



## TIPS – WELLNESS PROGRAMS



**By Brad Palmer,  
President, The  
Conestoga Group, Inc.**

Under the “New Norm” in Employee Benefits, Wellness Programs are becoming extremely popular and appreciated by employees. Happy employees can create happy employers. While there are organizations now selling Wellness Program services, there are many basic steps that can be provided free of charge using tools provided by your insurance company if your broker points them out.

**Stage 1 – Knowledge & Understanding:** The first step is to help employees understand terminology in both health insurance and personal financial management. Key health insurance terms are:

- Aggregate Deductible
- Embedded Deductible
- Coinsurance
- Out of Pocket Maximum
- Plan Types HMO, EPO, PPO, DPOS & HDHP
- Balance Billing
- EOBs
- FSA vs HSA Rollover Rules

*(Continued on page 18)*

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## WELLNESS PROGRAMS

(Continued from page 17)

Key financial terms include:

- Risk Tolerance
- Risk Exposure
- Risk Profile
- Asset Allocation Diversification
- Rebalancing
- Shares Based Investing
- Debt Management
- Budget Management

In addition to terminology, there are many new services employees should understand that are offered by the insurance and investment companies:

- Alternative Care Sources
- Specialty Pharmacies
- Healthcare Coaches
- Guaranteed Retirement Income
- Secure 2.0 Roth Rules
- Age-Based vs Risk Based Portfolios

**Stage 2 – Self-Assessment:** Once employees better understand how health and financial wellness can be accomplished, they can complete Self-Assessments using tools provided by both their insurance company and their retirement plan company. Some of the tools include:

- Health Risk Assessment
- Cost Estimators
- Retirement Funding Analysis

- Budget Calculators

We provide videos to explain these tools and self-assessments, as well as one-on-one reviews, virtual or in person, at no charge. When needed, we will refer clients to wellness consultants.

**Stage 3 – Consulting & Competition:** Some employers like to have consultants give virtual or in person presentations on topics such as nutrition, debt management, stress management, weight loss management, and how to develop personal nutrition and exercise programs. Presentations explain items such as how two-mile walks have almost as much value to one's health as two-mile runs.

Wellness companies can also help establish and manage Qualified Wellness Programs where employees are given positive (or negative) incentives to do important things such as annual routine physicals and cessation of tobacco use. They can also create fun competitions such as daily walks which can include many other businesses throughout the area.

At The Conestoga Group, Inc., we welcome any inquiries you might have on how we can help promote wellness. Our website is [www.cgiadvisors.com](http://www.cgiadvisors.com) and I can be reached at [bpalmer@cgiadvisors.com](mailto:bpalmer@cgiadvisors.com) or 610.854.1420.



## The New Norm in

## Wellness Programs

Employers today need help achieving health and financial wellness among their employees. Brokers should be able to provide services to help employees deal with good health, reduced stress, retirement funding, weight loss, and other topics considered Stage 1 of Wellness Programs. Stage 2 tools help employees assess their personal situation. Wellness consultants can help with Stage 3 or enhancements to Stages 1 & 2.



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### STAGE 1: Healthcare Knowledge & Understanding

- Basic Healthcare Terminology
- Balance Billing
- EOB Access
- Alternative Care Sources
- Specialty Pharmacies
- Healthcare Coaches



### STAGE 1: Financial Knowledge & Understanding

- Basic Investment Terminology
- Risk Management
- Asset Allocation
- Rebalancing
- Shares-Based Investing
- Budget Management



### STAGE 2: Self-Assessments

- Health Risk Assessment
- Healthcare Cost Estimators
- Retirement Funding Analysis
- Budget Calculators

### STAGE 3: Consulting & Competition

- Consultative Presentations such as Nutrition
- Wellness Incentives & Competitions

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