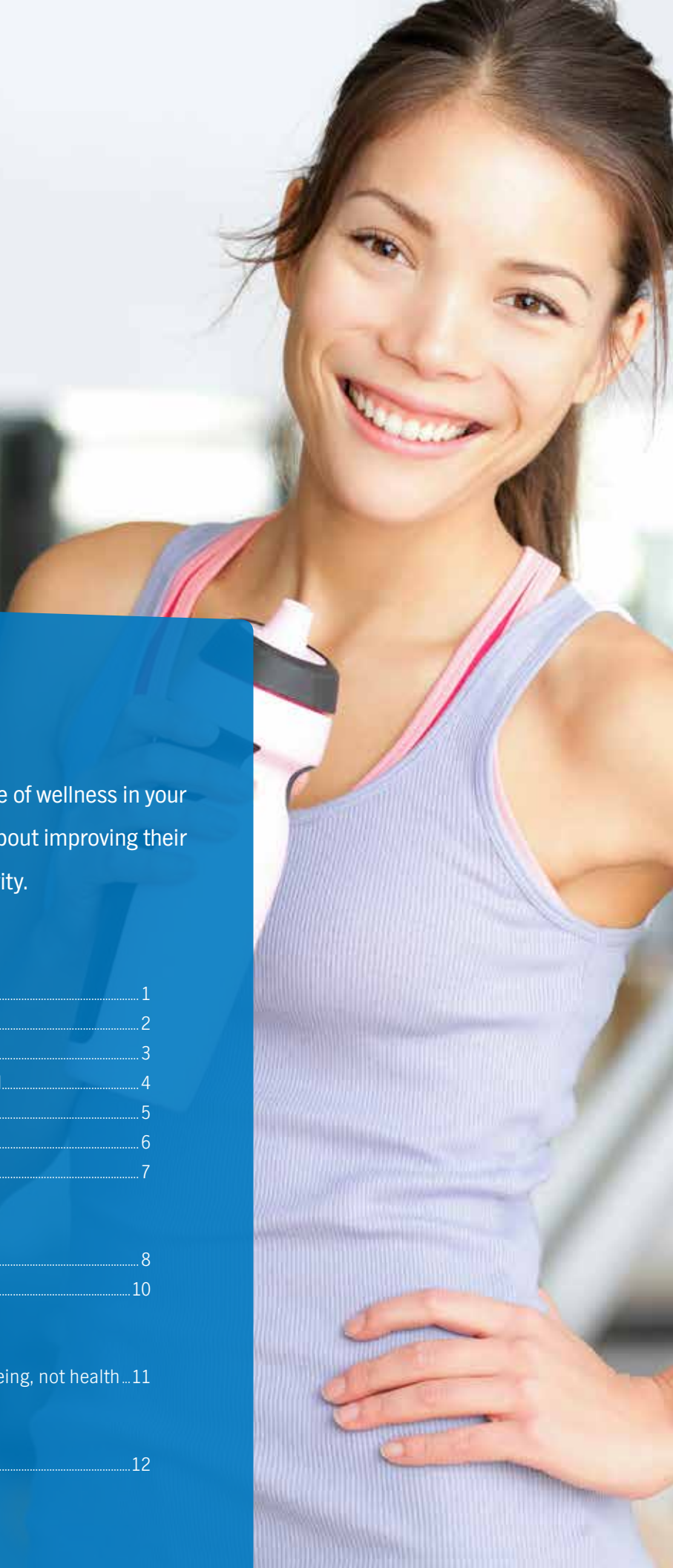


Wellness in the workplace

Your no-fluff, real-stuff guide to
building a wellness strategy



What you'll find inside

Information you need to build or start a culture of wellness in your workplace and get your employees pumped about improving their sense of well-being, satisfaction and productivity.

Build your program

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Build your program

Good health is great for your business

You have an incredible opportunity to change the lives of the people you see and work with every day – your employees. Starting now, you’re setting the groundwork for a new culture of health and wellness at your company.

What “wellness” means

Wellness means having the energy and vitality to be productive; to feel and perform at your best.

Why wellness matters

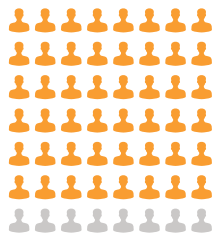
One key issue driving the cost of medical, pharmacy, disability, behavioral health, workers’ compensation and absenteeism is the lifestyle choices people make.¹

When employees are doing well, chances are your bottom line is, too

Helping your employees improve their health is a long-term strategy to reduce costs and improve productivity.

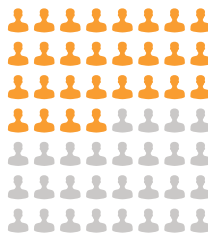
What’s driving medical costs

86%



of the nation’s health care costs spent for people with chronic conditions¹

47%



of U.S. adults have at least one major risk factor for heart disease or stroke¹

450 million



extra workdays are taken off each year by overweight or obese workers with other chronic health conditions²



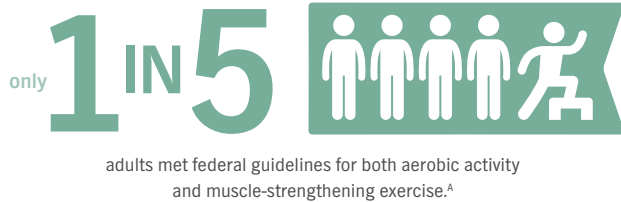
\$153 billion or more

in lost productivity annually from extra days off work²

Why wellness at work?

We all know that we are facing a health care crisis, but just how bad is it? And how can you make a difference?

CURRENT WORKPLACE CHALLENGES



HEALTHY WORKPLACE PROGRAMS



In 2012, the medical care costs of people with chronic diseases was reported to account for **more than 75% of the nation's \$2.2 Trillion medical care costs.**

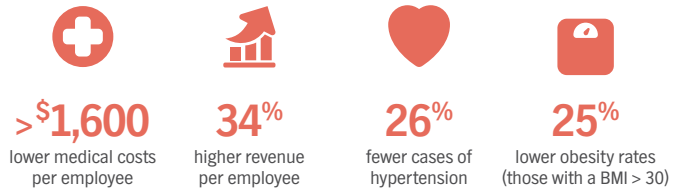
Although chronic disease was once thought of to be a problem of older age groups, the number of working-age adults with a chronic conditions has grown by **25% in ten years.**^A

67% of employers identified **"employees' poor health habits" as one of their top three challenges** to maintaining affordable health coverage.^C

1% reduction in health risks such as weight, blood pressure, glucose and cholesterol risk factors is estimated to **save \$83 to \$103 per person** annually in medical costs for a sample population.^H

From 2000 - 2004, tobacco-related health costs and productivity loss in the United States **totalled \$193 billion.**^D

Companies with effective health and wellness programs have¹:



IMPROVE WORKPLACE HEALTH

Research shows that you can lower your risk for type 2 diabetes by **58% by:**

Losing 7% of your body weight
(or 15 pounds if you weigh under 200 pounds)^E

For every gram of salt that Americans reduce in their diets daily, **1/4 of a million fewer new heart disease cases and over 200,000 fewer deaths could potentially be prevented over a decade.**^F

Exercising moderately
(such as brisk walking)
30 minutes a day, 5 days a week^K

When ranked by Well-Being Score (from Well-Being Assessment) ¹:



A Centers for Disease Control and Prevention report, Health Behaviors of Adults: United States, 2008-2010.

B Hoffman, C. and K. Schwartz (2008). "Eroding access among nonelderly U.S. adults and chronic conditions: ten years of change. Health Aff (Millwood) 27(5): w340-343.

C National Business Group on Health, 2010.

D Centers for Disease Control and Prevention, 2004.

E American Diabetes Association website: diabetes.org.

F American Heart Association's 49th Annual Conference on Cardiovascular Disease Epidemiology and Prevention, 2009.

G alfac.com/alfac_workforces_report/2013_measuring_worksite_wellness.aspx.

H Henke, R.M, Caris, G.S, Short, M.E., Pel, X., Wang, S., Moley, S., Sullivan, M., and Goetzel, R.S., (2010) The Relationship between Health Risks and Health and Productivity Costs Among Employees at Pepsi Bottling Group. Journal of Occupational & Environmental Medicine, 52(5), 519-527.

I Towers Watson/National Business Group on Health 2013/2014 Staying@Work Survey.

J Healthways, The Science of Well-Being.

K Among individuals who incurred costs the year after taking the Well-Being Assessment.

9 steps to launch your wellness program

You've made your business case. You're ready to start or continue with a wellness program. **Now what?**

1 Identify the behaviors or conditions you're targeting:

- What are critical health issues for employees? Pull data from online health assessments, screenings, claims or utilization reports to help. Survey employees for health goals.
- Is this for employees only, or do you want spouses to participate? A certain segment like low risk or high risk?

2 Define the program's short-term and long-term goals:

- Make goals specific, measurable, flexible and achievable.
- Line them up with your corporate goals, vision, values or mission.

3 Develop wellness program values and a mission statement:

- Include primary functions or activities, purpose and stakeholders.

4 Build a project plan:

- Include budget, timelines and implementation strategy.
- Budget for events and promotions, such as posters or program incentives.

5 Create a marketing strategy and tactics:

- Employ a variety of media — email, social and print. Know your employee population and what forms of communication work for them.
- Address key barriers, such as time, logistics and negative perceptions, in marketing efforts.
- Use our [health education tools](#) on Time Well Spent to keep wellness top of mind.

6 Present to leadership for buy-in and participation. Seek legal approval for compliance.

7 Target potential champions, team captains or ambassadors throughout the organization and invite them to join in:

- Assign team member roles and responsibilities.
- Choose a combination of management, frontline staff and employees from each part of the company and each company site at every level of fitness. If you have multiple locations, make sure each worksite has a champion.

8 Identify program evaluation and measurement. You can use:

- Number of registrants and participants.
- Surveys and pre-/post-questionnaires for feedback.
- Aggregate data/reports from screenings and online assessments.
- Attendance, sick leave usage and turnover.

9 Launch your wellness program:

- Share your success stories with us and throughout the company.

Pick a program focus

What do you plan to do with this program — improve awareness, educate employees, change employee behavior or change your work wellness culture? Knowing that can help you identify your program goals. As a rule of thumb, the first year of a wellness program is often focused on education, the second on engagement, and the third on empowerment and change.

A top-down approach can **help** **your program succeed**

Your employees are listening and watching. And when you have leadership buy-in and participation, employees listen and act. The **most successful wellness programs have management leading the way** to build a culture of health and well-being that starts at the top and branches out throughout a company:



Tips to leverage management participation:

1. Ask each manager to provide a personal healthy tip or success story. Add to regular HR/office communications.
2. Get each to sponsor or participate in wellness challenges and initiatives.
3. Have each issue a personal challenge to employees or offer a reward.

- Anchor your wellness plan goal to a corporate goal, mission or corporate value. This alignment makes it easier to get leadership on board.
- Work with your company's leaders to promote and support employee access to wellness resources. When the boss celebrates healthy changes with employees, the credibility factor goes up.
- Ask leaders to be part of your wellness committee or team. Management can be your best champions by signaling a corporate acceptance of health and wellness. They can even send communications, such as letters, notes, postcards, emails, videos, social media messaging and more, directly to employees, encouraging them to participate.
- Look for standout leaders within your organization. These people step up to support important causes and rally others around them. Ask for their help and encourage participation from people at all health levels.
- Follow up with leadership. Part of your plan needs to include follow-up with leader champions or ambassadors to provide status reports, event images/videos or project updates to keep them connected to your programs.

employees + wellness = a stronger workforce

Best practices for building a **culture of wellness**

Just having a wellness program in place doesn't guarantee it will succeed. Try these ideas to help stay on target:

- **Align worksite policies and your program.** For example, what's your employee break policy? Do you have a company policy on smoking to tie into a stop smoking program? Do you have a walking program and walking paths around your worksites?
- **Integrate the program** into other company offerings, such as:³
 - Employee assistance programs to help with personal issues.
 - Occupational health and safety to prevent work injuries.
 - Return-to-work programs to help rejoin the workforce after a short-term disability.
- **Create a brand for your wellness program** and use it for program promotion. It creates recognition and helps lend credibility. We've got proven [promotional materials](#) you can use.
- **Use data, diagnostics and metrics.** The more ways you're able to hone in on your target audience, meet needs and measure success, the more likely you are to build a long-term return on investment.
- **Include personal coaching**, especially in programs focused on long-term behavior change. Whether by phone, online or face to face, coaching helps maintain employee engagement and positive reinforcement. For example, our Healthy Lifestyles program reported that 69% of participants who were coached improved or eliminated at least one health risk.^{4,5}
- **Build variety into the types of programs you provide.** Tip: create a wellness calendar of events to lay out your plan. Consider:
 - Lunch 'n' Learns
 - Workshops
 - Team challenges
 - Support groups
 - Volunteer opportunities
 - [Health fairs](#)



Free calendar for you to use

Check out our Time Well Spent wellness calendar on timewellspent.bcbsga.com, under the *Plan* section. It's a library of topics and resources. Use the calendar content anytime, any way you want.

Become a worksite **health sleuth**

Now that you're in charge of a wellness program for your workplace, it's time to put those Sherlock Holmes skills to good use. Notice the healthy and not-so-healthy details of your worksite. You can make a plan to change them.



What can you do to make your worksite a healthier environment?

You've got plenty of opportunities to promote health right under your own nose:



Have you checked your vending machines lately?

Chances are your employees have. Ask your local vendors about healthier grab-and-go options like yogurt, granola bars, fruit and other healthy snacks.



Do employees know where to go for extra help?

Make sure they know who to turn to if stress or substance abuse problems arise. Post employee assistance program notices in plain sight, including hallways, break rooms and cafeterias.



Got stairs? Anyone using them?

Remind your employees they've got great, free cardio devices at their disposal. Encourage them to use the stairs instead of the elevator, walk during lunch and pass up close parking spots for ones farther away.



Create a tobacco-free workplace.

You can use rewards to motivate your employees to quit smoking and suggest programs to help them stop.



Bagels again?

Who orders the food for company meetings? Next time, why not trade in the old stand-bys for healthier substitutes, including salads, yogurt, veggies or trail mix.



Using pedal power or pressing on the gas?

Are you in an area where employees can ride a bike to the local lunch spot? Trails? Pedal to work? Check out our Pedal to Health website bcbsga.com/pedaltohealth for extra information on bike riding and tips and resources on how to promote healthy living among employees.



Send reminders.

What can you remind employees to do immediately? How is their posture at their desks? Are keyboards designed to avoid carpal tunnel syndrome? Are employees lifting heavy objects correctly? You can't send too many tips and reminders about being healthy and avoiding injuries.

Can **incentives** really work?

The answer is yes.

Depending on the incentive you offer, participation can go up 40% to 45%.⁶ Be aware there are federal and state regulations about financial incentive limits for wellness programs.

Incentive range	Participation increase
\$25 - \$75	30% - 50%
\$100 - \$500	70% - 80%

What companies are spending

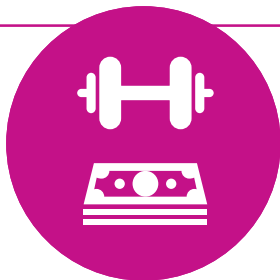
The employer coalition, National Business Group on Health, along with Fidelity Investments in its *Six Annual Employer-Sponsored Health & Well-being Survey*, reports that employers are spending \$693 on wellness program incentives for each employee in 2015 to boost program attendance.⁷ Popular incentives include gift cards, lower health care premiums, cash, free screenings and exercise classes. You also could raffle off a large, high-cost item or hand out small novelty items, such as T-shirts or event tickets.

What employees are thinking

Getting more bang for their buck is important as most employees look for ways to save on health care costs. To have the greatest impact on your program or screening attendance, link your incentive to the program's message. For example, getting key biometric preventive screenings or vaccines can earn employees extra health care dollars. How much of an incentive you provide depends on your budget and the value of the program, class or event you're asking employees to join.

What if your budget is limited?

Time Well Spent's webinar, [Low/No Cost Wellness Tools](#), offers ideas for little or no budget. Plus, our tools and resources help you plan and implement your wellness program.



Being healthy pays off with Anthem Health Rewards

Talk to your Blue Cross and Blue Shield of Georgia (BCBSGa) Sales representative about how you can take your wellness plan to the next level with Anthem Health Rewards. This incentive program helps businesses like yours engage and reward employees who take part in healthy programs and activities. They can be rewarded for taking a small step like completing a health assessment or a big lifestyle change like quitting smoking.

Grow your program

Online toolset can stretch program dollars

Need tools to get your program up and running without taking a lot of time, effort or money? We've got them! They're free and available online for you to use whenever you need.

Time Well Spent

This online employer wellness solution offers a library of health education resources and other tools you can use to build or enhance your wellness strategy.

- Employee health education, including posters, articles, screensavers and more.
- Calendars, turnkey communications campaigns and an interactive tutorial to help you learn how to make the site work best for you.
- Everything you need to start a wellness campaign in your workplace. Check out timewellspent.bcbsga.com to get started today.

Wellness on the Run

These [employer webinars](#) give you tools and tactics to help motivate your employees toward better health. We make wellness simple. We do the research. We share the hottest topics. And we cover it all for you in our series of 45-minute webinars. You can attend live events or play back recordings of each session any time. Look for our webinar series on timewellspent.bcbsga.com under the *Learn* section.

Health and wellness calendar

Our unique calendar provides you with health and wellness educational resources you can share with employees to help keep them at their healthy best.

And it's more than just a calendar. It's an archive of resources. Use the topics anytime, any way you want.

- By focusing on one health topic each month, the calendar helps you engage your employees as a group and make wellness a shared activity. The topics tie into nationally recognized monthly health observances.
- Just go to wellnesscalendar.bcbsga.com.*

Engagement videos

You can help drive awareness and engagement in health programs with one- to three-minute, employee-facing educational videos.

- Each video includes a high-level introduction of the wellness program, the program benefits, what to expect and how to enroll.
- Topics include: 24/7 NurseLine, Future Moms, Healthy Lifestyles, ConditionCare, MyHealth Advantage, MyHealth Coach and Integrated Health Model.
- You can post the videos on your Intranet site or embed them in emails. Videos are available in English and Spanish.
- To view or use our collection of videos, please contact your BCBSGa Sales representative.



* This calendar features core health and wellness clinical programs. If you're unsure whether you have any of these programs, visit the group benefits section on the EmployerAccess portal at bcbsga.com to see what programs you have.

Health Kits

Ever wish you had turnkey wellness campaigns at your fingertips? Now, you do. Our [health kits](#) are robust communications campaigns on specific health topics, wrapped up in a workplace challenge format to keep employees motivated.

- You get fliers, posters, websites and articles to educate your employees about various health conditions.
- Topics include men's and women's health, nutrition and fitness, diabetes, heart disease, back pain/musculoskeletal and more.
- You can find our collection of health kits at timewellspent.bcbsga.com. Look for them under the *Plan* section.

The Weight Center

This dedicated tool on bcbsga.com houses lots of no-cost resources and information to help your employees manage weight, including:

- A Weight Management Playbook, with sections on fitness, nutrition and well-being.
- Tips on getting active, healthy eating, improving your sleep and energy levels, and reducing stress.
- Discounts on fitness and health items.
- A link for motivational workout tunes.
- A body mass index (BMI) calculator.

To access the center, employees need to visit bcbsga.com/theweightcenter and either register or log in to their BCBSGa account.

LunchWell

This fun and engaging communications campaign helps create healthy eating habits by making small changes to how employees eat – and think about – lunch.

- LunchWell includes fliers and posters that educate on the importance of healthy eating and how to choose wisely among the options available at lunch.
- The materials are broken into groups for ease of use.
- A comprehensive employer guide makes it simple for groups to roll out this campaign in the workplace.
- The [LunchWell](#) campaign is available on timewellspent.bcbsga.com under the *Share* section.

Pedal to Health

A new interactive Web guide to bicycling, [Pedal to Health](#), gets you and your employees pedaling toward better health, saving on transportation costs and keeping the environment clean.

- The experience begins with a ride through a virtual town that is customized for both employers and members.
- Each stop in the town offers detailed information about bicycling and healthy living. For example:
 - A stop at the office helps you create bike-related workplace wellness programs and challenges for your employees.
 - At the visitor center, you can use a Google map to find a bike path nearby.
 - At the gym, you'll find tools to help measure exertion, design bike exercise plans and track progress.

We invite you and your employees to take a tour of the site today at

bcbsga.com/pedaltohealth.

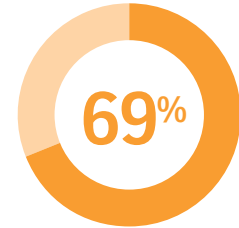


Health and wellness programs **make your job easier**

Sometimes, employees need a little extra support. It happens. As an BCBSGa employer, you may have access to special programs to give employees the extra health boost they need.

When your employees set goals to get fit

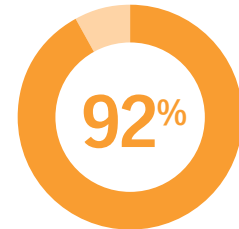
MyHealth Coach and Healthy Lifestyles programs offer coaching, motivation and support – a personal connection – to help your employees reach their goals. SpecialOffers gives them discounts on health products and services to save them money getting healthy.



of Healthy Lifestyles' coached participants improved or cut one health risk.⁸

When there's a baby on board

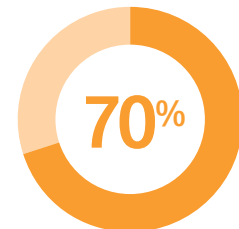
Your pregnant employees want a lifeline. Our Future Moms program is there for them to call for any help they need for a healthy pregnancy, safe delivery and healthy baby.



of Future Moms participants said the program helped with a healthy pregnancy.⁹

When employees need help for an ongoing (chronic) health condition

To help them manage their health, our ConditionCare team of nurses, dietitians and other health care professionals can help your employees understand treatment options and offer resources to help keep them healthy and improve quality of life.



of employees report the ConditionCare program helped improve their health.⁹

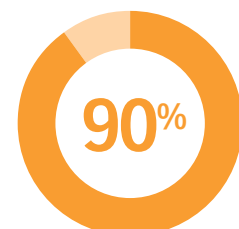
When employees are in the hospital

Our Care Management team supports employees, their families and doctors by making sure each participant gets the care he or she needs. The team helps the employee understand new medicines, set up home health services and more. Having someone you can call or ask questions after surgery or treatment gives employees peace of mind and helps speed recovery.

When employees feel overwhelmed

Stress can result from money, emotional, family or work issues. Our Behavioral Health and Employee Assistance Program (EAP) provide mental health support and can help get employees through many of life's challenges and stressors.

We've got too many programs and services to include them all here – like our voluntary BCBSGa Shopper programs to help members make informed decisions about select expensive procedures. We contact employees to tell them about lower-cost facilities in their area. In some cases, we even help make an appointment for them.



of employees were satisfied with the Care Management program.⁹

Let us help your company

Contact your BCBSGa Sales representative to see if you're eligible for any of our health and wellness programs and services.

Promote your program

A communication strategy that works: promote well-being, not health

To motivate lasting behavior change takes more than just promoting health. Over the years, we've learned a lot about the “why” behind changed behaviors. When planning and marketing your health and wellness programs, you need to go beyond basic health improvement messaging if you want long-term success. Putting this research to work can help you target, engage and promote your programs more effectively to your employees:

1 Target a message based on “what” you want to change. For example, messages that talk about the “cost” of a behavior are called “loss-framed” messages (no sunscreen increases your risk of skin cancer); messages that promote a benefit are called “gain-framed” messages (sunscreen keeps your skin healthier). What psychologists in one study discovered is that gain-framed messages worked better in cancer prevention behaviors while loss-framed messages worked better for cancer detection behaviors.¹⁰ Pay attention to what you're trying to achieve when deciding how to promote it.

2 Reward employees now, rather than later. More recent studies show people are motivated when a wellness program rewards them early on. For instance, instead of promoting longer life or better health as a reason to take part, promote the short-term effects, such as increased energy, feeling good or increased self-esteem.¹¹

3 Think like a marketer. Ask yourself how to get your employees to be repeat customers. The “save money and lose weight” message probably won't cut it anymore. Here's why: Let's say your employee takes part in a weight-loss program and reaches the set weight-loss goal, which was the reason for

going. Now what? Or say he or she doesn't reach the goal. How do you keep that person focused on good health? Appeal to what would keep him or her coming back, such as feeling stronger or a sense of happiness.¹¹

4 Give employees permission to take care of themselves first. We live in a caregiver society and often prioritize taking care of others (spouses, children, aging parents) and our life roles (professional, leader, volunteer, activist, friend) ahead of self-care. Self-care is your ability to take care of your own health — prevent diseases, stay healthy or cope with illness or disability.¹² Research suggests giving people permission to put themselves first helps them actively choose to value the program or behavior highly, connect with it and add it into their everyday lifestyle for the greatest chance of success.¹¹

5 Know your audience and segment your message when you can. For example, one study found fostering positive body image with messages about self-care and self-worth was more effective for women to keep off weight long-term than messages about being physically active or losing weight. However, it didn't affect men with the same results.¹³

Measure your program

Ideas for measuring your program's success

When it comes time to size up your wellness program, you're going to need positive proof that you're affecting employee lives.

A good rule of thumb: a solid program takes 3 to 5 years to show results. Give yourself time to do it right, then look at how you did.

3 to 5 = 
years



Consider:

- How many employees registered for programs.
- Surveys and questionnaires before and after the activity or program to get feedback and develop next year's plan.
- Using aggregate reports from health screenings or an online health assessment to measure improvements over previous years.
- Checking attendance, sick leave usage and employee turnover.

What should you measure? Ask yourself:

- Who is taking part in the program?
- Are employees happy with the program?
- Did they learn anything new?
- Will they make a behavior change as a result of what they learned?
- Did their numbers change (weight, cholesterol, blood pressure, etc.)?
- Do we have monthly active users?
- Have there been improvements in productivity?

ROI vs. VOI: what to expect from your wellness program

While you may expect reduced health care costs when you fund and implement wellness programs, recent studies suggest that isn't always the case and employers shouldn't expect an immediate cost-savings return on investment (ROI) as the measure of success. In fact, some lifestyle management programs or activities to promote healthy lifestyles don't deliver returns that were higher than costs.¹⁴ Instead, think of value on investment (VOI), the long-term savings potential in a broader sense.

Value over returns

While you might not have the ROI you want right away, that's like only seeing the bull's-eye and not the target itself. A VOI, or target, can include increased job satisfaction and happiness (less turnover), increased productivity or creativity, among other long-term health benefits for employees.

Stop health risks before they start

If you help employees avoid adding new health risks to existing ones, long-term cost savings are actually greater. Keeping employees the healthiest they can be, and out of the hospital due to complications or new problems, means everyone hits the mark.

Programs work better together

Multiple, integrated programs improve your chance of success as well. It's like getting extra power to hit your target. Combining programs helps you keep your whole target in sight.

Look for long-term solutions

Wellness programs do lead to productivity-related indirect savings, including less absenteeism and happier employees, as well as reduced disability and workers' compensation costs.¹⁵ It's hard to capture the total value of a behavior change or wellness program immediately, so be prepared for a long-term commitment to increase your wellness program's success rate.

When you keep your target in sight and provide ways for employees of all health levels to hit it, the total score easily adds up to, or surpasses, a bull's-eye.

PepsiCo wellness program found benefits of stopping health risks before they start



\$136

reduced cost per member per month (PMPM)¹⁴



29%

drop in hospital admissions¹⁴

PepsiCo found big benefits of programs working better together



\$160

reduced cost per member per month (PMPM)¹⁴



66%

drop in hospital admissions¹⁴

Ready to start your program or step it up a bit? Great.

We offer a wide range of health and wellness programs and tools that can help you do just that. Ask your BCBSGa Sales representative for more information on our programs and tools.

We're here to help you any way we can.

We're excited that you're about to take this important leap in creating a culture of health at your company and we look forward to your healthy results.

It's true that having healthy employees is a great way to keep your bottom line healthy; but we're also proud to help you to keep the people you value and their families healthy and happy for a very long time.

If you'd like more information, please contact your BCBSGa Sales representative.



- 1 Centers for Disease Control and Prevention website: *Chronic Diseases Overview* (Reviewed May 18, 2015): cdc.gov/chronicdisease/overview/index.htm.
- 2 Gallup-Healthways Well-Being Index data collected between January 2 and October 2, 2011.
- 3 RAND Corporation website: *Worksite Wellness Program Study* (2013): rand.org.
- 4 Healthy Lifestyles program internal data study for 2013-2014. Measured population is based on members enrolled in coaching who completed the Well-Being Assessment in T1 and T2 and had at least two successful coaching calls.
- 5 The Healthy Lifestyles programs are administered by Healthways, Inc., an independent company.
- 6 Wellness Councils of America (WELCOA) website: welcoa.org.
- 7 Forbes website: *Employers Boost Wellness Spending 17% From Yoga To Risk Assessments* (March 2015): forbes.com.
- 8 Healthy Lifestyles internal data study for 2013-2014. Measured population is based on members enrolled in coaching who completed the Well-Being Assessment in T1 and T2 and had at least two successful coaching calls.
- 9 Statistics based on feedback collected through surveying members participating in programs in 2014.
- 10 American Psychological Association website: *To Motivate Healthy Behavior, It's Often Not What you Say, But How You Say It* (Accessed June 2015): apa.org.
- 11 Metabolic Medical Institute, *Health Promoters Should Stop Promoting Health: New Science for Behavior Sustainability* (April 2013): mmimedicine.com.
- 12 World Health Organization, *Self-care in the Context of Primary Health Care Report of the Regional Consultation Bangkok, Thailand*: (January 2009): who.int.
- 13 U.S. National Library of Medicine website: *Physical Activity Advertisements That Feature Daily Well-Being Improve Autonomy and Body Image in Overweight Women but Not Men* (March 2012): ncbi.nlm.nih.gov/pubmed/22701782.
- 14 RAND Corporation website: *Worksite Wellness Programs Can Cut Chronic Illness Costs; Savings for Lifestyle Improvements Are Smaller* (January 2014): rand.org.
- 15 Society of Human Resource Management website: *Controlling Costs Isn't the Only Health Benefits Goal* (February 16, 2016): shrm.org.

Our interactive PDF version of this guide is deep-linked so you have online resources at your fingertips. Ask your BCBSGa Sales representative for the PDF version.

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