

EXAMINING THE LINK BETWEEN LIFE SKILLS AND WELLNESS

CAN YOU quit smoking if you're wondering how to pay the rent? Can you even think about nutrition if you're only getting four hours of sleep a night?

With the best of intentions, employers are embracing the concept of wellness initiatives in the workplace. But before you launch your first tobacco cessation program, you need to consider the life skills each employee brings to the table. And be prepared: they run the gamut.

It is becoming increasingly apparent that the well-being of individuals is inextricably linked to life skills and general health in equal measure. How well your employees manage time and stress is just as critical as some of the more obvious and direct health variables, such as body mass index (BMI) or tobacco use. At A.I.M. Mutual Insurance Companies, we take both ends of the spectrum into account, advocating a truly holistic approach to worksite wellness.

Historically, our society focused on things such as tobacco and alcohol use, weight, and related dietary factors in developing a worksite wellness program. Insurance premium differentials were introduced to employers as an incentive to build a healthy workforce. In turn, that translated to some financial pressure on the employee to achieve the employer's goal. Worksite wellness programming, as a direct consequence, put a heavy focus on changing the behaviors that would yield the highest return on investment (ROI) for health care. And that ROI could really only be measured for those who were self-insured.

The result? Wellness programs may be compromised from the outset. One pervasive misconception is that new hires automatically come equipped with the life skills needed for personal success. Often, that is simply not the case. That great new employee who looked so good on paper and during the interview may lack some of the basic skills you had assumed he or she possessed, like being able to manage time properly or achieve a work/life balance. What A.I.M. Mutual is discovering through its A.I.M. Works: The Wellness Advantage program is that life skills may actually serve as the foundation for

wellness or well-being, inside and outside the workplace.

If employees are chronically missing deadlines or falling behind on paying bills, how can they be expected to change addictive behaviors such as the use of tobacco or bad dietary habits? Annual assessments through the A.I.M. Works program show that an average of 5.5 percent of individuals report suffering in the area of overall life satisfaction, nearly twice the United States average of 3 percent noted by Gallup in 2011. In addition, 18 percent of individuals reported a lack of confidence in managing their personal finances and almost 80 percent of employees reported experiencing sleep deprivation (i.e., getting less than seven hours of sleep per night).

The bottom line is that if employees are unable to manage their personal lives adequately—whether it concerns personal finances, sleep, or general state of satisfaction—how can employers hope to see improvements in workforce health? Often, the variables that are used to determine overall health (e.g., weight, tobacco use, etc.) are a result of stress-coping mechanisms stemming from that same lack of life skills.

For sustainable health behavior changes in employees and a potential higher ROI for companies, it would behoove employers to assess the current life skills of their staff while allowing room for healthy life skills to develop if a deficit is detected. The days of forty-hour work weeks, two-point-five children, two-parent households, and a secure educational system that teaches life-coping strategies are, unfortunately, a thing of the past. To truly have happier, healthier, and more productive employees with a lower turnover rate, employers may need to identify and foster fundamental life skills development on-the-job in conjunction with worksite wellness.

To find out more about the A.I.M. Works: The Wellness Advantage program, contact wellness coordinator Colleen Hyde at chyde@aimmutual.com. ■



Martha Gagnon

Martha Gagnon, employee benefits and wellness specialist at A.I.M. Mutual, manages the A.I.M. Works: The Wellness Advantage program and assists employers in obtaining additional employee benefits through Associated Industries of Massachusetts. Before joining A.I.M. Mutual in 2013, she was director of worksite health initiatives for the American Cancer Society.