

what's working

National Rural Electric Cooperative
Association (NRECA)

Employees of rural electric cooperatives are responsible for supplying and maintaining power to 42 million U.S. residents. Due to the physical nature of many co-op jobs, employees face unique health challenges that can increase health care costs. Co-op employers commit to their employees through strong benefit programs and encouraging a healthy lifestyle that can ultimately benefit the overall community and result in longer-than-average tenure.

Bringing robust wellness programs to co-op employees presents challenges. The more than 600 rural electric co-ops that obtain health insurance from the National Rural Electric Cooperative Association (NRECA) are widely scattered throughout the United States. The employee population includes both inside and outside workers, each with their own needs as well as engagement styles that vary by gender and age.

“We need to adjust our wellness programming accordingly to ensure engagement with both populations,” said Jill Withers, senior advisor for health management services at NRECA, headquartered in Arlington, Virginia. NRECA provides wellness programming and resources to those co-ops as part of its medical plan.

“Each population brings its unique challenges—whether they’re different levels of physical activity or ways in which employees receive and act on education and communication,” said Jodi Fuller, NRECA’s vice president of benefit product development and management. “We have made a concerted effort in recent years to increase the availability and relevance of our programming to members of each group.”

To help co-ops create and maintain a culture of wellness, NRECA offers its Pri-

ority on Wellness Equals Results (POWER) Wellness Program to a network of co-op benefits administrators and wellness coordinators. This comprehensive program offers a wide variety of resources and services aimed at the specific needs of rural electric co-op employees. They include:

- *Education and promotion resources*—Online resources address specific topics such as diabetes education and prevention, heart health, medical self-care and stress, developing fitness challenges and discounts for national weight-loss and exercise companies. In addition, NRECA develops monthly articles, tools and resources such as infographics on specific wellness or health issues relevant to this population.
- *Interactive website*—Available to all medical plan participants, the site helps participants assess their current health, develop customized health improvement plans, set health and fitness goals, get information on health topics and more. This site also provides access to an online health coaching program. This program includes topics such as nutrition, tobacco cessation and stress management.
- *Health screenings*—Co-ops that use discounted screening services through an NRECA vendor are able to have the results uploaded to the interactive website for access by their participants.
- *Comprehensive health survey* (available online, on mobile devices and on paper)—Participants are asked about health conditions, medical history, lifestyle choices and general well-being. Employees receive a personal report of their results and

The National Wellness Institute and the International Foundation of Employee Benefit Plans have collaborated to share examples of wellness programs in the workplace.



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steps they can take to improve their health. Co-ops receive an annual report detailing the health survey results for the entire NRECA population, and co-ops that have at least 35 employees complete the survey can ask for a report summarizing their co-op’s population. The reports are intended to help co-ops with wellness planning.

- *Rewards for Life*®—An online incentive-tracking program allows participants to enter information online and receive rewards for achieving certain healthy lifestyle goals. Each co-op determines and pays for incentives for its employees.
- *MyHealth Coaches*®—24/7 telephonic health coaching support is provided on lifestyle changes (weight loss, tobacco cessation), chronic condition management and shared decision making with participants’ doctor for major procedures.
- *Counseling*—24/7 access to professional, master-level counselors as

well as a wealth of information and educational resources online are geared to help individuals coping with anxiety, relationship issues, work-life balance concerns and more. Counselors can refer people to local in-network behavioral health resources as needed.

- *First Steps maternity program*—In addition to preconception counseling, this program offers expecting moms access to registered maternity nurses, helpful pregnancy resources and incentives for participating in and completing the program. Nurses provide support between doctor visits, promote healthy pregnancy habits and help spot potential complications early.

Some of these resources are available to all participants; individual co-ops choose which of the others to offer to their employees. For example, more than 100 co-ops have opted to participate in the Rewards for Life incentive-tracking program.

“Each cooperative determines the incentives they want their employees to earn,” Withers said. “We see an increase in participation based on the incentive being offered. For example, incentives that are tied to a tax-advantaged health savings account or health reimbursement arrangement tend to increase participation in the program.”

Another very popular and well-used offering is a Fitbit discount program. “The idea of social competition has become very popular within our population, and we have seen some great results,” Withers said.

In 2016, the POWER Wellness Program offered the Simple Methods to Achieve Results Together (SMART®) Challenge, which focused on healthy weight loss and increasing physical activity. Everyone who signed up for the challenge received a free

Fitbit Zip device. Participants could work with coaches for weight loss and use Fitbits and the online portal to compete for the most steps. As a group, the 680 people who tracked their steps racked up 417 million steps, with 107 individuals reporting more than one million steps each. The 570 people who enrolled in the weight-management portion lost more than 3,000 pounds in three months. Those who completed the program were awarded a \$100 gift card.

To promote a culture of wellness at local co-ops, NRECA makes a number of resources available to benefits administrators and wellness coordinators, including:

- *SMART kits*—Designed to be easily implemented, these kits let co-ops jump-start their wellness offerings. The Eat SMART kit focuses on topics including grocery shopping, portion sizes, healthier fast food choices and more. The Move SMART program covers physical activity basics, including physical activity for the workplace and ways to organize a wellness challenge.
- *Consultation*—Wellness coordinators can contact NRECA wellness team members by phone or e-mail for advice.
- *Wellness listserv*—An online forum for the community provides the opportunity to seek advice, share resources and learn what other wellness coordinators are doing at their co-ops.
- *Wellness training*—NRECA offers workshops, webinars and other training throughout the year, including sessions led by NRECA's chief wellness advisor.

NRECA also provides posters, brochures, fliers and other material to co-op wellness champions, who in turn com-

municate to their co-op's employees about that organization's specific wellness program for the year. Those efforts often incorporate many components of the POWER Wellness Program.

NRECA sends co-op employees and their families a quarterly newsletter and direct mailings throughout the year that highlight the many benefits of their health insurance plan.

“We're really excited about another key component of the POWER Wellness Program,” Fuller said. “The program incorporates a central part of NRECA and its member co-ops' core values—concern for community. As part of the 2016 SMART program, co-ops could earn money for a charity by having the highest percentage of employees participate in the challenge. In the Rewards for Life program, participants have the ability to earn points toward their incentive goal by participating in community service.”

And “every summer at our benefits conferences, we complete a community service event the day before the conference starts,” Withers said. “Close to 100 benefits and human resources staff members from co-ops across the country come together with staff from NRECA and conference sponsors to work at a local organization benefitting the host community.”

Through its medical plan, NRECA offers co-ops a wide variety of resources to implement a culture of wellness that can be tailored to the needs of each organization. Support offered by each of these co-ops to one another, and to their employees, further enhances the efforts of this community of wellness advocates, bringing their employees opportunities to live a more healthful lifestyle.