

**ALLIANCE FOR
WELLNESS ROI, INC.**

**SURVEY OF CORPORATE
WELLNESS PROGRAMS**

OCTOBER 2005

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TABLE OF CONTENTS

SECTION 1.	INTRODUCTION.....	3
SECTION 2.	GENERAL INFORMATION	4
SECTION 3.	WORK/LIFE BALANCE	5
SECTION 4.	EMPLOYEE ASSISTANCE PROGRAMS	7
SECTION 5.	DISEASE MANAGEMENT.....	9
SECTION 6.	HEALTH RISK APPRAISAL.....	11
SECTION 7.	TELEPHONIC WELLNESS SERVICES	12
SECTION 8.	ONSITE MEDICAL	13
SECTION 9.	WEIGHT MANAGEMENT.....	14
SECTION 10.	SMOKING CESSATION.....	16
SECTION 11.	WELLNESS EDUCATIONAL/COMMUNICATION	18
SECTION 12.	PREVENTIVE CARE.....	20
SECTION 13.	FITNESS	22

Section 1. Introduction

Founded in 2005, the **Alliance for Wellness ROI, Inc.** (“Alliance”), a not for profit 501(c)(3) organization, is an inter-company cooperative whose mission is the standardization of the measurement of the return-on-investment (“ROI”) on corporate wellness programs and the standardization of wellness industry terminology and definitions.

The founding members of the Alliance* strongly believe that when a credible ROI is measured on a wellness program, it will demonstrate that wellness expenditures are not an “expense,” but rather an **investment** by the sponsoring company—and as such should be considered along with other capital outlays of the company. Also, as an investment, it is realized that the ROI may be positive or negative, depending on many factors.

There have been many reports on ROI of wellness programs and specific interventions of wellness programs. If there is any consistency in the reports, it is the statement, implied or expressed, that there is a lack of standardization in arriving at results. It is interesting to note that reported ROIs never go below zero. This may be because a “wellness ROI” equals “1.00” when all that happens is that a company recovers in medical claims reduction the amount of its wellness expenditure.

To start the ball rolling toward standardization, the Alliance conducted a survey of targeted companies to determine what type of wellness programs are being offered and to whom. The survey was not intended to be statistically sound, but rather a gathering of information. Twenty-five percent of the Alliances’ targeted survey market responded. Respondents represented companies of many employee sizes from less than 5,000 to more than 50,000 covering about 1,000,000 wellness program participants.

This brief summary contains commentary on the survey, and is intended to encourage the continuation of the effort to standardize wellness programs. Constructive commentary on this first effort from individuals and companies who are interested in wellness programs would contribute to the betterment of the standardization process.

Please note in what follows that an attempt has been made to standardize terms so that results can be uniquely understood by all readers. Commentary on definitions of terms will also be appreciated.

* BMW, CIGNA, Henry Ford Health System, Kraft, MasterCard and Schlumberger.

Section 2. General Information

U.S. for-profit corporations with varying sized employee populations were invited to participate in the Alliance's 2005 **Corporate Wellness Program Survey**.

- Survey respondents represent about 400,000 employees with an estimated 1,000,000+ dependents.
- The survey respondents represent a wide array of industries.
 - Banking
 - Business Services
 - Electric, Gas, & Sanitary Services
 - Food & Beverage
 - Health Services
 - Insurance
 - Manufacturing
 - Metals
 - Mining/Energy/Oil
 - Pharmaceutical Manufacturing
 - Public Finance
 - Publishing and Printing
 - Retail
 - Transportation
 - Transportation Equipment
 - Wholesale Trade
- On average, the larger the responding company, the more robust the wellness program.
- The most prevalent wellness components offered by the survey respondents are **Preventive Care, Employee Assistance, Wellness Education/Communication, and Fitness**.
- Most of the wellness programs were initiated in the Benefits, Human Resource, or Health Promotion & Safety departments and maintain a high level of management support.
- Ten percent of respondents have a measured wellness program ROI ranging from 2:1 to 3:1.
- As a percentage of total US employees:
 - 38% of the respondents have no union employees
 - 29% of respondents have 0-10% union employees
 - 14% of respondents have 10-20% union employees
 - 19% of respondents have 30-60% union employees

Section 3. Work/Life Balance

The Work/Life Balance component of a wellness program consists of the following interventions:

- legal, financial, and concierge service plans
- family planning
- on-site child care centers
- subsidies for off-site child care
- lactation support
- flexible work arrangements
- stress and work/life balance workshops
- company store
- company credit union

Prevalence

- Legal, financial, and concierge services are the most widely offered interventions (about 50 percent of respondents).
- Family planning and on-site child care services are the least widely offered interventions (about 15 percent of respondents).

Administration

- Work/Life Balance interventions are administered either internally by the company or by a separate vendor (as opposed to the medical plan provider). In some instances this program is administered both internally and by a separate, non-medical plan vendor.
- In the case of service programs and on-site and off-site child care, the majority of respondents use a separate vendor.
- Lactation support is administered internally by the majority of respondents.

Eligibility

- One hundred percent of employees are eligible for Work/Life Balance interventions.
- The majority of interventions are available to dependent spouses of employees.
- Service interventions are predominantly available to dependent children; however, only about 20 percent of retirees and dependents of retirees are eligible for these services.
- Twenty-five percent of dependent children, retirees, and retiree dependents are eligible for on-site and off-site child care.

Participation

- Typical participation in Work/Life Balance interventions ranges from 10-20 percent of eligible participants.

Financial (Costs and Guarantees)

- Most respondents did not offer pricing information. For those that did, per employee per month costs typically were bundled with the Employee Assistance Program (EAP) component.
- Most respondents do not offer a rate guarantee for their Work/Life Balance component.
- Measuring ROI for the Work/Life Balance wellness program component is uncommon.

Additional Information

- Work/Life Balance interventions tend to be interchangeable with the EAP component at many companies.
- Service interventions typically include a free consultation for a limited amount of time followed by discounts and referrals to local providers. Employee-pay-all legal service interventions and group education sessions for financial planning are also offered.
- Lactation support typically consists of company sponsored lactation rooms, and in some instances, assistance from lactation consultants and/or literature related to lactation. The availability of lactation equipment for employees provided by the company was also noted, but not common.
- Family planning includes child and elder care resources and referral and emergency back-up day care.

Section 4. Employee Assistance Programs

The Employee Assistance Plans (EAP) component of a wellness program consists of the following interventions:

- EAP call-line
- stress management plans
- critical incident services
- employee-manager team relationships
- personal counseling
- employee and management training

Prevalence

- Most respondents offer one or more EAP interventions with the call-line being the most prevalent (about 85 percent of respondents).
- Critical incident services and stress management programs are also offered by 52 percent and 71 percent of respondents, respectively.

Administration

- The EAP call-line, stress management plans, and critical incident services are typically handled by a separate vendor (apart from the medical plan provider).

Eligibility

- One hundred percent of employees, dependent spouses, and children are eligible for all EAP interventions.
- About 25 percent of retirees and their dependent spouses and children are eligible for the EAP call-line.
- About 30 percent of retirees and their dependent spouses and children are eligible for the stress management programs.
- About 25 percent of retirees and their dependents are eligible for all EAP interventions.

Participation

- The majority of respondents do not have EAP participation data available.

Financial (Costs and Guarantees)

- The company costs for the EAP vary and depend partly upon the amount of services provided within the component. Cost for the EAP call-line range from \$0.40 to \$3.16 per employee per month.
- The cost for stress management programs and critical incident services is included in the cost for the EAP call-line for the majority of the respondents.

- Almost one-third of respondents have a rate guarantee from their EAP vendor.

Additional Information

- There is some overlap between EAP and Work/Life Balance components for many respondents depending, in part, upon who administers each intervention.
- The majority of respondents do not have a limit to EAP calls. Some respondents noted that they have a limit to visits/sessions after the initial intake (such as 3, 8 or 9 visits/sessions).
- In many instances, stress management is part of the EAP call-line. Additional stress management interventions include literature available for employees.
- The typical critical incident intervention offers support during a crisis or catastrophic situation. This comes in the form of onsite counselor visits, educational literature, and employee/management training and is available as needed. A few respondents have a limit on the number of services offered by counselors such as counseling for four services and 100 onsite hours.

Section 5. Disease Management

Disease Management components of a wellness program consists of:

- assistance with chronically ill patients
- health coach and advocacy programs
- self-help programs

Prevalence

- The most prevalent Disease Management intervention is one-on-one assistance with pre-identified chronically ill plan participants and offered by about 67 percent of respondents.
- Health coach/advocacy plans are offered by about 33 percent of the respondents with self-help programs offered by about 24 percent of respondents.

Administration

- Disease Management interventions that offer assistance with pre-identified chronically ill plan participants and self-help plans are more often administered by the plan sponsor's medical plan provider.
- Administration of health coach/advocacy interventions are split between medical plan providers and separate vendors, but more often administered by separate vendors.

Eligibility

- Sixty-seven percent of respondents stated that the health coach was available to all plan participants. The remaining one-third of respondents stated that the health coach was for participants with a chronic condition only.
- Self-help programs are offered to all employees and their dependent spouses and children; 20 percent are offered to retirees and their spouses and dependent children.
- Assistance with chronically ill patients was available to 100 percent of employees and 86 percent of dependent spouses and children. Fifty-seven percent of retirees and their dependent spouses and children are eligible for this assistance.

Participation

- Average participation for all Disease Management interventions is about five percent of wellness program participants.

Financial (Costs and Guarantees)

- Most respondent costs for Disease Management interventions vary based upon the identified condition. Costs are evenly split between all participants or just those that are enrolled in the program. Costs for all plan participants range from \$.94 to \$1.89 per employee per month depending upon the intervention offered.

- Ten percent of respondents stated that costs are included in the medical plan administration fees. Twenty percent of respondents provided monthly per enrollee (instead of per employee per month) costs ranging from \$29.17 to \$83.33 (most are in the \$30 to \$40 range).
- ROI calculations for the Disease Management component were typically not performed due in part to the relative newness of the program. Ten percent of respondents provided ROI for just the Disease Management component (2:1 on average).
- Half of the responding companies have a rate guarantee with their Disease Management administrators.

Additional Information

- Most Disease Management interventions were implemented in 2000 or later.
- Disease Management interventions are available for numerous medical conditions. The most common conditions being diabetes and heart disease. Additional Disease Management program conditions include:
 - Allergies
 - Anxiety and Depression
 - Bowel Disorder
 - Cancer
 - Fibromyalgia
 - Hepatitis C
 - Hypertension
 - Muscular & Joint
 - Obsessive Compulsive Disorder
 - Renal
 - Ulcer

Section 6. Health Risk Appraisal

The Health Risk Appraisals (HRA) component of a wellness program consists of:

- questionnaire
- health profile based upon the answers submitted to the questionnaire

Prevalence

- About 62 percent of respondents offer an HRA and a health profile.

Administration

- More than two-thirds of the respondents' HRAs are administered by a separate vendor; the remainder by their medical plan provider.

Eligibility

- One hundred percent of employees are eligible to participate with an average of 67 percent and 25 percent of spouses and dependent children, respectively, were eligible to participate.
- Just fewer than ten percent of retirees and their dependent spouses and children are eligible to participate.

Participation

- HRA participation is typically 10-20 percent; however, a few respondents noted much higher participation rates (40-70%).

Financial (Costs and Guarantees)

- Five percent of respondents have a rate guarantee based upon pre-determined participation and satisfaction levels.
- Although HRA company costs vary, this is most likely attributed to the comprehensiveness of the HRA and resulting profile. The company costs supplied by all respondents include the HRA and the resulting profile and range from \$9.39 to \$11.00 per employee per month.
- None of the respondents have measured ROI for just the HRA wellness program component.

Additional Information

- HRAs are a new phenomenon; the typical implementation date is 2004 and later.
- Ten percent of respondents offer financial incentives to completing the HRA. The financial incentive is typically cash, or a form of cash such as a gift card, and is in the \$25 to \$50 range. Average HRA participation for respondents with a financial incentive is 10-20 percent.

Section 7. Telephonic Wellness Services

The Telephonic Wellness Services component of a wellness program consists of:

- **nurseline**
- **telephone coaching**

Prevalence

- About 48 percent of respondents offer a nurseline while 38 percent offer telephone coaching.

Administration

- Most nurselines are administered by the medical plan provider.
- Administration of telephone coaching is evenly split between the medical plan provider and a separate vendor.

Eligibility

- One hundred percent of employees and their dependent spouses and children are eligible for a nurseline. Fifty percent of retirees and their dependent spouses and children are eligible.
- One hundred percent of employees and their dependent spouses are eligible for telephone coaching while 75 percent of dependent children are eligible. Twenty five percent of retirees and their dependent spouses and children are eligible to telephone coaching.

Participation

- Participation is 10-20 percent in the nurseline and up to ten percent for telephone coaching.

Financial (Costs and Guarantees)

- Company costs for slightly more than half of the respondents were included in their medical plan administration fee. Other company costs for the nurseline were from \$0.45 to \$1.10 per employee per month.
- Five percent of respondents have measured the ROI for their nurseline. The ROI measured was 2 to 2.27:1.

Additional Information

- The first respondent nurseline was implemented in 1998. Most respondents' nurselines and telephone coaches were implemented in 2004 and 2005.

Section 8. Onsite Medical

The Onsite Medical Services component of a wellness program consists of:

- onsite nurse and/or physician
- onsite safety plan

Prevalence

- More than half of the respondents do not offer the Onsite Medical services component.
- Of those who do, the most prevalent is an onsite nurse.

Eligibility

- One hundred percent of employees are eligible for an onsite nurse, physician and safety program.
- No dependent spouses or children are eligible for these programs and 12 percent of retirees are eligible for an onsite nurse where offered.

Financial (Costs and Guarantees)

- None of the respondents measure ROI for their Onsite Medical interventions.
- None of the respondents have a rate guarantee for this program.

Section 9. Weight Management

The Weight Management component of a wellness program consists of:

- financial incentives to lose weight
- discounts for weight loss medications
- discounts for weight loss interventions
- benefits for weight loss surgery
- nutritional counseling
- healthy food choices in the company cafeteria

Prevalence

- Most respondents offer at least one Weight Management intervention.
- About 14 percent offer financial incentives, 29 percent discounts for medications/supplements, 52 percent discounts for programs, 48 percent benefits for surgery, 38 percent nutritional counseling and 52 percent healthy food choices at work.

Eligibility

- One hundred percent of employees and 33 percent of dependent spouses and children are eligible for financial incentives to lose weight.
- One hundred percent of employees and 83 percent of dependent spouses and children are eligible for discounts or coverage for weight loss medications. Eighty-three percent of retirees and 67 percent of their dependent spouses and children are eligible for these discounts.
- One hundred percent of employees and 36 percent of dependent spouses and children are eligible for discounts or coverage for weight loss programs. Eighteen percent of retirees and ten percent of their dependent spouses and children are eligible.
- One hundred percent of employees and their dependent spouses and 90 percent of dependent children are eligible for benefits for weight loss surgery. Sixty-seven percent of retirees and their dependent spouses and children are eligible.
- One hundred percent of employees and their dependent spouses and 85 percent of dependent children are eligible for nutritional counseling. Fifty-seven percent of retiree and their dependent spouses and 43 percent of dependent children of retirees are eligible for counseling.
- Typically, there are no requirements necessary to participate in any of the Weight Management interventions. About 30 percent of respondents required a body mass index (BMI) in excess of a certain amount to participate in the company's Weight Management plans.

Financial (Costs and Guarantees)

- None of the responding companies have measured ROI for the Weight Management interventions.

Additional Information

- The majority of Weight Management interventions were not implemented until 2000 or later.
- Most Weight Management interventions vary by location at each responding company.
- Descriptions of respondent Weight Management interventions include:
 - weight watchers (discounts and onsite meetings)
 - discounts through medical carriers
 - pedometers offered at a discount
 - national gym networks and relationships with local gyms
 - weight loss challenges
 - coverage for bariatric surgery (typically with weight and/or service restrictions)
 - healthy food choices in company cafeteria with nutritional information
 - fifty percent coverage for “lifestyle drugs”
 - healthy weight advisor telephonic coaching
 - nutrition presentations
 - coverage of weight loss scripts if join weight loss plan through Rx vendor
 - accumulate points for using weight tracker tools on that can be used to reduce medical plan contributions
 - up to ten visits per year to a nutritionist
 - up to \$550 per year per medical plan member for counseling from a dietician
 - fitness class for the beginning exerciser
 - nutritional counseling from personal health coach

Section 10. Smoking Cessation

The Smoking Cessation component of a wellness program consists of:

- rewards or financial incentives for smoking cessation and continued smoking abstinence
- health plan benefits for smoking cessation
- discounts or coverage for medications
- self-help interventions

Prevalence

- About 52 percent of respondents offer at least one Smoking Cessation intervention.
- About 24 percent offer rewards or financial incentives and self-help programs and 38 percent benefits and discounts.

Eligibility

- One hundred percent of employees and 25 percent of their dependent spouses and children are eligible for rewards or financial incentives for Smoking Cessation.
- One hundred percent of employees and 33 percent of their dependent spouses and children are eligible for rewards or financial incentives for continued abstinence.
- One hundred percent of employees and their dependent spouses and 60 percent of dependent children are eligible for benefits through the health plan. Sixty percent of retirees and dependent spouses and 40 percent of dependent children of retirees are eligible.
- One hundred percent of employees, 87 percent of dependent spouses and 62 percent of dependent children are eligible for discounts or coverage for medications. Fifty percent of retirees and their dependent spouses and 37 percent of dependent children are eligible.
- One hundred percent of employees and dependent spouses and 60 percent of dependent children are eligible for a self-help program. Twenty percent of retirees and their dependent spouses and children are eligible.

Financial (Costs and Guarantees)

- None of the responding companies have measured ROI for the Smoking Cessation interventions.

Additional Information

- Many Smoking Cessation interventions vary by location at each company.
- Descriptions of respondent Smoking Cessation interventions include:
 - \$100 “credit” when pledging to be tobacco free
 - self-help online interventions
 - smoking cessation with nicotine replacement therapy
 - coverage/reimbursement for interventions (some limit number of interventions per lifetime)
 - discounts for over-the-counter gum, patches, lozenges, and acupuncture
 - coverage for smoking cessation prescription drugs
 - tobacco quitline telephonic coaching
 - accumulate points for joining online smoking cessation interventions points can be used to reduce medical plan contributions
 - \$50 discount on medical plan deductible for non-smoking union employees
 - nominal gifts for commitment to stop smoking (honor system)
 - personal coach

Section 11. Wellness Educational/Communication

The Wellness Education/Communication component of a wellness program consists of:

- print, audio/visual, and online communications
- self-care guides
- pre-natal interventions
- health fairs
- educational workshops

Prevalence

- Almost all of the respondents offer at least one Wellness Education/Communication intervention.
- About 71 percent offer print communications and wellness on-line communications, 19 percent offer wellness audio/visual communications, 43 percent offer self-care guides, and 52 percent offer a pre-natal program.

Eligibility

- One hundred percent of employees, 78 percent of their dependent spouses and 64 percent of their dependent children are eligible to participate in print, online or audio/visual communications. Twenty-eight percent of retirees, 21 percent of their dependent spouses, and seven percent of their dependent children are eligible.
- One hundred percent of employees and 37 percent of their dependent spouses and children are eligible for a self-care guide.
- One hundred percent of employees, 91 percent of dependent spouses, and 54 percent of dependent children are eligible for pre-natal care. Twenty-seven percent of retirees, 36 percent of their dependent spouses, and 27 percent of dependent children are eligible.

Financial (Costs and Guarantees)

- None of the responding companies have measured ROI for the Wellness Education/Communication interventions.

Additional Information

- Many Wellness Education/Communication interventions vary by location at each company.
- Descriptions of respondent Wellness Education/Communication interventions include:
 - wellness articles in company newsletter and/or separate wellness newsletter
 - print communications for specific wellness topics
 - online wellness references including health forums

- self-care guides (either print or online) distributed to all employees
- pre-natal counseling and other pregnancy interventions offered through medical plan provider
- resource links for top 10 diagnoses that affect employees
- monthly wellness presentation available through intranet
- personal health manager tool
- audio line on a variety of health topics
- monthly e-mail update to team leaders of “Vital Lives” teams
- “healthwise” handbook to all new international employees
- Maternity management promotional “baby showers”
- wellness website which includes interactive newsletter, current research, health data, quizzes, etc.
- pre-natal class facilitated by childbirth educator
- employee workshops designed to educate employees on stress, being a better healthcare consumer, relaxation techniques, etc.
- health fairs and lunch and learn interventions
- branding of wellness program as one program (all vendors integrated)
- discounted videos for employees to purchase
- monthly safety meeting includes wellness topics
- targeted and generic e-mails
- wellness calendar

Section 12. Preventive Care

The Preventive Care component of a wellness program consists of:

- a comprehensive physical
- diagnostic tests
- screenings

Prevalence

- Almost all of the respondents offer at least one Preventive Care intervention.
- About 67 percent of respondents offer a comprehensive physical as part of the medical plan while 29 percent offer one outside of the medical plan.
- Of those who offer screenings outside of the medical plan, about 57 percent of respondents offer diagnostic tests and blood pressure screenings. Cholesterol screenings are offered by about 47 percent of respondents. Mammograms are offered by 19 percent and colonoscopies offered by five percent.

Eligibility

- One hundred percent of employees, 84 percent of their dependent spouses and 76 percent of dependent children are eligible for a comprehensive physical exam. Fifty-four percent of retirees, 46 percent of dependent spouses and 38 percent of dependent children are eligible.
- One hundred percent of employees, 33 percent of dependent spouses and 25 percent of dependent children are eligible for screenings outside of the medical plan. Sixteen percent of retirees and their dependent spouses and children are eligible.

Financial (Costs and Guarantees)

- None of the responding companies have a rate guarantees with their Preventive Care administrators.
- Five percent of the responding companies have measured ROI for their Preventive Care program.

Additional Information

- Employees share in the cost of the comprehensive physical exam outside of the medical plan at 33 percent of the responding companies.
- Descriptions of respondent Preventive Care interventions include:
 - exams and screenings covered at 100 percent through the medical plan
 - new hire physicals
 - screenings offered onsite and at health fairs
 - comprehensive physical outside of the medical plan for certain executives
 - comprehensive physical outside of the medical plan for all employees

- following various national guidelines for physicals and screenings
- employee discounts on flu shots
- mammogram day onsite with a local provider
- blood pressure and cholesterol screenings in all fitness centers
- blood pressure self-monitoring stations throughout corporate location
- cholestech machines provided by the company
- screenings at onsite the clinic

Section 13. Fitness

The Fitness component of a wellness program consists of:

- onsite exercise facilities
- fitness club subsidies and discounts
- exercise plans
- subsidies and sponsorships for community events

Prevalence

- Almost all of the respondents offer at least one fitness intervention.
- About 66 percent of respondents offer an onsite exercise facility. About 33 percent offer a fitness club subsidy while 62 percent offer a fitness club discount and 14 percent offer organized sports or activities at work.

Eligibility

- One hundred percent of employees, 50 percent of dependent spouses and 35 percent of dependent children are eligible for an onsite exercise facility. Thirty-five percent of retirees, 28 percent of dependent spouses and 14 percent of dependent children of retirees are eligible.
- One hundred percent of employees, 50 percent of dependent spouses and 25 percent of dependent children are eligible for a gym membership subsidy.
- One hundred percent of employees, 84 percent of dependent spouses and 69 percent of dependent children are eligible for a fitness club discount or rate guarantee network. Twenty-three percent of retirees, 15 percent of their dependent spouses and seven percent of their dependent children are eligible.
- Fifteen percent of employees and their dependent spouses and children are eligible for a subsidy for sponsorship for a community program.

Financial (Costs and Guarantees)

- Five percent of the responding companies have attempted to measure ROI for their fitness interventions, however the ROI was not provided by any respondents.

Additional Information

- One respondent compiles monthly and annual reports for the fitness center usage measuring a number of different metrics.
- Many fitness programs vary by location at each company.
- Descriptions of respondent fitness interventions include:
 - discounts by location with local gyms
 - discounts through medical plan provider

- maximum company subsidy of \$360/year on health club membership
- onsite health and fitness center (some are company paid, others discounted)
- 10 percent discount with a national fitness club network
- employer paid discounted onsite membership, reimbursed through payroll deduction by the employee
- supporting Making Strides for breast cancer
- onsite aerobics classes
- organized community events such as walks that support March of Dimes, JDRF, Heart, MS and Cancer
- 12-month exercise plan and organized monthly walks
- designated and marked walking paths
- group fitness and mind/body classes, pedometer walking incentive plan, discounted onsite personal trainers, free orientation about using facility equipment, and free comprehensive fitness assessment
- company sponsored conditioning plan, plan to prevent job injuries, halt holiday pounds plan, three month plan to create exercise goals, and walking plan.