

LIVE WELL 2020-2021



At SWWC, we know that employees spend a majority of their time at work. That's why we strive to help members of our Insurance Pool lay the groundwork in creating a culture of health in the workplace that supports overall wellbeing. We want to make the healthy choice the easy choice. Our initiatives are designed with the employer and employee in mind which is why we offer programmatic activities, incentive campaigns, on-site biometric screenings, and built-environment sustainability. At the end of the day, we know that as an employer, you desire healthy, happy, and productive employees. We're here to help.

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Live Well Initiative

The following guidelines have been established for the SWWC Live Well Initiative.

The intent of Live Well is to create a culture of health in the workplace that supports overall wellbeing.

Major Objectives

To assist our insurance pool groups to:

- Promote wellbeing activities
- Raise awareness with onsite biometric screenings
- Recognize and reward individual wellbeing participation
- Support organizational built-environment sustainability
- Create a culture of health in the workplace

SWWC's Role

- i. Assist groups with laying the framework for creating a culture of health in the workplace
 - a. Work with group Wellness Coordinator to:
 - i. Establish a site wellness committee
 - ii. Determine frequency of meetings
 - iii. Help provide activity ideas
 - b. Assist in developing a vision statement, goals and priorities, and a wellness budget
- ii. Assist groups in developing and approving their wellbeing workplan
- iii. Support during plan implementation
- iv. Assist groups in analyzing plan effectiveness
 - a. Develop/assist with measurement devices
 - b. Tracking participation
 - c. Interpreting results
 - d. Make recommendations for improvement

Wellness Committee Role

It is required that each Group form a Wellness Committee to provide direction for the site-based Live Well planning and budgeting. This committee should be comprised of:

- Wellness Coordinator(s)
- Representatives from all demographics within the group

A 'Group' is defined as an entire employer group, even though there may be multiple, geographically separated buildings.

Other than health and wellness materials, it is not the intent of Live Well to cause financial gain related to wellness activities for any employee(s) of the Group.

- ✓ Live Well is funded by the health insurance pool reserves and is therefore only available to participant employer groups in that pool. Blue Cross Blue Shield of Minnesota does not offer or fund this program.
- ✓ Reimbursement from Live Well is intended to supplement employer wellness program offerings, not supplant it.
- ✓ Reimbursement is contingent upon continued membership in the SWWC Health Insurance Pool. If a group manifests intent to leave the SWWC Health Insurance Pool, the right for reimbursement shall be limited.
- ✓ Participation is strictly voluntary.
- ✓ Each group's budget should be designed to cover operational expenses of implementing site-based wellbeing activities.
- ✓ This project highly recommends the establishment of partnerships with local or area medical facilities/providers, other health insurance pool participating agencies and businesses whenever possible in an effort to promote cost efficiency.
- ✓ The use of this funding is intended to help local sites carry out sustainable wellbeing initiatives. Groups should be mindful of making policy, system, and environmental changes that will further promote the sustainability of creating a culture of health in the workplace.
- ✓ Live Well funding is intended to help local sites carry out their activities for their employees. The amount per site is based on the number of health insurance contracts as indicated from our insurance carrier on the renewal date.
- ✓ Carryover of funds: No funds can be carried over from one fiscal year to the next. Request for reimbursement of expenses must be made in the fiscal year the expense was incurred.
- ✓ Sharing resources amongst Wellness Coordinators is very beneficial in the continued success of Live Well Initiatives.
- ✓ Funding is available only on a reimbursement basis – the expenditure is made and then a request for reimbursement form is submitted. All requests for reimbursements with proper documentation (copy of invoice, confirmation of payment by the group) must be submitted no later than MAY 21, 2021 (School Districts) or DECEMBER 4, 2020 (CCOGA) – however, they can be submitted to the Wellness Coordinator Connection (WCC) at any time prior to this date.

Summary

STEP 1: Group completes and returns the following for Participation in Live Well

- Live Well Agreement (page 9)
- Include Administration Signature
- Designate Site Wellness Coordinator
- Form Wellness Committee

STEP 2: Site Wellness Coordinator/Committee completes and returns the following for Approval

- Site Wellness Committee develops program goals, description of all programs, and budget
- Complete a Live Well Funding Request on the Wellness Coordinator Connection (WCC) website
- Detailed work plan of all proposed activities and screenings
- Budget to reflect all expenses related to proposed activities and screenings

STEP 3: Implementation

- Site Wellness Committee administers a minimum of 4 activities and a minimum of 1 screenings as outlined, crediting SWWC for the program
- Site Wellness Committee tracks employee participation in all programs
- Site Wellness Committee analyzes outcomes/results of all programs

STEP 4: Site Wellness Coordinator/Committee completes the following for Reimbursement

- Complete a Request for Reimbursement on the WCC
 - Define participation and outcomes/results of each activity/screening offered
 - Upload proof of payment (invoices, receipts, etc.) for all activities and screenings for Reimbursement

Activities and Screenings Guidelines

Planning for Live Well activities should be determined by the interests and/or needs of the employees and within program parameters. Character and the diversity of the employee work environment should be recognized.

Activities eligible for Program Reimbursement should be available to all employees on the health plan. Typical examples would be (but are not limited to):

- Wellbeing seminars/presentations, health promotion resources, wellness fairs, challenges, onsite equipment for staff utilization

Screenings eligible for reimbursement should be available to all employees on the health plan. Typical examples would be (but are not limited to):

- Cholesterol, blood glucose, blood pressure/heart rate, body mass index/body composition, bone density, caloric resting metabolic rate, dermanalysis, ergonomics, hearing, vision, PSA, pulse oximetry, thyroid, vitamin D

Food/Beverage, Incentives or trinkets in any form, shall not be paid out of activity or screening dollars.

Crediting SWWC: Grant recipients should use the SWWC Logo and language below on press releases, flyers, websites, and other publications to credit the Health Insurance Pool and the Live Well Program at SWWC. Use of the SWWC logo is meant to enhance – not replace – the credit language. Please use both the credit language and the SWWC logo on all print and web materials related to your Live Well project.

“The wellness program [at name of School, City, or County] was made possible with funding from the Health Insurance Pool and participation in the Live Well Program offered through the SWWC Service Cooperative.”

Group annual Live Well activities and budgets should be planned out well in advance by the Wellness Committee. At the discretion of each Group, the annual Live Well plan and budget should be submitted to the designated administrator(s) and/or governing board for review and approval. Budget line items should be within acceptable expenditure guidelines as used by the Group.

The approved annual plan and budget must be submitted on the Wellness Coordinator Connection portal in order to be reimbursed for program activities/screenings. The approved budget must be submitted in advance, before a Request for Reimbursement form is submitted. **JANUARY 1, 2021 (School Districts) or JULY 1, 2020 (CCOGA).**

Essential Elements of Wellbeing



The Five Essential Elements of Wellbeing provide employers with the opportunity to focus their wellness efforts on improving the overall wellbeing of their employees. Efforts should be made to offer different activities in each of these five areas to encompass overall wellbeing.

Purpose: How you occupy your time; liking what you do every day; having a sense of purpose

Social: Having strong relationships in your life

Financial: Effectively managing your economic life

Physical: Having good health and enough energy to get things done each day

Community: A sense of engagement you have with the area you live

Incentive Program: Keep in mind if your Group is participating in the Wellness Institute Incentive program, you will need to offer biometric screenings and a minimum of four activities throughout the year, with at least two activities focusing on different elements of wellbeing. The activities should be participatory in nature and employees must not be required to meet a certain outcome in order to be eligible for the incentive. **Participation in all activities needs to be tracked by the Group, and submitted to SWWC by April 30, 2021 (School Districts) or NOVEMBER 6, 2020 (CCOGA).**



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Live Well Sample Workplan

Program Title	Program Description	Element of Wellbeing	Timeline	Vendor	Budget
Try This, Not That	We will offer quarterly cooking classes that will increase employees' awareness of healthy substitutions in the kitchen by providing educational opportunities for them to learn how, when, and what to substitute.	Physical	4/year (Jan, April, July, October) 5:30-6:30pm	Registered Dietitian from our local hospital	Instructor fee of \$100/class + \$50 supply fee for instructors ingredients = \$600
Why VEBA/HSA?	We will offer two informational sessions on the tax advantages of a VEBA or HSA	Financial	2/year	Select Account	No charge
Sledding with Staff	We will offer the opportunity for employees to come together with their families for a day of sledding	Social	mid-January	Amazon	Sleds - \$100 Snowshoes - \$100
Ditch Duty	Employees will be encouraged to participate in our annual staff ditch cleanup	Community	2/year – March & October		No charge
Passion Board	We will create a bulletin board where employees can post their passions.	Career	Annually	Amazon	Notecards/Supplies \$100
Serving with Purpose	We will survey staff to determine their interests for activities. Staff that have a passion for topics will be encouraged to present.	Career	Monthly	Staff	\$50 instructor fee x 12 = \$600
Stand Up!	Purchase additional sit-to-stand workstations for employee use	-	2 stations	Cooperative Purchasing	\$350/station x 2 = \$700
Biometric Screenings	We'll offer a blood pressure, body mass index, cholesterol, glucose screening on site. In addition, employees can choose from one additional screen: PSA, thyroid, hemoglobin, vitamin D, or hearing.	-	March	Local hospital	\$40/person x 75 = \$3000
Total Budget					up to \$5250

This illustration is based on a Group with 75 contracts with a potential budget of \$5250 (up to \$30/Contract Eligible Activity Reimbursement + \$40/Contract Eligible Screening Reimbursement).



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The vision of Live Well is to assist our groups in establishing and sustaining a wellness program that increases the overall wellbeing of their employees.

The School Pool Advisory Committee and CCOGA Advisory Committee provide input and recommendations regarding Live Well to SWWC’s Department of Risk Management team.

The day-to-day operations of the Live Well Initiative are facilitated through Mari Wagner, Insurance and Wellness Specialist.

Local site activities and annual budgets are determined and coordinated by the Site Wellness Coordinator(s), the Site Wellness Committee, and the employees.

Live Well Agreement

I, _____ of _____
Wellness Coordinator’s Name *Employer Group*

have read the Live Well information and the Live Well Guidelines. I agree to give SWWC credit for all wellness activities with the language provide as stated in the SWWC Live Well Packet.

I understand that a Live Well workplan and budget must be completed on the Wellness Coordinator Connection (WCC) website, and approved by SWWC prior to offering onsite activities or screenings and prior to receiving reimbursements for wellness dollars spent by the employer group.

The member agrees to be bound to all terms of this agreement.

Wellness Coordinator

Administrator

Employer

Date