



**BENEFITS FOR YOUR BUSINESS  
OUTSIDE THE BOX**

"A.I.M. Works: The Wellness Advantage has been extremely helpful in developing a culture of wellness here."

--Carmen Lopez, Dennecrepe Corp.

"I believe this concept has merit and will become a real factor in the future to improve not only workers loss experience but also medical experience, absenteeism and employee morale..."

--Bob Dowling (broker)

Our wellness program perpetuates our partnership with employers in far-reaching ways.

- The at-risk worker is saved from a potentially longer recovery time with complications;
- An employer experiences less lost time interruption;
- Wellness knowledge gained at work is often brought home and shared.
- Absenteeism often drops while productivity rises

## Building a Wellness Plan that works for your company

It's easy to get a consensus that workplace wellness is nice to have. It's another thing to convince employers it's essential to have, particularly as part of a workers' compensation program. But in fact, some policyholders have reported greater success with us than with their health insurer or with a homegrown program that's tough to maintain. Often we work in coordination with a health insurer to supplement a wellness program and sustain participation.

We understand there's no cookie-cutter approach to wellness. The program needs to be as unique as your workforce. Here are three ways to get started:

### #1 Monthly E-Newsletter

Every month you'll receive the Wellness Insider which you can in turn send out to your employees. We find employees connect with at least



one article and that can lead to positive lifestyle changes. Send your email contact information to [mgagnon@aimmutual.com](mailto:mgagnon@aimmutual.com).

### #2 Wellness Resources On Demand

We've developed product materials in partnership with respected wellness experts. Take advantage of the Wellness Insider plus these products to support your wellness programming:

- Healthy Eating Cookbook
- Balanced Eating Guide (with menus)
- Dine & Design (choosing snacks at work)
- Living with Intention
- Healthy Boundaries
- Basic Stretching
- Tobacco Cessation (in English or in Spanish)
- Striving for Success through SMART Goals
- TAMI Cards (Time, Activity, Mood, Intensity)
- Mindful Eating Table Tents
- Nutrition: Understanding Food Labels

### #3 A.I.M. Works: The Wellness Advantage

Our customized, soup-to-nuts wellness program is part of A.I.M. Mutual's successful approach to injury management, unique among workers' compensation carriers.



A.I.M. Works: *The Wellness Advantage* gives employers a proven way to build a culture of wellness that has lasting benefit. As an injury management tool, wellness is often underestimated. We know that a healthier workforce impacts claim experience over time, and we're happy to share actual results.

Employers participate in A.I.M. Works: *The Wellness Advantage* for three years in order to fully develop the programs they need and track their success. Often employers see measurable results after just a year. By the end of Year 3, a wellness culture is firmly established.

#### Year 1 Services:

- Well-being Assessment\* for all employees with customized recommendations
- Four in-person training sessions
- Access to all wellness resource materials
- Three technical assistance sessions
- Subscription to online software platform
- Onsite programming for employees

#### Year 2 & 3 Services:

- Well-being Assessment\* for all employees
- Access to all wellness resource materials
- One technical assistance session
- Subscription to online software platform

We will provide comparative data and feedback for your review each year.

*\*Employers can opt for the Well-being Assessment, administered by an independent vendor, or the CDC Worksite Health Scorecard. We are happy to discuss both tools with you.*

## The Claim Benefits of Being Proactive

At A.I.M. Mutual, worksite wellness has become a key component in managing employee injuries and containing claim costs. We launched this novel approach in 2013, and a growing number of



policyholders are taking advantage of wellness programming through A.I.M. Mutual.

Wellness as part of injury prevention is a new concept for the industry and, at A.I.M. Mutual, it has taken hold. Based on our own claim data, we became convinced that healthier employees would result in fewer work-related injuries. We further surmised healthier employees would recover more quickly if injured. Claim experience is proving both true. Our Injury Prevention & Worksite Wellness department now offers a broader, consultative approach to risk management, developing industry-specific plans and solutions.

Our participating employers give us high marks. The key to wellness success is customizing and evaluating each program. We invite you to take a look at the options.

### The Wellness Impact

WORKERS' COMPENSATION CLAIMS 1 YEAR PRIOR TO JOINING A.I.M. WORKS: THE WELLNESS ADVANTAGE	WORKERS' COMPENSATION CLAIMS YEAR 1 - YEAR 3 A.I.M. WORKS: THE WELLNESS ADVANTAGE
24 TOTAL PAID CLAIMS	9 TOTAL PAID CLAIMS
STRAINS (54% OF INJURIES REPORTED)	STRAINS (33% OF INJURIES REPORTED)
STRAINS (73% OF TOTAL CLAIM COSTS)	STRAINS (34% OF TOTAL CLAIM COSTS)
7 LOST TIME CLAIMS WITH SEVEN SMOKERS	2 LOST TIME CLAIMS WITH ONE SMOKER

*This data reflect actual claim experience from a manufacturer, insured by A.I.M. Mutual, over a three-year period while enrolled in the A.I.M. Works: The Wellness Advantage program. The policyholder credits the program, effective claim management and fostering a safety culture.*



[www.aimmutual.com](http://www.aimmutual.com)

### Promoting Wellness and Preventing Chronic Disease

With the understanding that employee health impacts so much in the workplace--claim costs, retention and productivity--A.I.M. Mutual pioneered a wellness program for all employers, regardless of size or industry, that can be customized.

Our wellness initiative encourages healthy behavior change and life skill development, giving policyholders access to unique tools and resources through proven vendor partners. It allows for human behavior and interest level to shift over time, reinforcing the need to improve health behaviors almost daily.

Our Injury Prevention & Worksite Wellness staff promotes worksite wellness services as part of our standard offerings. In addition, our companion program, A.I.M. Works: The Wellness Advantage, helps employers develop a comprehensive, long-standing culture of wellness as part of their workers' compensation insurance program.

Get started on corporate wellness today.

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## WELLNESS IN WORKERS' COMPENSATION

Innovative Strategies to Prevent Injuries,  
Help Employees Recover Faster  
and Boost Your Business

Injury PREVENTION  
& Worksite WELLNESS

**Our Proven Approach to Risk Management  
for policyholders of the A.I.M. Mutual Insurance Companies**