



## Wellness with Your Workers Comp?

Help your commercial clients improve employee well-being

By Martha Gagnon

By now, your corporate clients have at least given passing consideration to a wellness program. They may reach out to their health insurer or to human resources, only to find the program lacking or unsustainable.

But some carriers, such as A.I.M. Mutual, are adding wellness to injury prevention services for workers comp policies—and it's an approach that's gaining traction.

New Hampshire-based agency Davis & Towle recently saw firsthand one client's enthusiastic response to wellness services through workers comp. A prominent restaurant group just committed more than \$40,000 to jumpstart wellness in all their locations, using A.I.M. Mutual as their resource.

How does a workers compensation insurer effectively make an impact? And why?

A.I.M. Mutual saw growing evidence that injured workers who smoked or had a high body mass index incurred much higher claim costs than others with similar injuries. Their recovery was often slower—sometimes far from 100%.

Working with its broker partners, A.I.M. Mutual is helping create sustainable cultures of wellness. A wellness coordinator is on staff and a program model is in place to teach employers how to build a worksite wellness program from the ground up

with effective evaluation.

In addition, the AIM Works: The Wellness Advantage program helps employers identify health risk factors over a three-year period, providing guidance regarding goal development, plan design and incentive structure. Employers of various sizes and industries gain insight as to what it takes to keep employees healthy at the workplace and beyond.

"Often employers have found that health risks are outside the standard concern of tobacco or BMI," says Michael Standing, A.I.M. Mutual president & CEO. "It may be the lack of adequate life skills that prevent an employee from making appropriate decisions on a daily basis. Until that deficit is addressed, it's unlikely that other health concerns will decrease. That's where AIM Works can be so beneficial to the employer and employee."

A.I.M. Mutual continually reviews its programs to address any gaps. AIM Works goes beyond just workers compensation insurance; it fosters improvement at both the worker and systems levels. With the support of agents and brokers, wellness with workers compensation is a combination that will continue to take hold.

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### ONBOARDING CLIENTS

How exactly do you build a culture of wellness? Start with a well-being assessment.

That's what Mini Systems, Inc., a commercial client of R.A. Reinbold Insurance Agency, did with A.I.M. Mutual. Results included a surprising number of employees dealing with sleep deprivation—a whopping 37% higher than the national average.

Shortly afterward, the company hosted a sleep seminar and other stress management programs, all well received by its employees. —M.G.

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