



HealthMatters
Wellness with Purpose

Inspiring employees.
Increasing productivity.
Improving performance.



Monthly Employer Newsletter February 2009

An additional feature available to you as a client of LMC is our new [Health Matters website](http://www.lmchealthmatters.com/HealthMatters/Default.aspx) at <http://www.lmchealthmatters.com/HealthMatters/Default.aspx>



Check out our resources section and find links to some of the most valuable wellness information out there!



Introduction

Welcome to our new monthly wellness newsletter titled "HealthMatters". Our newsletter is designed specifically for clients of LaMair Mulock Condon Co. We hope you find the information we share a valuable resource to you and your organization.

Health Management Services, Health Matters, started in the summer of 2007. The leader of our Employee Benefits Department, Rick DeBartolo, Sr. VP, attended a wellness conference in Chicago with several of our partner agencies from around the country. Presentations were given by companies that had already developed these services for their clients. The presenters shared the positive results and impact they had on their clients benefit program costs (i.e. health insurance claims, disability claims, etc.), as well as risk management and productivity. "After leaving the conference, two things were clear to me," DeBartolo stated. "Our agency had to get into the development of these services, and, we needed personnel to specialize in this area."

Thus, in November of 2007, LMC's Health Management Services Department began. HMS is an area that is fundamentally important to organizations as they struggle to manage the rising costs of health care services and employee productivity issues. The goal of the department is to develop client programs dedicated to building the foundation for a culture of health at the worksite, while inspiring and empowering employees to be more knowledgeable about their health.

Our Vision:

The strategy of a well-defined, organized health management program starts first with the understanding of 'what is health management,' versus 'what is a wellness program.' We use the term **health management** because it more clearly defines our vision and strategy.

Health management programs combine the information and data we gather on your employees' interests, the employee benefit program costs and utilization, and results of a worksite audit to develop a series of wellness programming that will positively affect your organization for the long term. These programs are also intended to improve the lives of your employees, their productivity both at work and at home, and the health of their families. Lastly, the programs are primarily rolled out at the workplace, but are intended to become integrated into a person's everyday life, both at work and at home.

Our Team:

The team of individuals that will assist you in the implementation of a well designed health management program may begin with your Employee Benefit and/or your Risk Management consultant(s) here at LMC. These people specialize in the understanding and development of your employee benefits and risk management programs, and, they are experts in the insurance industry. The development of a **health management strategy** at your company, however, requires people that specialize in the growing industry of workplace wellness and health promotion programs.



(LMC's Wellness Kickoff Meeting pictured from left to right: Colleen Moore, Mark Lyons, Susie Roberts, and Amanda Moser)

Walking the Talk

LMC kicked off their New Wellness Benefit titled "Heart Health Home" in 2008. We are dedicated to building a culture of health for our clients as well as our own employees.



(Pictured left to right: Amanda Moser and Susie Roberts)

Healthy Holidays were wished to all!

Susie and Amanda added some holiday cheer this season by creating Happy (and Healthy) Holiday greeting cards to distribute to their clients.

We're looking forward to coming up with something creative for 2009!

Our Team (continued):

Susie Roberts, Health Management Services Account Executive, was brought on board to develop the department from the ground up. Prior to joining LMC, Susie had been a Client Service Executive in employee benefits at another insurance agency for eight years, gaining experience in all aspects of benefit management, including renewals, marketing, claims analysis, employee communications, problem resolution, etc. From 1989 to 1999, Roberts was employed at Ruan Transportation, with most of that time managing benefits for 3,000 employees located in 42 states.

Roberts earned her Bachelor of Arts degree at Upper Iowa University – and has continued her education with the following degrees & designations:

- Master's of Science in Business Management – Iowa State University
- Courses in Human Nutrition, Anatomy & Physiology, Health Science Microbiology – Des Moines Area Community College
- Iowa Accident & Health Insurance Licenses
- WELCOA Well Workplace University training
- Intrinsic Coaching, Totally Coached

"The national statistics are truly staggering," commented Rick DeBartolo. "We must embrace our health and productivity issues, and proactively identify solutions. The response from our clients for HM services has been so over-whelming that we've hired Amanda Moser to join Susie in the HMS department. Amanda earned her Bachelor degree in Health Promotion from the University of Northern Iowa where she focused her coursework specifically in the wellness arena. Along with her education, Amanda also brings prior work experience with an insurance investment company. With Susie & Amanda's passion, education & focus, LMC will strive to bring the best health management strategies to our clients."

Our Service Model:

The basis of our [Health Management Services](#) lies in the consulting, the program development, comprehensive assessment, vendor management, and program evaluation pieces of the puzzle. There is so much more to wellness than just sponsoring an annual health screening! We take our clients through a [purpose-driven process](#) with the ultimate goal being to establish a true culture of health. In the last few years, LMC has developed a unique partnership with one of our largest clients, the Iowa Hospital Association. In addition to property & casualty and employee benefit programs, IHA has asked LMC to develop a wellness/health management program that can be tailored to its member hospitals. The result was [HealthMatters: Wellness with Purpose](#), with the hospital being the "goodie in the middle," where it provides core education programs and services, not only for its own employees and family members, but for other employers in the community.

If you would like to learn more about our Health Management Services model or you would like to start tracking your own progress on our Purpose Driven Process Tracking tool, please contact Amanda Moser at amanda.moser@lmcins.com. She will provide you with login information and you will then have the ability to utilize all of the employer tools and resources we have created for you on our website:

<http://www.lmchealthmatters.com/HealthMatters/Default.aspx>.

The Journey:

We are very excited about the expansion of services we provide to our clients. We pledge to continue to provide you the highest level of service, and to keep you informed of our progress. Fee free to contact us at any time!



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HealthMatters
Wellness with Purpose
A Division of LMC



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This Issue:

Employer Tools regarding Heart Health & Cholesterol are now available on the *client only* part of the website!

Wellness News Happenings

How to Build a Purpose Driven Wellness Program: Step 1: Capturing Senior Level Support

Featured LMC wellness client of the month: Belin Lamson McCormick Zumbach Flynn Law firm.

- Location: Des Moines
- Employees: 75
- Wellness Leader: Dori Hildebrand, Human Resources Manager

February's Theme:

Heart Health & Cholesterol

This month, on our *client only portion* of our website you will find the following tools for you to utilize:

• Monthly Employee Newsletter:

✓ Find out what the best weapons are in fighting heart disease, why taking a vacation can make your employees more productive; and, discover yet another reason why we should all engage in physical activity! Also included, you'll find delicious breakfast recipes...remember: breakfast is the most important meal of the day!

• Monthly Poster:

✓ "Eat Breakfast!"-- Details on how eating breakfast helps control weight and manage cholesterol.

• Monthly Flyer:

✓ "Keep your Cholesterol in Check"-- Information on knowing these valuable numbers, along with several self-care tips.

Only clients of LaMair Mulock Condon Co. are able to access these free monthly resources, as a value-added service. Please contact Amanda Moser at amanda.moser@lmcins.com to be set up with a username and password.

Wellness News Happenings

✓ State of Tobacco Control: 2008

The grades are in and Iowa is not at the head of the class

The American Lung Association State of Tobacco Control 2008 report tracks progress on key tobacco control policies at the state and federal level. In addition, it assigns grades to tobacco control laws and regulations enacted as of January 1, 2009. The federal government, and all 50 states plus the District of Columbia, are graded on their tobacco control laws to determine if they are adequately protecting their citizens from the terrible burden caused by tobacco use.

Iowa was 1 of only 2 states (the other being Nebraska) that went smoke-free in 2008. Passing this legislature earned us an "A" in the category of Smokefree Air. However, that was the highlight of the report card for us as we were awarded a "C" in the Cigarette Tax category and a failing "F" in both Smoking Cessation Coverage and Tobacco Prevention & Control Spending. So there is definitely more work to be done in this area!

To learn how to improve our grade, visit the American Lung Association website at www.stateoftobaccocontrol.org.

Note: For information on wellness news, visit our HealthMatters website and click on "Healthy Happenings". This segment is updated on a daily basis.

This Month's How To.....

Gain Senior Level Support



When the Health Management Services Department at LMC Insurance helps a client to begin the process of developing a culture of health at the worksite, we utilize the Well Workplace Model. Created by the Wellness Council of America (WELCOA), this course of action includes 7 Benchmark steps (see above).

WELCOA was established as a national not-for-profit organization in the mid 1980's through the efforts of a number of forward-thinking business and health leaders. Drawing on the vision originally set forth by William Kizer, Sr., Chairman Emeritus of Central States Indemnity and WELCOA founding Directors that included Dr. Louis Sullivan, former Secretary of Health and Human Services, and Warren Buffet, Chairman of Berkshire Hathaway, WELCOA has helped influence the face of workplace wellness in the U.S. Today, WELCOA has become one of the most respected resources for workplace wellness in America. With a membership in excess of 3,200 organizations, WELCOA is dedicated to improving the health and well-being of all working Americans.

From WELCOA's perspective, everything revolves around Benchmark #1: *Capturing Senior Level Support*. Before any foundation of creating a culture of health can begin, it is important to have the approval of upper management. Support from the corner offices is critical for numerous reasons...if you expect to secure the financial resources necessary to deliver effective programming or to just have immediate and clear access to the rest of the organization, then you will need your senior level people blazing the trail. Moreover, senior executives can provide additional assistance by helping you to link your health promotion objectives to business outcomes — thus positioning health promotion as an integral part of the organization.

Obtaining senior management support may sound unreachable for some. But, to prepare you to approach your senior level people and to have your health promotion efforts taken seriously, start by asking yourself these three questions:

1. *What are the organization's short term and long-term strategic priorities?*

In order to avoid being on the outside looking in, health promotion practitioners should dedicate themselves to better understanding the organization's business operations. This includes having a complete working knowledge of the company's vision, mission, financial position, and both the short and long-term strategic priorities.

2. *What benefits can be expected from your wellness initiative and what's the potential value of health promotion to the organization?*

Having gained a better understanding of the business, the challenge now is to conceptualize how the health promotion program can impact the organization in a meaningful manner. Senior-level people are ultimately responsible for making sure that the organization meets its objectives. With this in mind, the health promotion initiative must be seen as a vehicle necessary for increasing the organization's competitive advantage.

3. *What are the leadership style, pressures, strengths, and weaknesses of your senior level executives?*

Having gained a thorough understanding of the business priorities and the potential value and benefits of worksite wellness, your task is to position this information in a way that it can be embraced by your senior-level people. To do this, you will have to get intimately familiar with their working styles, pressures, and individual strengths and weaknesses.

There you have it. Three strategic questions that, if considered carefully, can help you to successfully engage your senior level managers in supporting a worksite health promotion initiative. You may be thinking, "there has to be more to it than simply answering three questions!" And you are right — there is a lot more to it. Answering them simply puts you in a position where you are ready to pitch the opportunity to your senior level people. For more information on this, and the other benchmarks, go to HealthMatters at <http://www.lmchealthmatters.com/HealthMatters/>, or www.welcoa.org.



"If people don't pay attention to establishing a supportive company culture, we are setting our employees up for failure." *Judd Allen*

This month's featured client:

Belin Lamson McCormick Zumbach Flynn Law Firm

“Our key to a successful start was having our Management Team behind the program.”

Interviewee is Dori Hildebrand, the Human Resource Manager for Belin Lamson McCormick Zumbach

The Journey Begins:

Dori has been the Human Resources Manager for Belin since July 2005, so she has been through the employee benefit renewal process several times with LMC! She knew that as they continued to see health insurance premiums rise year after year, given their population, the Firm needed to make some changes. The Firm Administrator and Dori met with Rick DeBartolo and Susie Roberts in April 2008 to discuss options regarding the possibility of implementing a Wellness Program in 2008. As the message was carried to the executive team, there surprisingly was not any “push back” as the firm knew that it needed to try something different.

Dori commented, “When we first started our journey, we knew that a few individuals throwing an exercise/activity challenge idea out there every now and then was just not good enough. We knew we wanted our Wellness Program to be ‘serious’ and ‘official.’ LMC worked with us to put together a wellness benefit that was a complete wellness package, not just a “weight loss program”. They knew our budget and helped us go through the vendor selection process, where we chose SimplyWell, now a wellness partner with LMC. Susie was extremely helpful with getting us up and going in a (very!) short amount of time.”



Front from Left to Right: Michael Abbott and Christopher McDonald; Back from Left to Right: Lisa Ellis, Linda Dawson, and Dori Hildebrand. Not pictured are Cheryl Mendenhall and William Bartine

The Wellness Team

Next we formed our wellness team which consists of employees from all areas of our workforce. We represent all different ages, sizes, and gender...therefore, our objective is to create, evaluate, and modify our wellness plan to accomplish our goal of *creating a culture of health by promoting healthier lifestyles*. We knew that finding time to devote to the program development, and ensuring work things get done, was going to be one of our biggest challenges. So we look to each team member to represent his/her demographic, to both give suggestions and help implement them, along with helping to evaluate our program. Our continued success will be attributed to our wellness team's influence on getting employees to the meetings and helping them see the value.

Developing Year 1

Our program involves a combination of incentives and a variety of activities/informational opportunities for representing a holistic approach to wellness. Yes, there are ways to encourage exercise and eating healthy but there are other options such as financial and mental wellness that we want to address. Some of our short-term goals of implementing this wellness benefit were to get individuals to see how one aspect in your life can impact the other areas, to encourage people to start thinking about their own health, and to create an awareness of current health status.

Programming

We require participants to complete a Health Risk Assessment (HRA) and to go through a Health Screening. With our vendor, SimplyWell, we have constructed an action point plan where participants are required to participate in 2 activity-related events, 1 community event and 1 personal event of their choice (once again representing the holistic approach of wellness). They also need to attend health appointments, track different aspect of their health (like exercise or blood pressure checks), and lastly, increase their knowledge by watching (& being tested on!) educational modules on a variety of health topics.

In November, we had a dietitian onsite to discuss healthy eating during the holidays, and we had HyVee cater a healthy lunch for us. Then in January, we have about 21 employees participating in the 100 day LiveHealthy Iowa challenge.

In 2009, one of our events will be to address the financial aspect of wellness, from a retirement planning perspective, by having Dave Dawson of LMC Financial Services, Inc. onsite to overview this subject. In addition, we will also be going through Year 2 with SimplyWell and conducting our second onsite health screenings in June.

Incentives

We offered a premium break for individuals who participated in the health screening and completed the HRA. Our additional incentives throughout the year were centered on the 10,000 point SimplyWell action plan. During the year we gave gift cards to those who achieved 8,000 points by a certain deadline. At the end of our first year, those Individuals who meet the 10,000 point requirement will be entered into a drawing for a grand prize, along with then being eligible for a medical premium break in Year 2.

Success Story

Just going through the on-site Health Screening and completing the Health Risk Assessment caused one individual to make major changes in his life. These changes resulted in over a 20 pound weight loss in only 3 months time!

Healthful Tip:

Dori advises: “Don’t feel like you need to reinvent the wheel on everything. Get connected with other companies with programs and exchange ideas. LMC is a good resource with pointing you to the right people!”