

BRIGHTADVISOR®

Corporate Wellness Program Guide

Design, Implement, and Measure an Employee Wellness Program That Delivers
ROI

The Business Case for Employee Wellness

Corporate wellness programs are no longer a nice-to-have perk. They are a strategic investment that reduces health-care costs, decreases absenteeism, improves employee engagement, and strengthens recruitment and retention. The challenge is designing a program that actually works rather than checking a box.

Companies with effective wellness programs report an average of \$3.27 reduction in medical costs and \$2.73 reduction in absenteeism costs for every dollar spent on wellness, yielding a combined ROI of approximately 6:1 (Harvard Business Review meta-analysis).

Metric	Without Wellness Program	With Effective Wellness Program
Average sick days per employee/year	4.6 days	2.8 days
Annual healthcare cost trend	8-12% increases	3-6% increases
Employee engagement score	Baseline	15-25% higher
Voluntary turnover rate	Industry average	20-30% lower
Workers comp claims frequency	Baseline	15-25% lower

Step 1: Needs Assessment

Before designing your wellness program, understand your population's health risks, interests, and barriers. A data-driven assessment ensures your program addresses real needs.

Data Source	Insights Provided	Status
Health insurance claims data (aggregated, de-identified)	Top cost drivers, chronic condition prevalence	
Employee interest survey	Preferred activities, barriers to participation, scheduling	
Absenteeism and disability data	Patterns in lost time, frequent causes	
Workers comp claims analysis	Musculoskeletal issues, injury patterns	

Biometric screening results (voluntary)	Population-level health risk trends
Health risk assessment questionnaires (voluntary)	Lifestyle factors, readiness to change

Wellness programs must comply with ADA, GINA, HIPAA, and ACA regulations. Biometric screenings and health risk assessments must be voluntary. Incentives are capped at 30% of total coverage cost (50% for tobacco cessation). Consult legal counsel before designing incentive structures.

Step 2: Program Design

The most successful wellness programs combine multiple components that address physical, mental, and financial well-being. Start with foundational elements and add advanced features as participation and budget grow.

Program Component	Tier	Est. Cost/Employee/Year	Impact
Annual biometric screening	Foundation	\$50-\$150	Early detection of health risks
Health risk assessment	Foundation	\$0-\$50	Individual awareness and action planning
Employee Assistance Program (EAP)	Foundation	\$12-\$40	Mental health, legal, financial counseling
Flu shots and preventive care	Foundation	\$20-\$35	Reduced illness-related absenteeism
Physical activity challenges	Growth	\$20-\$100	Engagement, team building, activity increase
Nutrition education and coaching	Growth	\$50-\$200	Weight management, chronic disease prevention
Stress management and mindfulness	Growth	\$30-\$100	Mental health, productivity improvement
Tobacco cessation support	Growth	\$100-\$300	Significant long-term healthcare savings
On-site fitness or gym subsidy	Advanced	\$200-\$600	Sustained physical activity increase
Health coaching (individual)	Advanced	\$200-\$500	Behavior change for high-risk individuals

Financial wellness educa-
tion

Advanced

\$50-\$150

Reduced financial stress,
improved focus

Step 3: Vendor Selection

If using an external wellness vendor, evaluate candidates on these criteria.

1. Does the vendor offer an integrated platform for tracking, communication, and reporting?
2. Can the program be customized to your industry, demographics, and top health risks?
3. What engagement strategies does the vendor use to drive participation beyond launch?
4. How does the vendor measure outcomes, and what is their published ROI data?
5. Does the vendor handle HIPAA compliance, data security, and de-identification?
6. What is the implementation timeline, and what support is provided during rollout?
7. Can the vendor integrate with your health plan, PEO, or HRIS platform?
8. What are the contract terms, pricing model, and cancellation provisions?

Step 4: Driving Employee Engagement

The number one reason wellness programs fail is low participation. These strategies increase engagement and sustain momentum beyond the initial launch.

- Secure visible executive sponsorship: leadership must model participation
- Recruit wellness champions in each department to promote and encourage
- Offer meaningful incentives (premium discounts, HSA contributions, PTO rewards)
- Communicate regularly through multiple channels (email, intranet, posters, meetings)
- Make participation easy: on-site screenings, flexible scheduling, mobile-friendly tools
- Create team-based challenges that build camaraderie and social accountability
- Celebrate milestones and recognize participants publicly
- Survey employees regularly and adapt programming based on feedback

Programs that combine health education with meaningful financial incentives achieve 60-80% participation rates. Programs without incentives typically see 20-30% participation, which is insufficient to impact population health or generate measurable ROI.

Step 5: Measuring ROI

Track these metrics over a 12-36 month period to evaluate program effectiveness and justify continued investment.

Metric	Baseline	12-Month	24-Month	36-Month
Participation rate				
Biometric risk scores (population avg)				
Healthcare cost trend vs. national avg				
Absenteeism rate				
Short-term disability claims				
Workers comp claim frequency				
Employee engagement score				
Voluntary turnover rate				
Total program cost				
Estimated savings / ROI				

Implementation Timeline

Phase	Timeline	Key Activities
Assessment	Months 1-2	Data analysis, employee survey, leadership alignment

Design	Months 2-3	Program selection, vendor evaluation, incentive structure
Launch prep	Month 4	Communication plan, champion recruitment, platform setup
Launch	Month 5	Kickoff event, enrollment, first screenings
Sustain	Months 6-12	Ongoing challenges, coaching, quarterly reporting
Evaluate	Month 12	Year-one ROI analysis, program adjustments for Year 2

BrightWealth® helps businesses design and implement wellness programs that integrate with their benefits strategy and deliver measurable results. Our PEO partners offer built-in wellness platforms, biometric screening coordination, and ongoing engagement tools. Contact us for a complimentary wellness program assessment.