



# HOW ONSITE HEALTHCARE PROGRAMS HELP YOUR BLUE-COLLAR EMPLOYEES

Guide to Improving Employee Wellness & Reducing Health Care Costs

TargetCare

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**INTRODUCTION  
TO BLUE-  
COLLAR  
EMPLOYEE  
WELLNESS**

**CHAPTER 1**

# WHY INVEST IN ONSITE HEALTHCARE?

A recent “Wellness in the Workplace” study found that over 80% of employers said they were planning to increase their wellness and well-being budgets in 2019. More than twice as many employers said workplace wellness and well-being programs are important to their employee benefits mix (77%) than did a decade ago (33%).

Why invest in bringing healthcare solutions to the workplace to tackle employee wellbeing? Many employers in many different industries invest in corporate wellness programs for different reasons.

## EMPLOYER CHALLENGES

### CONTROLLING COSTS

Healthier employees are less costly.

### REDUCING ABSENTEEISM

Healthier employees miss less work.

### INCREASING PRODUCTIVITY

Healthier employees are more productive.

### IMPROVING EMPLOYEE MORALE & ENHANCING ORGANIZATIONAL IMAGE

A company that cares about the health of employees is often seen as a better place to work.

# WELLNESS IS NOT "ONE-SIZE-FITS-ALL"

As an employer, you have the opportunity to engage and strengthen your culture and develop your people through a well-being program. But you need to meet your people where they are. Each workforce is unique and should be treated so when addressing employee health and well-being. This reigns remarkably true when implementing a program with the blue-collar population.

**BLUE-COLLAR JOBS ARE OFTEN BOTH PHYSICALLY AND PSYCHOLOGICALLY DEMANDING, AND PRESENT SOME OF THE MOST DIFFICULT CHALLENGES WHEN IT COMES TO HEALTH AND WELL-BEING IN THE WORKPLACE.**

**HOWEVER, THIS POPULATION TENDS TO SEE A HIGHER RETURN ON INVESTMENT IN A HEALTH PROGRAM BECAUSE THEY HAVE THE MOST ROOM FOR IMPROVEMENT.**







**WHY HEALTH  
& WELLNESS  
IS IMPORTANT  
FOR YOUR  
WORKFORCE**

**CHAPTER 2**

# HEALTHCARE COSTS CONTINUE TO RISE

According to the 2021 Large Employers' Health  
Care Strategy and Plan Design Survey:

**5.3%**

## RISE IN TOTAL COST OF HEALTH BENEFITS

TOTAL COST OF HEALTH BENEFITS  
IS EXPECTED TO RISE 5.3% IN 2021

**\$15,500**

## COST PER EMPLOYEE

TOTAL COST OF HEALTH CARE  
PROJECTED TO RISE TO AN AVERAGE  
OF \$15,500 PER EMPLOYEE IN 2021

**70%**

**AMOUNT COVERED BY EMPLOYER**  
EMPLOYERS WILL COVER NEARLY 70%  
OF HEALTH CARE COSTS WHILE  
EMPLOYEES WILL BEAR ABOUT 30%,  
OR NEARLY \$4,500

**45%**

**OF EMPLOYERS**  
WILL VIEW THEIR HEALTH CARE  
STRATEGY AS AN INTEGRAL PART OF  
THEIR WORKFORCE STRATEGY IN  
2021, UP FROM 36% IN 2019





# EMPLOYERS NEED TO LOOK BEYOND 2023

**The future may be uncertain, but a few ways businesses will be able to better manage an expected roller-coaster in health care costs and premiums are through:**

- **A rigorous approach in the way they purchase health care benefits**
- **Leveraging digital health technologies and out-of-the-box solutions**
- **Direct partnerships with physicians and experts in prevention and population health management**

Given the rising health care costs, do not seek a short-term fix by raising copayments, deductibles, and other out-of-pocket costs for next year. While this strategy may initially reduce spending on health care, studies show that it will disincentivize employees to seek preventative treatment. In fact, families with higher deductibles are less likely to take their children to see the doctor, even when the visit is free. Over time, this leads to worse health outcomes for employees and their families, which also means much higher costs.

# REASONS EMPLOYERS SHOULD CARE ABOUT PROVIDING HEALTHCARE BENEFITS FOR BLUE-COLLAR WORKERS:

## COSTS

Control costs. The average Cost/Benefit ratio for wellness programs is \$3.48 saved per \$1 invested.

## PRODUCTIVITY

Increase productivity. Presenteeism can be described by employees who are physically present at the workplace, but ineffective. Working while ill (mentally or physically) can cause distraction, productivity loss, poor health, exhaustion, etc. The cost of lost productivity is double or even triple the cost of health care.

## HIRING/RETENTION

Hire and retain top talent. Companies are now having a more difficult time finding blue-collar workers than white-collar workers. A 2018 report by Deloitte and The Manufacturing Institute projected that between 2018 and 2028, there could be as many as 2.4 million unfilled manufacturing jobs. That labor shortage, the report said, would have an estimated \$2.5 trillion negative economic impact in the U.S. Given the current labor shortage, it is crucial that blue-collar employers focus on offering a comprehensive wellness program, as great benefits are essential for attracting and retaining workers.



**3 BIGGEST  
CHALLENGES  
BLUE-  
COLLAR  
WORKERS  
FACE**

**CHAPTER 3**



# Health Literacy

HEALTH INFORMATION AND SERVICES ARE OFTEN UNFAMILIAR, COMPLICATED AND TECHNICAL

**Certain populations are most likely to experience limited health literacy:**

- Adults over the age of 65
- Racial and ethnic groups other than white
- Recent refugees and immigrants
- People with less than a high school degree or GED
- People with incomes at or below the poverty level
- Non-native speakers of English

# 12%

of English-speaking adults in the U.S. have proficient health literacy skills

**Studies have linked limited/low health literacy to:**

- Higher medical costs
- Higher utilization of expensive services, such as emergency care and inpatient admissions
- Worse health outcomes; increase of chronic conditions
- Higher risk of death

**A comprehensive healthcare program for blue-collar workers should conduct baseline health assessments, explain to the employee what their health information means, and provide clear action steps the employee can take to improve their health.**



# Access to Care

**BARRIERS TO CARE THAT BLUE-COLLAR EMPLOYEES EXPERIENCE AND HOW ONSITE WELLNESS PROGRAMS COMBAT THEM**

## **Lack of Insurance Coverage**

makes it difficult for people to get the health care they need. When they do get care, it burdens them with large medical bills. Onsite wellness fills the gap by providing employees with the convenient, quality, comprehensive healthcare they need- at no cost to the employee.

## **Lack of Preventive Services**

can result in higher emergency room utilization and higher costs. Onsite wellness brings preventive screenings and other vital tests to the employee, which can reduce their risk of developing or worsening chronic conditions, ultimately controlling healthcare costs.

## **Lack of Primary Care Physician (PCP)**

means employees often don't get the care they need, over-utilize emergency room services, are less educated about their health risks and more likely to develop costly conditions. Onsite health programs help with health navigation by connecting employees to a PCP and providing additional education on available health resources.

"Very few of my blue-collar employees have primary care physicians, and it's not debatable on how successful the onsite clinics have been."

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# Affordability

**COST IS A MAIN BARRIER TO CARE FOR BLUE-COLLAR EMPLOYEES**

**Cost is one of the biggest reasons why blue-collar workers lack insurance coverage, preventive services and a Primary Care Physician.**

At the end of the day, cost is often what prevents people from seeking any care at all. Knowing that blue-collar workers tend to have lower incomes, it simply comes down to “can I afford this or not?” When an employer invests in an onsite wellness program for a blue-collar workforce, they provide them access and availability to a level of care they couldn’t afford on their own.

**\$25,430**

**AVERAGE SALARY OF AN ENTRY-LEVEL BLUE-COLLAR WORKER**

**\$39,033**

**AVERAGE SALARY OF A SENIOR-LEVEL BLUE-COLLAR WORKER**



**DEMANDS OF  
A BLUE-  
COLLAR JOB  
& HOW THEY  
AFFECT  
WORKERS**

**CHAPTER 4**

# TOUGH WORKING CONDITIONS

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Blue-collar workers are often working inside a manufacturing plant setting, dealing with heavy machinery. Their daily tasks are often physically exhausting and can be taxing on the body, making them more prone to injury.

Wellness can have a positive impact on safety metrics.

Workers who are less healthy are often responsible for more accidents on the job. If these workers were more educated on the importance/correlation of staying healthy (with a nutritious diet, regular exercise, quality sleep, etc.) and given the resources to do so, they could protect themselves and others from more injuries, and build up their physical resilience.





# LONG HOURS & DEMANDING SHIFTS

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Blue-collar workers often work up to 60 hours a week. They start early, end late, and work through the night or other odd hours. This can take a serious toll on employees' sleep schedules and emotional well-being, leading to mental health problems such as chronic stress and burnout.

Provide programs that educate employees on the importance of taking care of their emotional wellbeing. This can help employees become more mentally resilient, increasing their ability to adapt in the face of adversity, trauma, tragedy, or significant sources of stress. Make sure to build in ways to point employees toward support, including making clearer connections to an EAP or other existing programs your company offers.



# LOW WAGES


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Some blue-collar workers may not earn a salary - instead, they might work for hourly wages or receive payment for every item produced or assembled. In some cases, blue collar employees might require the protection of a union to maintain the security of hours and future work. Likewise, there may be insecurity about the stability of their job, whether it be dependent on a contractual agreement with a third party or temporary.

A comprehensive onsite program should address financial wellbeing along with physical and mental health. Educating employees on the importance of saving, budgeting, etc., and providing them with the tools they need to deal with financial stress can help tremendously.







**BLUE-  
COLLAR  
WORKERS &  
RISK FOR  
CHRONIC  
DISEASE**

**CHAPTER 5**

# CHRONIC DISEASE RISK

## PEOPLE WHO REPORT THEY ARE OBESE ARE MOST LIKELY:

- Male
- Between the ages of 45-64
- To have a blue collar job if employed (transportation workers have the highest rate)
- To make less than \$36,000 a year
- To have a technical/vocational education or no high school degree

# 3X

Professional drivers, manufacturing workers and cleaners have a threefold increased risk of type 2 diabetes compared with other occupations.

# 1/3

of blue-collar workers are smokers, whereas one fifth of white-collar workers are smokers, according to the Centers for Disease Control and Prevention (CDC).

## MENTAL HEALTH ISSUES:

- Working long/odd hours often means poor sleeping patterns and a lack of quality sleep. This can lead to thinking irrationally, irritability, poor decisions in other parts of your health (like turning to alcohol, drugs, unhealthy, cheap foods, etc.).
- These behavioral of decisions can lead to developing comorbidities like hypertension, obesity, diabetes, etc.



# REDUCING RISK

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**Bringing healthcare to the workplace can help reduce employees' risk for chronic disease by highlighting modifiable risk factors that are within the employee's control.**

**A program that implements biometric screenings and ongoing health coaching:**

1. Helps employees understand what their risk is for developing chronic disease
2. Educates them on the modifiable behaviors that are driving their risk
3. Provides them with the necessary action steps they can take to reduce their risk for chronic conditions

**By focusing on modifiable risk factors such as high cholesterol, high blood pressure, inactivity, etc., employers can reduce their employees' chances of developing chronic disease, thus reducing healthcare costs.**







FORMING AN  
ONSITE  
SOLUTION  
FOR BLUE-  
COLLAR  
WORKERS

CHAPTER 6

# FORMING THE PROGRAM

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**BLUE-COLLAR WORKERS ARE LESS LIKELY TO ENGAGE IN WELLNESS PROGRAMS EVEN THOUGH THEY STAND TO GAIN THE MOST. WHEN IMPLEMENTING A WELLNESS PROGRAM, MAKE SURE YOU HAVE AN ENGAGEMENT STRATEGY THAT CONSISTS OF:**

## **CLEAR COMMUNICATION**

- Address privacy concerns
- Communicate and promote the program early on during all-employee meetings and open-enrollment meetings
- Accommodate all languages inside the workforce

## **SIMPLICITY**

- Wellness programs need to be simple and easy to complete
- If you are offering technology-based solutions, make sure you effectively communicate the value and make them user- friendly:
  - Take screenshots of the portal and create demos
  - Teach the technology at onsite screenings or lunch and learns
  - Incentivize activities on the portal that are easy to complete, like watching a webinar

## **ACCESSIBILITY & CONVENIENCE**

- Ensure all employees can access the program from anywhere and at any time→ offer wellness programs during a timeframe that align with your different shifts and crew teams
- Accommodate all technology levels. If your program isn't accessible or convenient for everyone from the smartphone user to the flip-phone user, you might need to rethink your strategy to determine if your program is giving your employees the best chance to engage





# FORMING THE PROGRAM

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## ENCOURAGE HIGH PARTICIPATION

- Offer a strong incentive (recommended \$600 per year premium differential)
- Leadership buy-in→ get managers involved and find wellness ambassadors throughout the organization who can take on some of the responsibility for promoting the program and nurturing a healthy culture

## BENCHMARK YOUR RESULTS

- Be able to benchmark the effectiveness of your program through reporting and ongoing activity tracking

## SHARE SUCCESS STORIES

- Hearing inspiring stories about how other employees have benefitted from the wellness program can be powerful and motivating, especially for blue-collar groups

## INCLUDE SPOUSES

- Involving spouses in your wellness program can help get the whole family on board to make positive changes and hold employees more accountable. It can also help improve communication and support for employees
- If you don't want to include spouses long-term, you can make it a two-year initiative

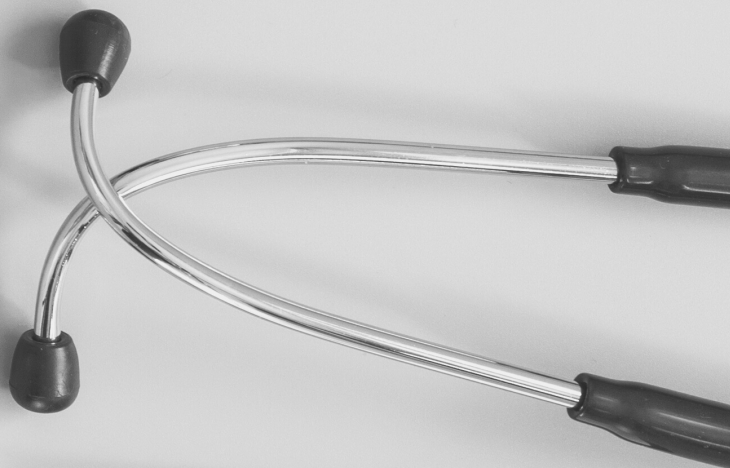


I kept trying to get our wellness provider to show us something that demonstrated value and ROI. They just couldn't get us the information, so I finally reached the point of asking our broker, 'What else is out there?'



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**INTERNAL  
WELLNESS  
VERSUS  
HIRING AN  
OUTSIDE  
VENDOR**



**CHAPTER 7**



# INTERNAL WELLNESS VS. OUTSIDE VENDOR

Now that you know the key things to keep in mind when implementing an engaging wellness strategy, you need to decide who is going to execute it.

There are pros and cons to doing healthcare programs internally versus hiring a vendor, however, vendors are generally less expensive and have more experience.

Plus, hiring a vendor means less of a burden on the Human Resources department. If you decide to hire an outside vendor, keep in mind the following questions.

# CHOOSING YOUR VENDOR

## DO YOU & THE VENDOR SHARE A SIMILAR VISION?

- Determine if the vendor's philosophy around health promotion is consistent with your company's philosophy.
- Discuss your goals and objectives and how the vendor's product/service can meet the needs of your company.
- Coordinate a presentation or demo with your company and request a proposal from the vendor.

## WHAT IS THE QUALITY OF THE VENDOR'S SERVICES AND SOLUTIONS?

- Ask to view the following:
  - Experiential documentation of health or cost impact
  - Evaluative data to support the effectiveness of their programs
  - Can the vendor provide integrated products/services or does it specialize in one area?
  - Will the vendor customize the product to meet the needs of your company?

## WHO ARE THE PROFESSIONALS INVOLVED?

- What type of education and training do the health professionals involved with the program have?
- Is the performance of the health professionals audited by the vendor for effectiveness, efficiency, accuracy, etc?



# CHOOSING YOUR VENDOR

## WHAT DOES THE DELIVERY AND CUSTOMER SERVICE LOOK LIKE?

- Does the vendor provide you with an “account manager” who will take full responsibility for your complete customer satisfaction?
- Establish clear expectations with all parties involved in writing.
- Establish a contract with your organization and the chosen vendor.

## WHAT KIND OF EVALUATION AND REPORTING WILL YOU RECEIVE?

- Does the vendor collect adequate and accurate data on activity and outcomes?
- Can the vendor provide reports and other aggregate data in appropriate electronic formats?

## WHAT IS THE PRODUCT COST AND VALUE?

- Is the cost of the product/service competitive with the cost of other vendors? Is the pricing all-inclusive (no hidden costs)?
- Do the results of the product/service justify the price?





**10 ACTION  
STEPS TO  
IMPROVE  
EMPLOYEE  
HEALTH  
NOW**

**CHAPTER 8**

# ACTION

## IMPROVE EMPLOYEE WELLNESS

### 1. OFFER VIRTUAL OR ONSITE LUNCH & LEARNS

Use lunch breaks as time to educate your employees on how to make healthier food choices and the benefits of living a healthy lifestyle. You can even send out a survey or ask employees what specific health topics they're particularly interested in.

### 2. INCLUDE WELLNESS CONTENT IN COMPANY NEWSLETTERS

A newsletter can be one of the most effective ways to provide wellness content to your employees. If you do not currently have a vendor who provides you with a health and well-being newsletter, create a permanent section in your company's newsletter that is devoted to wellness content, activities and education. The content could be anything health-related, such as nutrition, walking, healthy recipes, etc.

### 3. COLLECT AND DISTRIBUTE EMPLOYEE SUCCESS STORIES

These could be related to weight loss, sporting event wins, or other wellness activities that promote something successful that an employee did which pertains to their health. Publish these stories in your company newsletter, website, or as an advertisement on the bulletin board in the break room.

# ACTION

## IMPROVE EMPLOYEE WELLNESS

### 4. PROMOTE CANCER SCREENINGS

Preventive screenings are the key to detecting, treating, and fighting cancer early on. Many people do not know they have cancer until they get a screening, so it's crucial to promote these tests as part of your wellness program. Screenings help educate employees on their health and determine if any further action needs to be taken.

### 5. PROMOTE YOUR COMPANY'S EAP SERVICES

If your company has an Employee Assistance Program, make sure your employees know about it. Whether it is due to family problems, psychological disorders, or grief, when employees are stressed or struggling with mental health, it affects their performance at work. However, many employees do not feel comfortable asking for help. Making sure your employees understand the mental health resources available to them can help them become happier, healthier, more productive workers.

### 6. PROVIDE ONSITE OR VIRTUAL FITNESS CLASSES

Studies show employees are far less stressed on the job after they've had the chance to exercise. Whether virtual or onsite, group fitness classes can hold employees accountable, provide comradery, and help motivate employees to workout.



# ACTION

## IMPROVE EMPLOYEE WELLNESS

### 7. OFFER FLU SHOTS & OTHER PREVENTIVE VACCINES

Make preventive health convenient to your employees by bringing flu shots to the workplace. By offering flu shots to your employees, you can improve vaccination rates in your employee population, reduce the risk of absenteeism from flu-related symptoms, and create a more productive environment through flu season.

### 8. FACILITATE EMPLOYEE SPORT OR RECREATION TEAMS

Most employees want to represent their company in some way that makes them proud. One option is to create recreational sporting teams that employees can participate in. Although these may not be professional sporting events, they are an opportunity to advertise your company, encourage physical activity and comradery, and simply add a fun way for employees to engage in company culture.



# ACTION

## IMPROVE EMPLOYEE WELLNESS

### 9. INTEGRATE HEALTH COACHING

One-on-one health coaching is crucial to getting blue-collar employees to make long-term lifestyle changes that improve their health. The job of a health coach is not only to review with an employee their current health status, but educate them on their risk factors and make personalized suggestions on how to improve their health. The ongoing conversations and personal connections that health coaches form with employees provides the accountability and motivation they need to inspire real change.

### 10. COORDINATE A HEALTH SCREENING

Due to lack of a Primary Care Provider, employees often neglect to get annual physicals. Knowing this, screenings are crucial because they can help make employees aware of any underlying health issues or risk factors they may have. Health screenings measure the employee's biometrics, such as height, weight, BMI and blood pressure. They also consist of a blood draw that checks cholesterol levels, glucose levels, Hemoglobin A1C, and more. Health screenings can also help employers understand the overall health of their population, giving the employer a better chance of avoiding future large claims.



**CONCLUSION**

**CHAPTER 9**

# WHY INVEST IN WELLNESS IN THE FIRST PLACE?

Many employers choose to invest in wellness to:

- Improve employee morale and loyalty
- Lower healthcare costs
- Reduce absenteeism
- Achieve higher productivity

When thinking about offering an onsite healthcare program, remember it cannot be a “one-size-fits-all” approach. Blue-collar workers face unique challenges when it comes to health care, such as:

- Health literacy
- Access to care
- Affordability

An onsite healthcare program can address these challenges through health care navigation, filling gaps in care, one-on-one meetings with a nurse practitioner and more.

**Blue-collar employees need wellness more than others, meaning they stand to gain the most from a program.**

While blue-collar employees face barriers to health care, they also deal with the common demands of a blue-collar job:

- Demanding shift-schedules
- Long/odd hours
- Tough working conditions.

These demands can be physically and mentally taxing on employees, putting blue-collar populations at a higher risk for obesity, chronic disease, and other lifestyle-related risk factors.



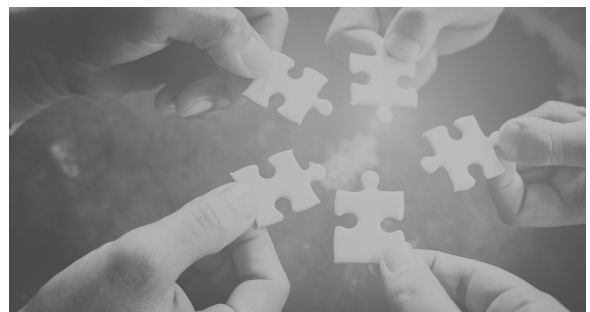
# MOVING FORWARD WITH A PROGRAM

Once you decide to move forward with a wellness program, it's crucial that you implement an engagement strategy that is clearly communicated, simple, accessible and convenient for employees to participate in during work hours.

**Other things to keep in mind when implementing an onsite healthcare program:**

- Encouraging participation is crucial, as blue-collar employees tend to be less engaged. Do this by providing an incentive and gaining leadership buy-in.
- Benchmarking your success can help you understand the effectiveness of the program through reporting and ongoing activity tracking.
- Including spouses can provide accountability and improve communication and support for employees.

Taking on all of these initiatives at once may seem daunting on your own, so consider choosing an outside vendor to help do the heavy lifting and take the burden off of your Human Resources team.



# SEEING A RETURN ON INVESTMENT TAKES TIME

In reality, It takes time for your program to get off the ground, and even longer before you start to see the return on investment. Keep in mind that this is a long-term commitment, especially for blue-collar organizations, but it will be well worth the wait.

**Looking to  
Get Started?**

**Let's Talk!**

