

# 5 WELLNESS PROGRAM DESIGNS TO BUILD A HEALTHIER WORKFORCE

A well-designed wellness program can boost employee engagement, encourage healthier habits and help a workforce thrive. Consider kickstarting your organization's wellness program journey with one of these five design options.

## INTEGRATION WITH A HEALTH PLAN



### Health-contingent, activity-only wellness program

Available to employees enrolled in the employer's health plan. Participants must complete a health-related activity to earn a reward; however, they are not required to achieve a specific health outcome. Reasonable alternative standards must be offered to individuals for whom the activity is medically inadvisable or unreasonably difficult due to a medical condition.

**Example:** Employees enrolled in the group health plan receive a monthly premium reduction for completing a walking or fitness program, regardless of the results achieved.



### Health-contingent, outcomes-based wellness program

Available only to employees enrolled in the employer's health plan. Participants must achieve or maintain a specific health outcome to earn a reward. Individuals who do not meet the required standard must be offered a reasonable alternative standard or waiver opportunity. These programs are considered part of the group health plan.

**Example:** Employees enrolled in the group health plan receive a monthly premium discount if they meet specific biometric targets, such as maintaining blood pressure within a defined range or achieving tobacco-free status. Employees who do not meet the target may still earn the reward by completing a medically appropriate alternative program, such as a coaching program or tobacco-cessation course.



### Participation-only wellness program

Limited to employees enrolled in the employer's health plan. The program requires voluntary participation in a health-related activity to earn a reward; however, the reward is not conditioned on achieving a particular health outcome. These programs are generally considered participatory wellness programs under HIPAA rules.

**Example:** A company sponsors an onsite biometric screening for employees enrolled in the group health plan. Participants receive a monthly premium reduction. Biometric screening results are not used to determine eligibility for the reward.

## NO HEALTH PLAN INTEGRATION



### Education-only wellness program

Open to all employees regardless of benefit eligibility or enrollment status. Participation is voluntary, and no reward is offered.

**Example:** Wellness brochures and nutrition information are posted on the company bulletin board.



### Participation-only wellness program

Available to all employees regardless of benefit eligibility or enrollment status. Participation is voluntary, and a reward may or may not be offered for participating in the activity.

**Example:** A company sponsors a 3K walk and provides a \$20 gift card to participants to the company merchandise store.

Wellness plans are subject to more than just HIPAA requirements. Depending on program design multiple laws may apply, including the ACA, ADA, GINA and applicable state laws. Our [Wellness Checkup Guide](#) provides a summary of federal laws to consider throughout your employee wellness journey. For more insights on how to build a compliant wellness program, connect with your Bukaty benefits consultant.