



**Dealing with Skyrocketing Health Care Costs:
How a Small Investment
Reaps Enormous Rewards**

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Introduction

It is the year 2010, and among volcanic eruptions, terrorist activity, and two separate wars, health care has become a leading topic in today's current events. Why? As a starting point, in 2005, 133 million Americans (almost 1 out of every 2 adults) had at least one chronic disease (1). Furthermore, seven out of ten American deaths each year are caused by a chronic disease (1). Not only are these diseases deadly, they are costly. It is projected that by 2020, the U.S. will spend \$685 billion a year in direct medical costs for persons with chronic diseases (2). Is your company contributing funds to this statistic because your employees are unhealthy? If so, it may be time to shift the way your company is dealing with employee health.

So how do you even begin to cope with the issues of rising health care costs? Prevention! It sounds simple; catch the problem before it turns into one. Unfortunately, it is not as easy as it sounds. Think about your employee population. How many of your employees sit at their desks for long hours at a time? More importantly, how many employees sit with poor posture or incorrect hand placement? How many make multiple trips to the vending machine for that "fully-loaded" candy bar? These issues may seem trivial, but that is not the case. Something as simple as incorrect posture can lead your employees to have chronic migraines or arthritis, costing the company a hefty sum in health care costs.

However, there is good news regarding this issue; chronic disease is preventable. If you do not want your employees' disease costs to take a huge chunk out of company profit, the lifestyle that is contributing to the disease needs to be adjusted. But you may be left asking yourself, "How is this done?"

Simple, just as you would go to your primary care physician for accurate health advice or an auto mechanic for your car maintenance, you want to solicit the advice of workplace wellness experts for your *preventative* employee wellness program.

There is a reason experts are necessary. Most companies are successful at what they do because they identify their core competencies and utilize them to their competitive advantage. So it comes as no surprise when a company tries to implement their own wellness program, they fail miserably. This is for two reasons:

- 1) Companies are not in the wellness business and preventative health care is not one of their core competencies. I go to my local car dealer when I need a new car, but not for advice on how to lose

20 pounds. Likewise, I would never ask my nutritionist or my personal trainer for information on the new car models that just came out.

- 2) The other issue that prevents a company from being successful is that they do not have a comprehensive wellness system in place. Just as a business plan is necessary for a company to be successful, a “wellness plan” is necessary for a wellness program to be successful. Not knowing this, many companies do what is known as the “splatter effect”; they arbitrarily implement various wellness initiatives with neither a process for integrating these programs together, nor a system for tracking and measuring progress and results. Programs like this often fail because they are not catering to the needs of the employees and progress is not measurable.

The key to a successful wellness program is that it is comprehensive. It is important to ensure that the company you choose to work with is able to address all your company issues in an integrated, easy to use system. For if one issue is addressed, yet other health issues are overlooked, employees can still be left dealing with health problems which, in turn, leads to increased company health care costs.



A True Wellness Company

Unlike other corporate wellness service providers out there, Tri Wellness is a true *wellness company*. This means that it is not simply an insurance company trying to create a wellness program to keep its clients happy, or another American businessman attempting to make a quick buck with the next “it thing” on the American business scene. Tri Wellness has wellness at its core; it is a company made up of health and wellness professionals who understand the idea of “comprehensive” wellness, and have the knowhow to create an effective culture of wellness within each company they work with.

In addition, Tri Wellness has developed a data-driven portal, which provides a systematic, comprehensive approach to wellness. While the idea of a portal may seem complicated, it is not.

The Tri Wellness connect portal is an integrated software system that incorporates all the elements necessary for a “comprehensive” wellness program at the click of a button. A comprehensive program

should include the following: Health Risk Assessments, biometric screening, behavior modification programs (programs to work with issues that cause chronic disease), challenges, and incentives.

This portal allows employees to plug-in to their entire wellness program with a few simple clicks. Such ease of use, coupled with integration of all programs listed above, allows Tri Wellness to efficiently and effectively create a culture of wellness company-wide. This approach allows Tri Wellness to target each employee's individual health risks, saving your company money.

As you continue to contemplate your own work setting, how to change it, and what wellness company to work with, take a look at the disease statistics that are plaguing American businesses. In a study done by the Center for Disease Control in 2005-2006, they found that 34% of the adult population (non-institutionalized) over 20 years of age was obese (3), 12% was diagnosed with heart disease (4), 32% had hypertension (5), 16% had high cholesterol (6), and 34.3% percent of these deaths were cardiovascular disease related (7). For those that are unaware, cardiovascular disease (CVD) is the number one killer in America. (8)

To put dollar figures next to some of these numbers, the American Heart Association estimates that in 2009 alone, the cost of cardiovascular disease and stroke totaled \$475.3 billion (9). Let's evaluate this statistic. There is a likelihood that all companies have a percentage of their employee base that has some form of cardiovascular disease. This means that they are paying large amounts of money for treatment, and we have only discussed the cost of 1 disease. This figure does not include any of the multiple other health risks that employees are subject to.

While these numbers are frightening, people forget that these "issues" don't have to be issues. Many deaths and health issues are preventable. Let's look at the three leading causes of disease and death that are completely preventable; tobacco use, improper diet and physical inactivity, and alcohol use. The three leading causes of preventable death are the result of unhealthy habits that can clearly be modified or prevented. Engaging your employees in healthy behavior and motivating them with guidance from a wellness professional will allow your employees to move toward a healthier lifestyle.

One aspect of the Tri Wellness Connect portal is that it provides a system to do just that. We connect your employee with a certified, highly-trained wellness coach which will help guide your employee to success. Unlike other wellness companies that provide minimal live support for their employees, the Tri Wellness coaches not only provide a line of support, but also a source of education. By having

companies provide employees with the resources to learn about their risk factors and act on them, employees are able to stay motivated to create change. In addition, the coach's presence is a constant reminder of what the employee needs to be doing in order to create lasting, healthy lifestyle change.

Remember that if the problem is not addressed it digs right into the company's pocketbook. This often forces companies to struggle to stay successful and competitive. In 2007, 162.5 million Americans received health insurance through their employer. The U.S. Chamber of Commerce notes that Medical Benefits take up 10% of gross payroll of companies (10). High premiums are the major reason for cutting costs. For this reason, it has become increasingly more difficult for employers to maintain health insurance, especially for small businesses. Being that small businesses are working on a smaller budget, many of them cannot afford to pay for large increases in premiums. Costs have increased to the point that most small businesses have stopped offering insurance all together. In 2008, 48% of businesses with less than 200 workers listed high premiums as the most important reason for not offering health benefits (10). It is only a matter of time before the costs rise to the point where it will be just as difficult for the large companies to provide similar benefits.

American companies are now dealing with health care costs that have doubled since 1998. In 1965, health care costs were 6% of U.S. Economic output, now healthcare costs are 18% (11).

Unfortunately the issue is getting worse rather than better, as costs continue to increase. If nothing is done to curb costs, health care trends are expected to continue moving upwards the way that they have been, meaning more and more companies will have to find ways to control costs (12). According to a Price Waterhouse Coopers report, health insurance costs are expected to rise 9% in 2010. Much of that rise is due to the fact that people who do have coverage are taking advantage of the coverage since many are uncertain about how long they are going to keep their current job.

In addition, according to a survey done by the National Business Group on Health, around 70% of employers believe that the new health care reform will only increase health care costs for companies and impinge on their benefits programs (13).

Again, every question comes down to cost. If you want to lower your health care costs, your employees must be healthier. Yet getting employees to change their lifestyle is difficult. It takes more than simply opening a gym, or starting a walking program. Real change needs a comprehensive system that integrates all aspects of health and provides employees with true support.

High Health Insurance Costs

Despite the data of increasing health care costs, it is possible for a company to control those costs. Health care costs can be maintained if employees are healthy because healthy employees don't need to rely as heavily on their health insurance, which lowers the cost for employers. This is good news for you.

Despite this train of thought and all the data presented, many employers are not taking an active interest in the health of their employee population. If the employee is the backbone of any company, how is this logical?

According to the Department for Health and Human Services, for every hundred employees that are at a company...

- 68 are overweight
- 30 have high cholesterol
- 26 have high blood pressure
- 25 have cardiovascular disease
- 21 smoke
- 12 are asthmatic
- 6 are diabetic



These employees walk through your front door every morning.

This could, potentially, be your employee population! Twenty-five percent of your population is plagued with the number one killer in the United States; cardiovascular disease. You cannot afford *not* to act!

Furthermore, according to a joint study done by Indiana University and Purdue University in 2006, 87.5% of health care claims are due to an individual's lifestyle which is due to risk factors listed above (14).

According to the American Journal of Health Promotion – unhealthy behavior can be very costly. A great deal of research has been conducted on the excessive costs experienced by an employer when their employees live an unhealthy lifestyle. Studies conducted at Steelcase and DuPont exemplify this.

Although the costs for various lifestyle behaviors, such as smoking and obesity, vary from company to company, the data clearly shows risk factors are associated with extra costs. (15)

Risk Factor	Steelcase ¹	Dupont ²
Smoking	\$285	\$960
Weight	\$222	\$401
Exercise	\$488	N/A
Alcohol	\$597	\$389
Seatbelts	\$196	\$272
Hypertension	\$327	\$343
Cholesterol	\$189	\$370

This chart illustrates the extra cost for an employee with the associated risk factor per year.

In addition, the journal illustrates that the more risk factors an employee has the more it costs a company.

Outcome Measure	Low Risk (N=671)	Medium Risk (N=504)	High Risk (N=396)
Short term disability	\$120	\$216	\$333
Worker's compensation	\$228	\$244	\$496
Absence	\$245	\$341	\$527
Medical & pharmacy	\$1,158	\$1,487	\$3,696
Total	\$1,751	\$2,288	\$5,052

Source: Wright, Beard, Edington, JOEM 44(12): 1126-1134, 2002

Research Conducted at the University of Michigan has shown that low risk employees (1-2 risk factors) have lower costs from short term disability, worker's compensation, absence, and health care costs whereas high risk employees (5 or more risk factors) have higher costs.

It is clear that in addition to being unhealthy, chronic disease is expensive. Costs can be lowered if risk factors are lowered. Yet most companies are unwilling to spend a great deal of money, since wellness appears to be an expensive investment. However, it does not have to be.

While it has been mentioned that there are many wellness programs that claim to offer thorough wellness programs (they often leave gaps or don't fully cater to the needs of employees), it has not yet been mentioned that these programs often have hefty costs associated with them. However, Tri Wellness has created a way to bring wellness to your employee's fingertips for less than \$5 per employee per month. It is a cost effective program that helps create a wellness environment for your company.

Tri Wellness has a strong system in place that motivates employees to turn their unhealthy patterns into long-lasting healthy lifestyle habits. The benefits from such a program are enormous, even if you simply get the employee to eliminate one risk factor you end up saving thousands in health care dollars.

Do Wellness Programs Work?

While the debate over the effectiveness of wellness programs continues, the evidence that points to their benefits is growing rapidly. One of the leading voices in the wellness field, Dr. Ron Goetzel, Vice President of Consulting and Applied Research for the Medstat group (a research organization dedicated to the study of Workplace Wellness) states:

“There are some in the industry that believe that wellness programs are simply a fad, (yet) we are spending more and more on the treatment side of health, essentially taking care of the problems that were not prevented through health promotion/disease promotion/ prevention.” (16)

Imagine Health Care Costs in the Form of an Iceberg...



Source: Loeppke, et. al., JOEM 2003, 45, 349-359 et.,al, Brady JOEM 1997, 39: 224:231

The costs Dr. Goetzel refers to above, costs that are associated with direct treatment of a disease, are known often the costs that most employers are concerned about. They are known as Direct Costs, and they include anything associated with directly treating the disease; such as doctor's visits, prescriptions, hospital visits, etc. However, if you take a look at the iceberg image, only 33% of health care costs actually come from direct health care costs.

Looking at the iceberg image again, it illustrates that most health care cost actually stem from indirect costs. Indirect costs are those associated with the disease indirectly; such as presenteeism, absenteeism, disability, and restricted activity. Most employers do not realize that indirect costs make up 66% of their health care costs.

Yet these indirect costs are preventable. Indirect costs are based on risk factors such as poor diet and lack of exercise. This in turn leads to employees feeling poorly and results in poor productivity. If employees are put in an environment where they take better care of their health, eat well, and exercise, they tend to have more energy and be more productive.

According to a study done by the Milken Institute, if measures are not taken to curb costs, the projected loss in productivity costs in 2023 for U.S. Employers is projected to be \$2,458 billion. That is 5 times the total of projected costs for treatment expenditures.

The study projects that approximately \$900 billion in productivity costs are preventable. In addition, it illustrates an additional \$200 billion in treatment expenditures. These costs are projected to multiply eight-fold if costs trend the way they are going now. This means that productivity costs will total \$32,229.2 billion in 2050 (17).

Think about your employees. Ask yourself, is your company working at its fullest capacity? If not, what effect is that having on your bottom line?

As mentioned above, these productivity costs are generally broken down into two categories:

Presenteeism and Absenteeism.

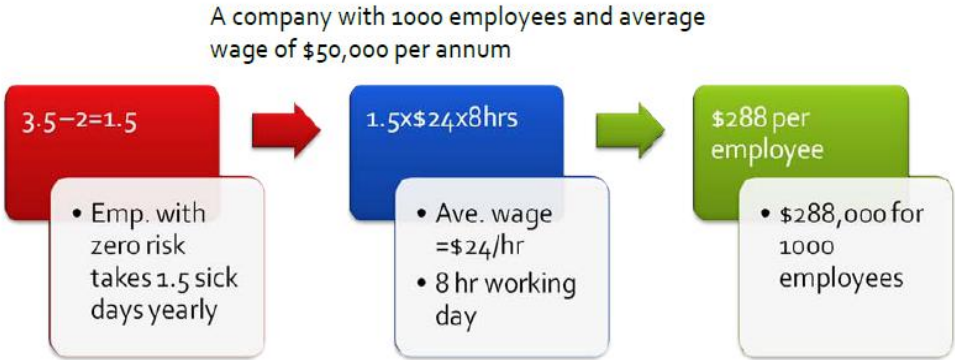
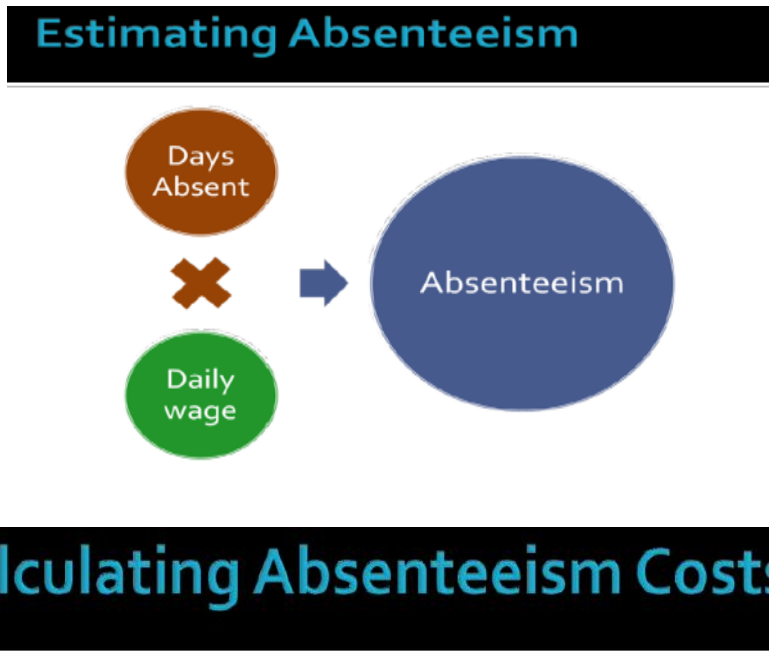
Absenteeism

Absenteeism is defined as “the habitual pattern of absence from duty or obligation.” This means that the employee is not present at their place of work. Not only is there a cost associated with the employee not being present since their work is not getting done, but there are more costs associated with paying a different employee to work overtime, or simply the cost of not having that work get done (18). Depending on the job, the absenteeism cost can be great, especially in industries that are heavily knowledge-based.

Often knowledge-based positions require teamwork and some interdependence among employees. Therefore the absence of a colleague could have a great affect on all other employees in a group.

According to the study “How to present the business case for Healthcare to quality employees,” the actual costs of absenteeism were 35% higher than costs initially calculated in the study (18). According to Mark Pauly, who is co-author of the study and a Professor of Health Care Systems at the University of Pennsylvania’s Wharton School of Business, “absenteeism costs can run upwards of \$74 billion annually for U.S. companies” (18).

How to Calculate Your Own Absenteeism Costs



Therefore the more absences a company can prevent, by contributing to an employee’s overall health, the more money it saves in the long run.

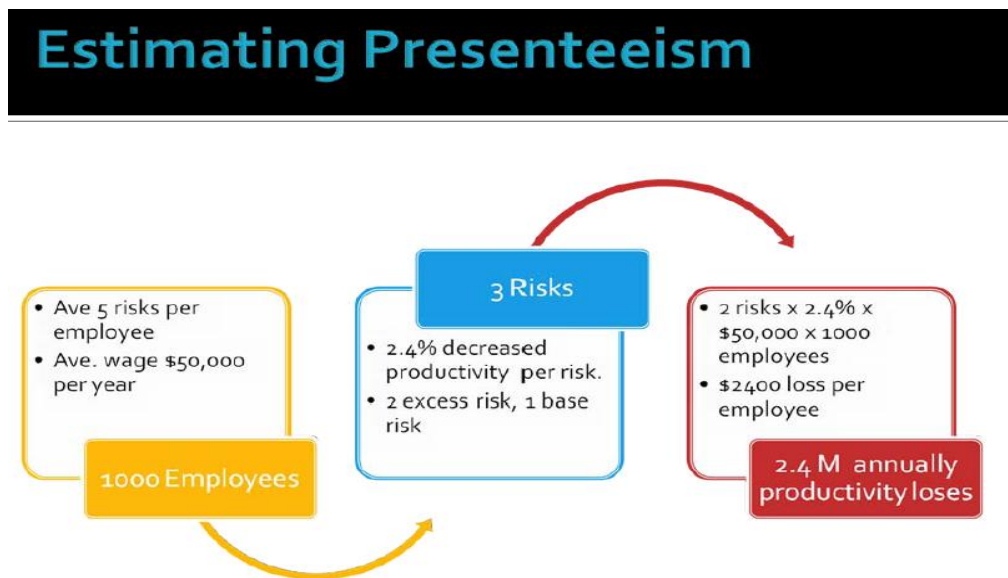
Presenteeism

The other condition that is a money guzzler for companies is presenteeism. Presenteeism is more difficult to define than absenteeism since the costs are not as clear as simply having the employee absent from work. Presenteeism occurs when an employee comes to work, however they are not working at their 100% optimal productivity. If an employee is not working at their “optimal ability,” yet they are getting paid as though they are working at their maximum, the company is losing out in

productivity costs. In addition, just like absenteeism affects the work of other employees, so does presenteeism.

Every employee has certain conditions that affect their level of presenteeism. These conditions are known as “risk factors”, i.e. any condition that affects their ability to work at their optimal productivity (i.e. smoking, high blood pressure, high cholesterol etc.). Based on the amount of risks one believes their company’s employees have on average (unless they have been measured with a Health Risk Assessment), they can calculate the cost the company is incurring due to presenteeism (19).

Calculate your own Presenteeism Cost



As stated above by the Journal of Economic Medicine, having employees come to work without being ready to function at their optimal ability is very costly to a company. For example, a study done by the Institute of Health and Productivity Studies at Cornell University found that up to 60% of total employees cost of illness came from presenteeism – people coming to work when they were not ready to do so (17).

Preventing Problems

Every year corporations are losing billions of dollars on issues that are preventable. By 2013, annual spending on health is expected to reach \$3.4 trillion and be more than 18 percent of the gross domestic product (14). With such projections it is likely that many companies will not be in the position to fund such extensive costs. Therefore in order to protect the financial well-being of a company and the health

of its employees, it is essential that employers look into lowering their productivity costs by improving overall employee health and well-being.

Potential Savings in Productivity

Health Risk Reduction Goal	Total Savings	Savings per Employee
10%	240,000	240
20%	480,000	480
30%	720,000	720
40%	960,000	960

A realistic expectation is to plan to reduce risks by 10-20% per year over several years

It's no secret that as you reduce risk, your productivity increases, and the money that is saved can be moved to other places.

Health Risks & Productivity



For Instance...

- 60% of the US Workforce works for self-insured companies
- On average, 12-14% of employees are Type II diabetic
- The average diabetic employee costs \$6.6k more in direct healthcare costs than a healthy employee

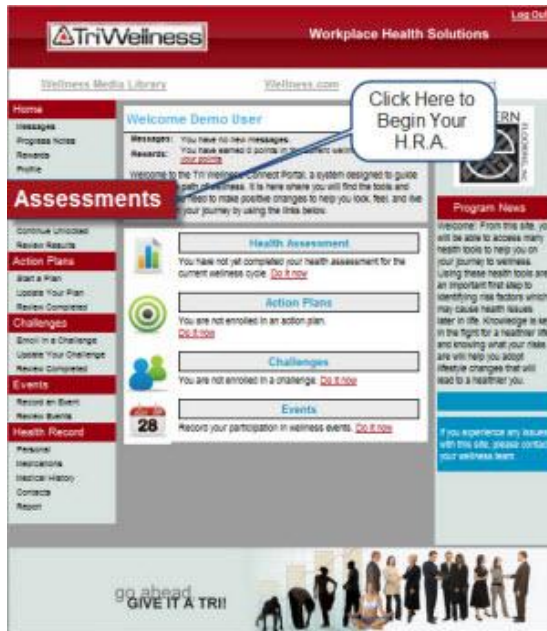
SOME SIMPLE MATH...

- > For a self-insured enterprise w 10,000 employees:
 - Approx 1,300 are diabetic
 - Additional costs ~\$8.5m
 - IF:
 - \$1k investment for 50% of that population (\$650k)
 - And 50% of them save 50% of the \$6.6k costs...
 - >\$1M annual savings – every year!

While the information speaks for itself and it is logical to think that healthier employees equal lower health care costs, there is still the matter of getting employees to be healthier. If a company cannot do that, then neither productivity nor absenteeism will decrease. What most companies do not understand is that in order to improve, the company needs to figure out its root cause. How is this done?

Health Risk Assessment

This is known as a Health Risk Assessment. While there are many variations offered by wellness companies, some being self-reported, some asking only vary basic questions, they do not produce effective results.



A thorough assessment combines both a self-reported assessment by the employee, and one done onsite by a health professional, often complemented by a biometric lab screening.

Unlike its competitors who feign wellness, Tri Wellness provides a thorough Health Risk Assessment. It is the combination of the self-reported employee assessment and a biometric lab screening that accurately evaluates where the company's risk factors lie so that they can be resolved. The fact that Tri Wellness makes it integrated and easy to use further increases employee motivation to participate.

This was the case with Johnson and Johnson, where employees that had taken the H.R.A were able to identify their risk factors, which led to a \$225 a year in savings for health care costs for each employee per year.

Once the company is assessed and the aforementioned wellness coaches meet with your employees, a plan is created. This is when a cycle of action and accountability begins. It is important that a Wellness program implements support programs that encourage the employee to carry out their action plans. These programs need to be catered to an employee's needs and often includes the following: Stress Management, Diabetes Prevention, Men's Health, and Women's Health.

Any company that does not offer these programs in a comprehensive manner is not providing you with all the services necessary for a successful wellness program.

So your question has been answered with regards to keeping employees active, motivated, and assessing their problems. Yet the question remains, how to get employees to participate initially and to continue participating?

Incentive Programs

In order to fully lock in participation, a comprehensive wellness program needs to implement an incentive component. According to American Psychologist Frederick Herzberg, who became one of the most “influential names in business management” and social motivational theory, states that human beings need to feel “job enrichment,” or rather that they are being rewarded for their efforts (20). This evaluation of human behavior with regards to “motivation theory” illustrates that employees are more likely to do something if they see a possibility for personal gain.

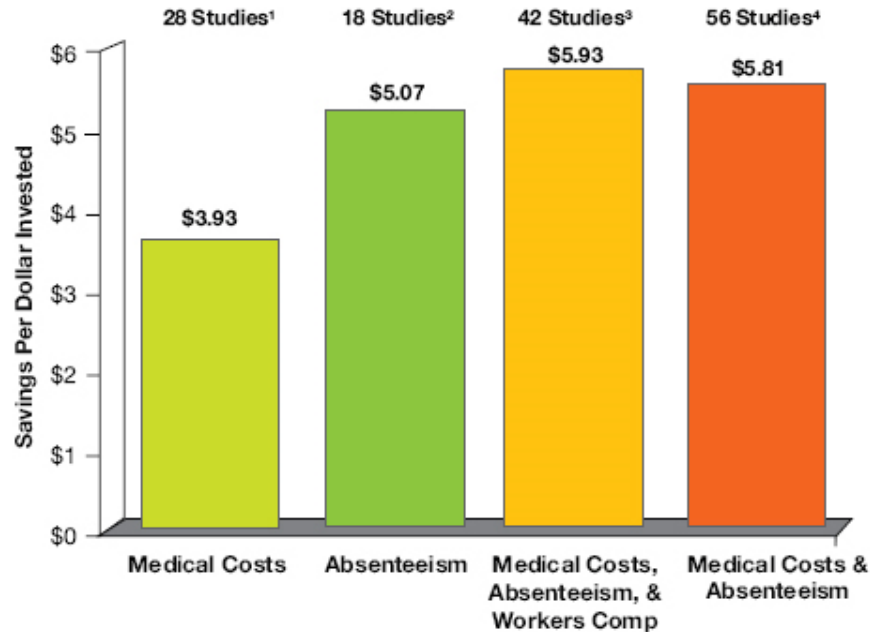
This was the case with Johnson and Jonson. They saved \$225 a year per employee when they offered employees a \$500 reduction in their medical insurance to do an H.R.A and had a participation rate of 93%, whereas Citibank only offered a \$10 incentive and had a participation rate of only 54% (21).



Yet an incentive program is not enough; it must be a correctly crafted incentive program. A correctly crafted incentive program will motivate employees to participate. According to Dr. Goetzel, when Johnson and Johnson first implemented their wellness program, they offered a \$500 incentive for people to take the H.R.A (or health risk assessment). Yet in order to keep the incentive, if the assessment revealed that you “were at risk”, you had to enroll in the wellness program.

This approach allowed Johnson and Johnson to ensure that their participants were following through with the program so that they were not simply wasting money. It’s been proven that just throwing money at an issue is not an effective way of solving it. The program that Tri Wellness offers has been crafted in this way, where every “wellness act” that an employee takes part in, they receive incentive points that they can then cash in for various rewards. Therefore, they are constantly being motivated towards increasing their wellness goals.

Although every company varies, a review of scores of published studies on worksite wellness found that the Return on Investment (ROI) is \$3.48:1 due to reduced medical costs and \$5.82:1 due to reduced absenteeism (14).



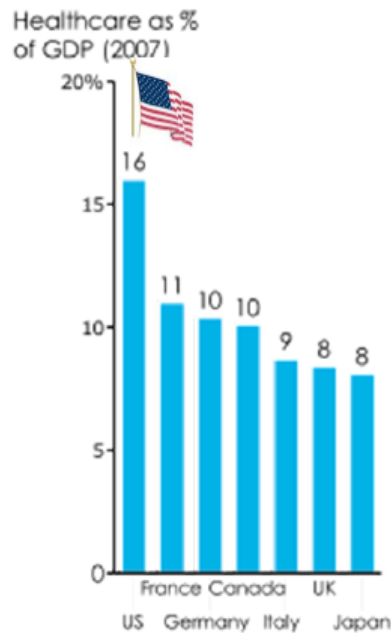
In the end, the employee is the company's most valued asset. If the backbone of a company is ill, it is going to cost more money to have it function than if it is healthy. With current reforms and with the predicted exponential rise in health care costs, companies cannot afford to wait to get their backbone healthy.

Where Does a Company Begin?

The first step is to do research and contact a wellness provider that is able to begin assessing the company's needs. When researching providers make sure that they provide the elements listed above; a comprehensive integrated program that assesses (H.R.A), educates and supports (Wellness coaches), and incentivizes a program.

It is becoming more and more difficult to argue against the data. Wellness programs that are comprehensive in scope fully attend to the needs of the employees. Although the statistics are new, time is of the essence; health care costs are rising and becoming more unsustainable.

rising costs of health care affecting both employers and members



Therefore it is time to ACT!

How to Save Money or Gain Funding

1)-Include the wellness program as an incentive for insurance premium cost sharing. For example offer employees \$50 off of their insurance premium, if they participate in a wellness program. If they do not participate then they have to pay \$50. If you do this, non-participating employees end up funding the cost of the program for the participating employees.

2) - Employers can switch to a Health Savings Account associated with a high-deductible health plan. While there are many Health Savings Accounts out there, a Health Savings Account is generally a “tax-advantaged” account, so the funds that are put into the account are not subject to federal income tax when they are put into the account. Furthermore because there is a high-deductible, premium costs are very low.

Therefore insurance only costs money if employees are using it. However it is important to research which type of Health Savings Account is best suited for your company.

3) – For companies that are eligible, there are certain grants given by government and private organizations which companies may be able to use to fund wellness programs.

Despite all the information, the bottom line is that you want to increase your company's bottom line. If you are truly interested in creating a culture of wellness that will allow your employees to step into a healthier version of themselves, making them more energized, healthy, and productive, then you need a company that will be able to attend to each of your employee's individual needs. Tri Wellness is a leader in its field. Its programs are more thorough than any competitor you will find, and its competitively priced system will allow your company to increase its health and its wealth simultaneously!

For more information contact:

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Or visit:

www.triwellnesstoday.com

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