DISABILITY</strong></td>
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<tr>
<td>- Integrated Absence Mgmt</td>
<td>- Absence Mgmt Add OT</td>
<td></td>
<td>- Begin focus on prevention of absence for musculoskeletal conditions</td>
<td>- Implement LOA Mgmt App</td>
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<tr>
<td><strong>BENEFIT DESIGN CHANGES</strong></td>
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<tr>
<td>- TriHealth “State of the Union” data analytics</td>
<td>- Implemented tobacco-free discount</td>
<td>- Tablet Splitting Program</td>
<td>- Initiated Premium discount rewards</td>
<td></td>
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<tr>
<td>- Stakeholder Retreat/5 year roadmap</td>
<td>- Dependent eligibility audit</td>
<td>- Employer contribution tied to employer market</td>
<td>- Mental Health Parity</td>
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<tr>
<td>- Introduced PCA Plan</td>
<td>- Introduced HD90 Plan/HSA</td>
<td>- Common health benefit platform for physician practices</td>
<td>- Introduced HRCentral decision support</td>
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<tr>
<td>- Positive Enrollment</td>
<td>- 100% Coverage for preventative services</td>
<td></td>
<td>- Stakeholder retreat #2</td>
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<tr>
<td>- Working Spouse Contribution</td>
<td>- MAC B pricing for Rx</td>
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Evolution of TriHealth Lifestyles

1980’s
Increased awareness of health issues in employees
Employee Health
CONCERN EAP

1990’s
Created 3 fitness centers and multiple group fitness classes
Age/ gender preventive screenings
Became self funded
Analyzed medical and pharmacy claims data

2000’s
Expanded into holistic care
Acupuncture
Medical Massage
Well being/ Work Life Balance

2009-11
Created Healthy Living Program
Opened TriHealth Lifestyles programs to spouses/ adult dependents

2005
Branded TriHealth Lifestyles, an integrated approach
• CONCERN
• Employee Health
• Human Resources
• Disability Case Mgmt
• Wellness
• Prevention
“Vision is to improve the health and productivity of TriHealth’s employees and families by providing programs and resources that produce positive lifestyle behavior change”

• Multi pronged approach addresses programs for employees who are healthy, at-risk, or who have chronic disease.
• Use data from medical and pharmacy claims
• Integrate with benefits and plan design
Healthy Living Program

• Incentives tied to employee medical premiums

• Scorecard promotes well-being:
  – Physical
  – Intellectual
  – Social
  – Spiritual

• Scorecard sections:
  – Medical Home/ Preventive Screenings
  – Biometrics
  – Health and Wellness Program Participation

TriHealth
Resources for Healthy Individuals

• Personal Wellness Profile
• Healthy food choices in cafeteria
• Fitness center membership subsidy
• Fitness assessments and consultations
• Group fitness classes
• Campus walking programs
• Web-based health education programs
• Healthy Living screenings
• Well being seminars

TriHealth
Resources for At-Risk Individuals

- Biometric screenings
- Wellness consultations
- Weight Watchers subsidy
- LifeSteps Weight Management subsidy
- Health coaching
- CONCERN/ EAP Services
- Ergonomic assessments
- Tobacco Cessation programs
Resources for Individuals with Chronic Disease

- Employee Assistance Program
- Parent coaching
- EMPOWER health coaching
- Condition management programs
  - Diabetes
  - Musculoskeletal
- Navigator Plus Complex Case Management

TriHealth
Resources for Individuals with Disability

- Integrated Case Management
  - Leave of Absence
  - Workers Compensation
  - Human Resources
  - CONCERN
  - Employee Health
  - Ergonomics

TriHealth
Healthy Living Scorecard

2013 Healthy Living Scorecard

<table>
<thead>
<tr>
<th>YOUR NAME</th>
<th>LORI SLUSser</th>
<th>Screenings &amp; Programs: 1 of 6 complete</th>
</tr>
</thead>
<tbody>
<tr>
<td>Email</td>
<td><a href="mailto:lori_slusser@trihealth.com">lori_slusser@trihealth.com</a></td>
<td>Health Improvement Goal: 0 of 1 complete</td>
</tr>
</tbody>
</table>

**IMPORTANT NOTES**

[hide]

**Changes to the 2013 Healthy Living Scorecard:**

Thanks for logging on to the 2013 Healthy Living scorecard! You will notice some program changes that the Lifestyles Department is excited to share with you. If you have questions or would like further information about your scorecard, please call 513-977-0088 or email us at lifestyles@trihealth.com

1. The point system has been removed. All measures are based on your successful completion.

2. Spouses and Employees can participate independently of one another.

3. This year, 2 rewards can be earned per each participant.

**a. Preventive Screening & Program Participation Measures:**

Employees and Spouses can each earn a reward for completing all of the necessary information in this section. Reward amounts will be totaled together and paid out on the employee’s paystub, starting July, 2014.

**b. Health Improvement Goals:**

In addition to the reward participants can earn above, employees and spouses can earn an additional reward for successfully completing any 1 of the 3 Health Improvement Goals listed. - Weight Management- slow healthy and sustainable weight loss. - Exercise Tracking- increasing or maintaining your physical activity levels. - Health Coaching- setting short term goals to build long term successes.

4. All measures must be completed by 12/31/2013.
   Participants have until 3/1/2014 to submit information to update your scorecard.
Comprehensive and include: cost, absenteeism, engagement, health status, and benchmark to national standards

- Annual absence management savings: $879,110
- Health Enhancement Research Organization (HERO) 2011 score = 190 out of 200 possible points
- Proton Pump Inhibitor Program: net savings $2.4M since 2008
- Engagement has grown 45% from 2006-2011
- Cumulative trend rate (Mercer Survey) of large self-insured employers 2004-2012:
  - TriHealth 33%
  - National 500+ employees 62%
Outcomes: Employee Diabetes Program

HEDIS Diabetes Measures

Note: Fully-eligible members with Baseline, Year 1, and Year 2 values:
N=192  Includes data reported in surveys as well as claims.
Outcomes: Employee Diabetes Program

Medication Average Adherence

Percent of Participants with > 80% Medication Adherence

TriHealth
Outcomes: Employee Musculoskeletal Program

Symptom Severity Index

10 = Worst severity

0 = No symptoms

Baseline (N= 87 [A], 114 [M])

First Post-Baseline (N= 138 [A], 169 [M])

Last Post-Baseline (N= 138 [A], 169 [M])

<table>
<thead>
<tr>
<th></th>
<th>Acupuncture</th>
<th>Massage</th>
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<tr>
<td>Baseline</td>
<td>5.8</td>
<td>5.3</td>
</tr>
<tr>
<td>First Post</td>
<td>3.8</td>
<td>4.9</td>
</tr>
<tr>
<td>Last Post</td>
<td>4.3</td>
<td>4.3</td>
</tr>
</tbody>
</table>
Results were the same for the first and last observations post-baseline.
* Baseline counts vary from 129 to 130 and post-baseline counts from 40 to 42.
Outcomes: Employee Musculoskeletal Program

Functional Confidence Assessment

Results were the same for the first and last observations post-baseline.

* Baseline counts vary from 129 to 130 and post-baseline counts from 40 to 42.
Key Elements of Our Success

• Strong culture and vision of health and wellness
  – Modeled by our executive leadership

• Strategic Roadmap
  – Overarching population health management
  – Data driven

• Engagement strategies that include:
  – Strategic communications
  – Compelling incentives
  – Comprehensive accessibility

• Scorecard and metrics to measure success

TriHealth
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Lori Slusser@trihealth.com
Bricker & Eckler LLP
Wellness Program

8th Annual Ohio Employee Health & Wellness Conference

Elizabeth K. Wetherby
Bricker & Eckler is one of Ohio's leading law firms. Located in Columbus, Cleveland, Cincinnati-Dayton and Marietta, the firm represents corporations, nonprofit organizations, government agencies, health care facilities, school districts, and municipalities, as well as individuals.
At Bricker & Eckler we are dedicated to providing superior client service through our focus on the industries in which our clients do business. Health care, insurance, financial services, manufacturing, construction, and real estate are examples of the key industries we serve. In addition, our attorneys offer extensive experience in a variety of specialized practice areas, including litigation, corporate boards and officers, public utilities, environmental issues, tax and estate planning, and municipal bonds, to name a few.
Our Pledge

At Bricker & Eckler, we care about the well-being of our employees. Our interest is in promoting healthy behaviors and enabling our employees to be their own health advocates, by providing integrated resources that promote a culture of wellness, that lead to heightened performance and reduced health expenditures.
Our Successes

- Renewal History
  - 2008 - 34.8% increase
  - 2009 - 24.2% increase
  - 2010 - 48.8% increase
  - 2011 - 9% increase
  - 2012 - 1% reduction
  - 2013 – 3.9% increase
Our Successes

- Improving claims trend - a reduction in high dollar claims and moderation in underlying claims experience; the result - a healthier population and reduction in cost of medical and supplemental insurance programs.

- Introducing a high deductible health plan was key.

- We have become more strategic in our wellness mission – ensuring we understand the primary health issues of our population.

- Engagement is a central theme. Success has been achieved through making our wellness program tangible and individual.
Our Successes

- Honored to be among employers recognized by the State of Ohio with the 2012 Healthy Ohio-Healthy Worksite Award
- Value of application process
- Additional recognition:
  - 2010 UnitedHealthcare Well Deserved Award and 2011 Honorable Mention
  - 2012 American Heart Association Fit-Friendly Award
  - 2013 Columbus Business First Healthiest Employers
Our Challenges/Opportunities

- Metrics
- Programming surrounding mental health/well-being
- Engaging busy professionals
- Focus on nutrition
- Branding our wellness campaign
- Evolving our funding strategy
- Extension of our program to family members
- Wellness survey
## Our Wellness Platform

### On-Site Fitness
- Zumba classes
- Gentle Yoga Series
- Pilates Program
- Fitness Facility with locker rooms and personal training support

### Self – Improvement Programs & Education
- Weight Management - Weight Watchers @ Work; Mission Slimpossible weight loss competition
- Tobacco Cessation Program
- Workplace Ergonomic Assessments
- Bricker Book Club
- Walking Program - Columbus Art Walks
- 2By2012 Bike to Work Program
- Salus - health/wellness newsletter
- Representative education includes –
  - Skin Health Presentation
  - CPR/First Aid/AED Training
  - Self Defense Class
  - Financial Education Series – credit report, budgeting, identity theft, retirement and estate planning
  - Cooking Demonstrations
  - Getting Organized Brown Bag
  - Take Command - Be Lean, Energized & Strong (materials/program developed by former B&E partner)
  - Parenting Classes
  - Bike Safety Workshop
## Our Wellness Platform

### Clinics, Screenings & Events

- Health/Wellness Fair
- Biometric Screening
- Health Risk Assessment
- Wellness Wednesday – medical and mental health practitioners in our workplace monthly
- Partner Physical Exam Program
- Mobile Mammography
- Immunizations
- Bloodmobile
- Support for our Community
  - YMCA Corporate Challenge
  - Capital Square Kickball
  - AHA HeartWalk
  - Race for the Cure
  - Pelotonia
  - Columbus Kidney Walk
  - Rebuilding Columbus Together
  - Tom Fennessey Back-to-School Project

### Additional Programs that Support Employee Health/Well-Being

- Employee Assistance Program
- Massage Therapy
- Cornerstone Concierge
- Express Valet – Dry Cleaning Service
- Market 65 Delivery
- Consumer Supported Agriculture (CSA)
- Remote Office Wellness Reimbursement
- Support for Work-Life Balance - flexible schedule alternatives; remote work arrangements
- Mother’s Room and Maternity Closet
Our Wellness Platform

Support Beyond the Walls of Bricker & Eckler

- Health Strides Wellness Consultants
- UnitedHealthcare
- WorkHealth (part of the OhioHealth network)
- Willis of Ohio
- Wellness Collective
- Yoga on High
- Balanced Yoga
- Good Bodies Fitness & Wellness
- Mid-Ohio Regional Planning Commission
- Consider Biking
- Health Action Council
- Paige’s Produce
- Green BEAN Delivery
- Neighboring Employers
- Apprisen Financial (Consumer Credit Counseling Service)
- Advantage Food & Beverage (Avanti Market)