

SPECIAL SUPPLEMENT
MARCH 13, 2015

BBJ

BOSTON BUSINESS JOURNAL

HEALTHIEST employers 2015

A BIGGER BITE AT THE APPLE

WHILE AN APPLE A DAY MIGHT KEEP THE DOCTOR AWAY,
THESE BAY STATE COMPANIES ARE DOING MUCH MORE TO
KEEP THEIR EMPLOYEES HEALTHY, PRODUCTIVE AND WELL.

LARGE COMPANY WINNER
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HEALTHIEST EMPLOYERS



W. MARC BERKSKU

Linda DePoto, coordinator of health promotion and productivity at NFP Corporate Services in Norwell, works out on the rowing machine in the in-house gym.

LARGE COMPANY WINNER | NFP CORPORATE SERVICES

NFP Boston takes a turn as a wellness model

BY KEITH REGAN
Special to the Journal

The Boston office of NFP Corporate Services has long served as a testing ground for wellness programs, both for the consulting firm's 3,300 employees and for the advisory firm's corporate clients, who are looking for tried and tested strategies to get their own workforces into shape.

NFP, which is headquartered in New York, was founded in 1999 and operated as a publicly traded company for a decade before being taken private again in 2013. It offers health benefits insurance consulting and retirement planning advice to corporate and individual clients alike.

► CLOSER LOOK

NFP Corporate Services

Employees: 3,300
(500 regional)

in the local office now being rolled out to all NFP employees.

"Boston is the model," said Wellness Director Ali Winslow. "We've really worked hard with our team to create a program that could become a platform for the entire company's wellness work."

The work earned NFP the Boston Business Journal's Healthiest Employer award in the large employer category, companies with at least 500 employees.

Like many of its clients, NFP has grown its wellness program from the grassroots, starting with a loosely organized collection of programs six years ago. For NFP, however, the work is always two-fold: Not only will the wellness programs be deployed for its own employee base, but it will also help determine what

advice NFP consultants are providing clients.

Already, NFP has seen the wellness work bridge divides within the firm, with challenges between offices and regions, said Taylor Cate, the company's health promotion and productivity coordinator.

"Our goal is to be comprehensive in our wellness program for not only employees' health but financial wellness, stress management, fitness, and nutrition," Cate said. "We offer challenges between offices, within the office, and encourage employees to participate by doing walking or standing meetings, talk about wellness during internal meetings, and utilize our champs program to reach out to our employee population."

Winslow said sometimes the most important wellness activities are those that focus on fun and giving to others. The firm takes part in "Movember," with many male workers growing beards and mustaches to mark Men's Health Month, and last year a dunk tank event in which employees purchased chances to knock their supervisors into the drink. Both were huge hits.

Financial incentives are also a powerful tool, NFP found. Last year, employees earned points with wellness participation that could be converted into gift cards. "I know people who did a lot of their Christmas shopping with the gift cards they saved up for by checking into the gym or doing a class," Winslow said.

Looking forward, NFP is eager to get data back from the first year of its formal program, analytics that will help lay the groundwork for a move to a high-deductible, consumer-driven health insurance offering that gives employees opportunities to reduce their medical insurance costs. NFP has also learned to hone its wellness communication strategy, keeping employees' busy lives in mind.

"People get inundated in the corporate world with emails and messages," Winslow noted. "The No. 1 thing we try to focus on is making it possible to get started with baby steps because we have seen that once things get started, it can catch on."

LARGE COMPANY FINALISTS

LARGE COMPANIES SEEING LARGER BUY-IN FOR WELLNESS

With at least 500 workers each, these large employers take pride in some of the accomplishments stemming from their wellness programs. Below are some examples:

— Keith Regan

Cambridge Health Alliance

Employees: 3,461

233 — Percent increase in participation in annual pedometer challenge from year 1 to year 2

Granite Telecommunications LLC

Employees: 1,260 (1,060 regional)

\$800,000 — Investment made to expand on-site fitness center in 2014

Biogen Idec

Employees: 4,947 (3,176 regional)

54,888 — Total on-site health club visits, 2014

HP

Employees: 77,000+ (600 regional)

77.8 — Percentage of employees engaged in wellness program in 2013

Tufts Health Plan

Employees: 2,336

34 — Percentage of employees who belong to fitness center at Watertown HQ

EMC Corp.

Employees: 27,761 (9,420 regional)

776 — Number of telemedicine consultations conducted in first four months of pilot program

State Street Corp.

Employees: 15,000 (7,100 regional)

35 — Percentage of workers who registered for BeWell program

Babson College

Employees: 811

171.7M — Steps walked during 2014 walking challenge

Wellesley College

Employees: 1,200

258.3M — Total steps walked during the "Active You" walking challenge.

Blue Cross Blue Shield of Mass.

Employees: 3,260

80 — Percentage of BCBSMA employees engaged in the Healthy Blue Program in 2014

\$600 — Total wellness incentives now available

Kronos Inc.

Employees: 2,900 (1,150 regional)

\$300 — Incentives available to employees and spouses for wellness activities

500 — Number of group exercise classes offered

Movement Mortgage

Employees: 1,740 (5 regional)

80 percent — Participation rate realized in first week of program roll-out

Southcoast Health

Employees: 7,244

88 — Percentage of employees declaring themselves and spouses to be tobacco-free in 2014

Mount Auburn Hospital

Employees: 1,800

20.5M — Stairs climbed by winning team in Take the Stairs Challenge

Hines

Employees: 2,045 (23 regional)

40 — Percentage of employees completing a health-risk assessment in 2014

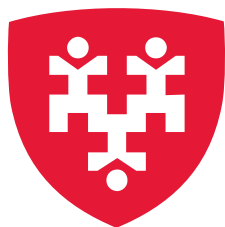


For more on the large company finalists go to www.bizjournals.com/boston

Wherever, whenever companies
are working hard to get
healthy and stay that way ...

Count Us In.

Congratulations to all of this year's honorees.
We applaud your dedication to employee health and wellness.



Harvard Pilgrim
Health Care

HEALTHIEST EMPLOYERS

MIDSIZE COMPANY WINNER | GENTLE GIANT MOVING CO.



W. MARC BERNSAU

Tom O'Gorman, Gentle Giant's director of sales and marketing, goes for one more pull-up under the watchful eyes of Dr. John Zimmer.

For this moving company, being healthy is a Giant requirement

BY JAY FITZGERALD
Special to the Journal

Gentle Giant Moving Co. doesn't just want healthy employees. By its very nature, the Somerville company literally needs healthy employees if it's going to succeed in its business of moving and storing oftentimes heavy, awkward household

and office items for its thousands of clients.

That's why all local Gentle Giant movers, both male and female, must first pass a key physical test before they can actually start working: Running up and down the steps at Harvard Stadium — all 37 sections of them and within 40 minutes. No exceptions.

"It's very tough and that's why you

need tough people who can do the job," said Larry O'Toole, chief executive and founder of Gentle Giant.

But Gentle Giant doesn't stop with just hiring healthy people. The company provides an array of fitness and wellness services, including yoga and meditation classes, CrossFit training, sponsored team sports such as softball and basketball, walking and biking challenges,

► CLOSER LOOK

Gentle Giant Moving Co.

Number of employees: 300 (winter) to 400 (summer)

Number of employees participating in fitness programs: Every employee participates in at least one program

chiropractor therapy, nutrition and cooking classes, fitness centers at company warehouses, and other programs.

And those services are aimed as much at

Gentle Giant's approximately 100 office and administrative employees as they are at the actual movers who have to move and lug crates and furniture.

For those and other reasons, Gentle Giant is this year's winner of the BBJ's Healthiest employer within the midsize company category (100-499 employees).

For Gentle Giant, health is literally part of its business plan.

"Is there anything more important than that?" asks John Zimmer, Gentle Giant's director of safety, company chiropractor, and Cross Fit and lifting coach.

Assuming movers pass the Harvard Stadium test (a requirement since the firm was founded in 1980), the front-line field employees are also taught how to use proper moving equipment and basic ergonomics to prevent injuries in the first place.

"We tell people, 'You need to educate yourself and listen to your body,'" said O'Toole of Gentle Giant's movers. "The worst thing is for someone to be macho about it, using brute force to move something. With proper techniques and equipment, you don't need that."

After the emphasis on proper safety techniques, another key is simply letting any worker time to rehab if an injury occurs.

► QUOTABLE

'My goal is to send them out better than when they came in, whether they're office workers or movers or a little of both.'

— JOHN ZIMMER, Gentle Giant's director of safety, company chiropractor, and CrossFit and lifting coach.

It pays to tend to your flock.

Over the past 5 years, employee out-of-pocket expenses have risen nearly 40%¹.

Aflac can help protect your employees with cash to cover their bills in the event of a covered sickness or injury. And now they can get their claims paid within a day when they submit using SmartClaimSM.

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¹2014 Employer Health Benefits Survey, The Henry J. Kaiser Family Foundation, September 10, 2014. ²One Day PaySM is available for most properly documented, individual claims submitted online through Aflac SmartClaimSM by 3 PM ET. Aflac SmartClaimSM not available on the following: Short Term Disability (excluding Accident and Sickness Riders), Life, Vision, Dental, Medicare Supplement, Long Term Care/Home Health Care, Aflac Plus Rider and Group policies. Individual Company Statistic, 2015. ³Eastbridge Consulting Group, U.S. Worksite/Voluntary Sales Report, Carrier Results for 2002-2014. Avon, CT. Coverage is underwritten by American Family Life Assurance Company of Columbus. In New York, coverage is underwritten by American Family Life Assurance Company of New York.

HEALTHIEST EMPLOYERS

MIDSIZE COMPANY FINALIST

MASSACHUSETTS MIDSIZE COMPANIES SEE BIG BENEFITS FROM THEIR HEALTHY WORKFORCES

Across Massachusetts, companies are becoming increasingly aware of the need for a healthy workforce. Financially, the benefits are sometimes obvious: perhaps lower health care insurance costs, fewer sick days taken by employees and higher employee productivity. The money can quickly add up for companies.

But there are other benefits to a healthy workforce that can't always be measured in dollars and cents – improved morale at a company, more energetic employees, better retention of skilled employees who appreciate a positive environment, clients who sense a confident mood when they walk in the door.

"We've discovered it's really important," said Philip J. Edmundson, chairman and chief executive of William Gallagher Associates (now branded as WGA), an insurance brokerage firm in Boston. "The direct benefits of healthy employees is clear. But the indirect benefits are immense. They're really important."

The four companies below – Potpourri Group, Winchester Country Club, William Gallagher Associates and Virgin Pulse – were all finalists in the midsize company category (100-499 employees) of this year's BBI Healthiest Employer competition.

– By Jay Fitzgerald

Potpourri Group

Founded: 1963

Chief Executive: Jonathan Fleischmann

Number of offices in U.S.: 2

Number of employees: 450

Number of employees participating in fitness programs: 50 to 60 percent on wellness challenges (Weight Watcher and yoga programs typically capped to 15-20 per group)

Types of fitness programs available: on-site yoga, on-site Weight Watchers at work, walking challenges, wellness Wednesday emails on health topics, wellness break rooms (reminders, recipes, fitness tips).

On-site fitness facilities: Indoor walking path, map for outside walking route through office park, on-site classes

Motto toward fitness: "Baby steps are still steps, in the right direction!"

General philosophy: "Life is a like a tightrope and we are all trying to find the right balance. It is best to be present, be mindful, and most importantly be your own biggest fan."

Winchester Country Club

Founded: 1902

Chief Executive: Paul Lazar

Number of employees: 80 year-round/180 seasonally

Number of employees participating in fitness programs: about 25 percent

WGA/William Gallagher Associates

Founded: 1983

Chief Executive: Philip J. Edmundson

Number of offices in U.S.: 5

Number of employees: 200

Types of fitness programs available: "WGA Engage in Health" program includes annual health risk assessments, coaching calls, lunchtime yoga and meditation classes, weight programs, smoothie days, and an internally

published cookbook featuring healthy recipes from employees.

Motto toward fitness: "WGA is always leading the way, in the way we help our clients lead the way in health and wellness programs, and how we encourage our employees to live a healthier lifestyle."

General philosophy: "Getting our employee population healthier not only addresses health insurance costs, but productivity, sick leave, FMLA, short-term disability and overall job satisfaction, among other benefits."

Virgin Pulse

Founded: 2005

Chief executive: Chris Boyce

Number of employees: 151 full-time

Types of fitness programs available: Workplace well-being program, free wearable fitness devices and mobile apps, in-office fitness classes, on-site fitness facilities, health club reimbursements, company-sponsored activity trips (cycling from Boston to New York, cross-country skiing in Maine), company-sponsored walks and runs.

On-site fitness centers: 2



"I always look for the best options for a client. So I always look at the Health Connector."

Darren Ambler, co-owner, Insight Insurance Agency, Danvers

"When I'm looking for the right health plan for a small business owner, I always check the Massachusetts Health Connector. Many times, it's simply the best choice on price and value."

A Health Connector Business Express plan could mean extra savings, because if your small business has fewer than 50 employees and meets federal requirements, you may be able to take advantage of:

- **Federal Small Business Tax Credits** – which can substantially reduce premium costs.

- **The Wellness Track Program** – helping your employees stay healthy, and lowering your business' insurance premium costs up to 15 percent.

If you own a small business, be sure you and your broker check the state's Health Connector. Visit MAhealthconnector.org. Or talk to your broker.

MAhealthconnector.org

Ask your broker about incentive programs exclusively through the Health Connector.



HEALTHIEST EMPLOYERS



W. MARC BERNSKY

Craig Mellin, senior IT auditor at Old Mutual, uses a standing desk for his computer work, part of the overall wellness program the company promotes.

SMALL COMPANY WINNER | OMAM

OMAM sees dividends with 'Invest in Yourself' program

BY PATRICIA RESENDE
Special to the Journal

At OMAM, money motivates, so it was only fitting that the Boston asset management firm decided it was time to put the ante and invest in their own employees' wellness, and it did it in a big way.

When Donna Beaver joined OMAM (NYSE: OMAM) in 2011, there was a wellness program in place, but it didn't have life or a brand and it wasn't seeping into the company culture.

Beaver, a benefits specialist who runs the wellness program, and Michelle Freeman, senior vice president of talent and rewards, decided it was time to beef up the program and that's when "Invest in Yourself" was born. The newly branded program incorporated both financial and physical wellness to create a culture of health. Employees participate in everything from

biometric screenings and health assessments to educational webinars and wellness challenges.

Over the last few years, OMAM (formerly Old Mutual Asset Management), kicked the program into high gear, making the company the winner in the small company (2-99 employees) category for Healthiest Employers.

In 2013 OMAM invested in walking workstations, treadmills equipped with computers and phones, enabling employees to walk in place while working.

OMAM receptionist Beth Lefebvre spends her lunch breaks trekking on the workstation. "Just the motion of getting moving makes me feel refreshed for the afternoon instead of sitting there leaving me feeling lethargic," she said. "Since I've started, there's

been a lot of changes — like now we have fresh fruit in the kitchen, cooking demos and nutrition seminars."

Lefebvre is one of 85 employees at the company who are happy OMAM is investing in employees' wellness. Not having seen a physician in more than a decade, Lefebvre also participated in OMAM's biometric screening, but worried about the results. Although her numbers were OK and she was relieved, she said the screening prompted her to finally see a doctor.

To build on that momentum, in 2014 the company created a financial incentive program. The program allows health insurance savings of \$20 per pay period or \$520 per year, but in order to get the savings employees are required to do a biometric screening and health risk assessment at OMAM or at a physician's office and they must participate in four of the eight activities offered throughout the year such as attending workplace presentations on topics like fad diets, getting a flu shot or having a one-on-one meeting with OMAM's retirement specialist.

"Money motivates," Freeman said. In fact, participation increased to 94 percent in 2014 from 80 percent the previous year. And that's not all. Based on claim data, employees with high blood pressure decreased by 24 percent and the number of employees with low back pain decreased by 20 percent, according to the company.

While money motivates some, it wasn't what motivated Lefebvre. Having a standing desk, access to the working walkstation and better snack options was great, but the real motivating factor came in the form of an emotional benefit. Participating in a charitable event, like Cradles to Crayon's Backpack-a-thon, was the motivator. Approximately 40 OMAM employees lined up and packed backpacks for those students in need.

"It felt great giving back and we built camaraderie in the office," she said. "It was very emotional for me. These programs have made that part of my life so much better."

SMALL COMPANY FINALIST

SMALL BUSINESSES THINK LIKE THE BIG GUYS WHEN IT COMES TO WELLNESS

Three standout companies have paved the way for a healthier lifestyle for its employees by providing a slew of resources such as on-site gyms, biometric screenings and even classes on how to make your own vegetable garden. Those programs provided by Borislow Insurance, Massachusetts Hospital Association and Sargent & Associates, all finalists in the small-business category (2-99 employees), have aided in employees' physical, mental and financial wellness. At Sargent & Associates, there's 100 percent participation in nearly all of the wellness programs, said President and RN Joanne Sargent. "Engagement is one thing, but when someone says, 'I'm off my blood pressure meds' or 'Hey, I lost 12 pounds,' that's what I'm most proud of."

— Patricia Resende

60 percent

More than 60 percent of small-business finalists' employees received flu shots in 2014

Borislow Insurance: 80 percent of employees took advantage of the on-site gym regularly in 2014, up from 75 percent in 2013

Sargent & Associates: 69 percent of staff used the on-site gym regularly in 2014

Massachusetts Hospital Association: 65 percent of staff used the on-site gym regularly in 2014

Borislow Insurance: 88 percent of employees received flu shots at Borislow in 2014

Massachusetts Hospital Association: 63 percent of employees received flu shots at MHA in 2014

Sargent & Associates: 100 percent of employees received their flu shots in 2014

Borislow Insurance

30 percent of employees collectively walked 72 miles (144,000 steps) in the Tufts 10K road race

82 percent of employees actively participated in yearlong wellness rewards points program that incorporates biometric screenings, a health-risk assessment, and various well-being activities throughout the year

95 percent of employees participated in our first annual health and wellness fair in 2014

Massachusetts Hospital Association

MHA employees walked a total of 2.7 million steps roughly 1,266 miles during a six-week challenge in 2014

67.5 percent of the entire staff participated in each of the Lunch and Learn health and wellness discussions which include: Plant your own mini vegetable and herb garden (46 percent participation); Joy of strategy, a business plan for life (70 percent participation); Relax with Yoga (89 percent participation); holiday cooking demo (65 percent participation)

Sargent & Associates

100 percent participation in 2014 biometric screening

100 percent of employees had preventive and age appropriate screenings in 2014

90 percent participation in 2014 President physical fitness challenge

100 percent participation in Right for Life challenge