



# SMALL BUSINESS SUCCESSES WITH WORKPLACE WELLNESS: ALTRA FEDERAL CREDIT UNION

Onalaska WI

Altra Federal Credit Union in Onalaska, Wisconsin is a not-for profit financial cooperative with over 300 employees. Founded in 1931, Altra has expanded and now has a presence in eight states with members in all 50 states and offers a full range of financial services to members.

## Background

The rising cost of health care sparked Altra Federal Credit Union's interest in implementing a robust wellness program. Altra's approach to wellness is guided by a straightforward philosophy: employees should get physicals and other preventive services to avoid more significant health problems down the road. Altra is working hard to create a wellness culture, recognizing that success takes time and requires commitment from senior leadership. Altra has found that a high percentage of its employees have been participating in the wellness program, and Altra has seen improvements in employee health, demonstrated through lower health care expenditures.



## Health Plan Design & Wellness Programs

Employees and their families are offered health insurance as a benefit with a \$3,000 deductible/\$5,000 out of pocket maximum for single coverage and a \$6,000 deductible / \$10,000 out of pocket maximum spending limit for family coverage. All employees in the health plan have a health savings account with an annual input of \$3,540 for family coverage. As an incentive to stay healthy, employees are able to put additional money into the HSA for future years.



*Altra's onsite workout facility includes treadmills, ellipticals, bikes, hand weights, locker rooms, and showers.*

Altra human resource staff created the Working on Wellness, or WOW Program, an incentive program that provides various activities employees can complete to receive points. Part-time and full time employees earn points for participating in wellness activities and receive a \$250 gift card if they earn 600 points or more throughout the year. Annual physicals, health risk assessments, dental visits, vision exams, volunteering, exercising, and reading health and wellness books are all ways to earn WOW Points.

During the first 6 months of the WOW program, employees earned points based on their participation. As the program has matured, Altra has adjusted the incentive structure. If employees accrue 600 points or more, they receive \$5 off of their biweekly health insurance premium payments and also earn a \$250 gift card. If employees earn between 500-599 points, their biweekly premium payment stays the same. If employees do not accrue at least 500 points, their biweekly premium payment increases by \$10.

In addition to the WOW program, employees are given a *Fitbit Zip*, a small electronic device, similar to a pedometer, that tracks distance traveled and calories burned. Employees are encouraged to wear this device daily to track their progress. Employees can sync the device to a computer every seven days to store their data and generate progress reports. The *Fitbit Zip* makes reporting physical activity easier for employees and employee feedback has been very positive. Employees report that they like being able to track their progress in an easy to understand format. The *Fitbit Zip* also keeps employees accountable since there is proof of their physical activity. The *Fitbit Zip* is integrated into the rest of the wellness program, as employees' physical activity can be used towards their WOW point total accumulation. Once employees reach 450 and 900 exercise points they receive an additional \$100 on their next paycheck.

## Barriers

*A small number of employees were resistant to the wellness program at the beginning, as they did not believe their health status should influence their health insurance premiums. Over time, the financial incentives have slowly persuaded more employees to participate. Today, a handful of employees choose not to participate and therefore pay higher premiums.*

## Employee Involvement

In the beginning, not all employees at Altra were enthusiastic about the wellness program, but over time, the incentives to participate persuaded a majority of employees to get involved. In order to build employee participation, Altra surveyed employees about their specific health and wellness interests. This survey generated ideas that Altra's Human Resources department used to create the WOW point system. Today, employees are able to provide ongoing feedback about the wellness program, generating new ideas to incorporate into the WOW program in the future.

## Community Activities

Altra believes in community service and encourages employees to volunteer to earn WOW points towards the wellness program. Altra is very involved in the community and sponsors a number of events, participates in local parades, family events, financial literacy programs, Junior Achievement, and United Way initiatives. Employees are involved on many non-profit Boards. Altra employees who volunteer to work the events or get involved with a local non-profit receive one WOW point for each hour of volunteer time. Altra believes that volunteering not only helps the community, but it also helps grow the employee. Research also indicates that volunteering is good for your health.

## Looking Ahead

Altra is working to include spouses in its wellness program. Altra expects that engaging entire families will spread the wellness culture and will result in lower health care expenditures in the future.

From Altra's point of view, businesses have a huge opportunity to have an impact on the health behaviors of their employees and their families since they see their employees every day. Altra's incentive to support wellness comes from its commitment to its employees and the desire to be able to continue offering quality health insurance coverage at an affordable price. Altra's leaders believe that the company's role is to support its employees in paying more attention to their health. Both Altra and its employees win when people are healthier.

## Advice for Small Businesses

- 1. Get the executives on board to create a wellness culture. Make sure they put their money where their mouth is.*
- 2. Maintain open communication with all employees. Share health care expenditure numbers with your employees so that they understand the true costs involved in providing health benefits.*

*Profile prepared by Kayla Brenner. UW PHI, MPH/MPA Candidate. October 2014.*