

Timely Information for Personal Success

Debate over Wellness Incentives Continues

By Rebecca Vesely

The Affordable Care Act will encourage employers to expand incentive programs, and some studies back this approach. Yet other experts claim that such incentives undermine personal responsibility rather than encourage it.

The Affordable Care Act expands the parameters for employers to reward workers who achieve wellness goals. Starting in 2014, employers will be able to enhance financial incentives in the form of lower premiums, deductibles and co-payments to workers who achieve healthy biometric levels or are non-smokers, for instance. Employers can apply up to 30% of the cost of coverage to rewards or penalties under the law.

Writing in the journal *Health Affairs*, legal experts concluded that it “may be overly optimistic to assume that workplace wellness programs can lower costs through health improvement.” They found little evidence that wellness incentives drive behavior change, lower company health care costs or improve health outcomes.

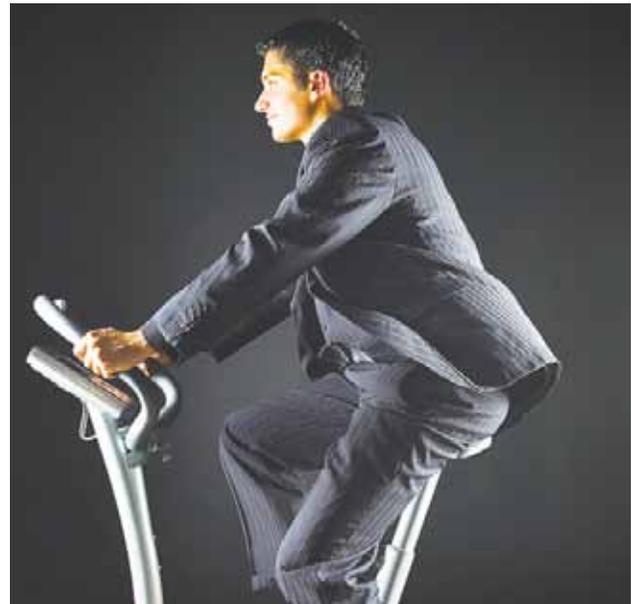
However, large employers offering incentives see higher participation rates in biometric screenings, health risk assessment completion and lifestyle management programs, a Mercer survey found.

Many organizations look to incentives to drive higher participation rates in health risk assessments, and several studies show that financial rewards motivate workers in these areas. Conversely, benefits-integrated incentives such as lowered health premiums worked better than cash incentives, according to a study published in the *American Journal of Health Promotion*.

However, Glenn Riseley, founder and president of Global Corporate Challenge, likens workplace incentives to paying your children to brush their teeth. In other words, incentives don’t encourage personal responsibility; they undermine it. “This is about changing people’s behavior long term,” Riseley says. “That can’t be driven by waving cash around.”

The Global Corporate Challenge uses a friendly 16-week competition to get participants to take 10,000 steps throughout the day. “By the time they are one or two months into the challenge, they realize the benefits of walking,” Riseley says of participants. “For us, that’s what it’s all about.” ■

Rebecca Vesely is a writer based in San Francisco. Additional source: *Workforce.com*.





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Healthy Recipe: Roasted Corn with Basil-Shallot Vinaigrette

INGREDIENTS:

- 3 cups fresh corn kernels
- 2 tablespoons extra-virgin olive oil
- 1/4 cup chopped fresh basil
- 1 tablespoon minced shallot
- 1 tablespoon red-wine vinegar
- 1/4 teaspoon salt; pepper to taste

NUTRITIONAL VALUE:

- Calories per serving: 165
- Carbohydrates: 23 g.
- Protein: 4 g.
- Sodium: 163 mg.
- Fat: 8 g. (1 g. saturated)
- Saturated fat:
- Fiber: 3 g.

DIRECTIONS:

❶ Preheat oven to 450°F. Toss corn and oil to coat and spread out on a large baking sheet. Bake, stirring once, until some kernels begin to brown, about 20 minutes.

❷ Combine basil, shallot, vinegar, salt and pepper in a medium bowl.

❸ Add the corn; toss to coat. Serve warm or cold.

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Questions and Answers

Get Tan from Veggies & Fruits!

Q: *I've heard that you can get tan from eating or drinking fruits and vegetables? Is this true?*

A: It is! Due to an antioxidant called "carotenoids," research suggests that eating vegetables gives your skin a healthy golden tan color. A study led by Dr. Ian Stephen at the University of Nottingham revealed that eating a diet rich in fruits and vegetables gives a healthier golden glow than the sun. You can also get a tan by "juicing up" vegetables such as carrots, broccoli, spinach, and tomatoes.

According to Stephen, most people don't eat enough fruits and vegetables to make a difference in their skin tone or overall health. But people can "juice" a wide variety of produce in a short time. It's easy to drink two servings in one 12-ounce glass. Have two glasses of freshly made juice a day, and you've sipped four servings, which will make a difference in how you look. ■

Additional source: Cherie Calbom, MS, CN.

Myths about Happiness

❖ **Myth #1:** If I was suddenly rich, beautiful and living on the beach somewhere, I'd be happy. The happiest people are most often not those in the most enviable circumstances, but those who cultivate positive outlooks and actions. Take concrete steps to practice optimism, gratitude, and kindness in your everyday life.

❖ **Myth #2:** Happy people suppress negative emotions. Happy people experience negative feelings nearly as frequently as unhappy people do. The difference is that happier people are generally able to experience these feelings without losing hope for the future. They give themselves permission to feel sad or angry, but they remain confident that things will get better.

❖ **Myth #3:** Pursuing happiness is self-centered. Our happiness is determined more by our relationships with other people than by any other single factor. The happiest people build their lives around solid, trusting relationships. If other priorities are getting in the way, take steps to shift this balance.

❖ **Myth #4:** I'll be happy when I achieve my goals. Most of the happiness we get from striving for goals comes from the progress we make toward attaining them, not after we achieve them. That's why it's important to choose goals that are in synch with our values, and that we make a conscious effort to enjoy them along the way. ■

Source: Lynda Wallace, author of "A Short Course in Happiness: Practical Steps to a Happier Life," which topped Amazon's self-help best seller list.