



THE STRATEGIC LINK™

More Employers Using Wellness Incentives

Joanne Wojcik from Business Insurance.com

Major U.S. employers' use of incentives in health and wellness programs is on the rise, growing to 71% in 2008 from 62% last year, according to a survey.

incentive, used by 41% of employers. This year, the use of premium reductions as incentives dropped to 26%.

This finding suggests that there isn't yet agreement on the most effective type of incentive, researchers said.

In addition, more employers are successfully measuring return on investment in their wellness programs, according to the survey by the Washington-based ERISA Industry Committee and National Assn. of Manufacturers in conjunction with IncentOne Inc., an incentive technology provider based in Lyndhurst, N.J.

Participation is the most common behavior employees are rewarding with incentives. The survey found 48% of employers offer incentives for participation in health and wellness programs and 38% reward employees for completing a program. By contrast, just 12% of employers offer incentives for goal achievement.

Among employers offering incentives, the average incentive value was estimated to be just under \$200 per person per year in 2008. This question was not asked in 2007.

Researchers said there were two primary reasons employers may choose to link incentives with program enrollment, participation and completion rather than with goal achievement. First, it's easier

Gift cards are the most popular type of incentive, used by 28% of employers, compared with just 17% last year. In 2007, premium reductions were the most popular

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What Happens When You Sleep?

National Sleep Foundation

When we sleep well, we wake up feeling refreshed and alert for our daily activities. Sleep affects how we look, feel and perform on a daily basis, and can have a major impact on our overall quality of life.

To get the most out of our sleep, both quantity and quality are important. If

sleep is cut short, the body doesn't have time to complete all of the phases needed for muscle repair, memory consolidation and release of hormones regulating growth and appetite. Then we wake up less prepared to concentrate, make decisions, or engage fully in school and social activities.

Sleep architecture follows a pattern of alternating REM (rapid eye movement) and NREM (non-rapid eye movement) sleep throughout a typical night in a cycle that repeats itself about every 90 minutes.

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What Happens When You Sleep?

What role does each state and stage of sleep play?

Stage 1

- Between being awake and falling asleep.
- Light sleep

Stage 2

- Onset of sleep
- Becoming disengaged from surroundings
- Breathing and heart rate are regular
- Body temperature drops

Stages 3 and 4

- Deepest and most restorative sleep
- Blood pressure drops
- Breathing becomes slower

- Muscles are relaxed
- Blood supply to muscles increases
- Tissue growth and repair occurs
- Energy is restored
- Hormones are released

REM (25% of night): First occurs about 90 minutes after falling asleep and recurs about every 90 minutes, getting longer later in the night.

- Provides energy to brain
- Supports daytime performance
- Brain is active and dreams occur

Sleep helps us thrive by con-

tributing to a healthy immune system, and can also balance our appetites by helping to regulate levels of the hormones ghrelin and leptin, which play a role in our feelings of hunger and fullness. So, when we're sleep deprived, we may feel the need to eat more, which can lead to weight gain. The one-third of our lives that we spend sleeping, plays a direct role in how full, energetic and successful the other two-thirds of our lives can be.



It is not enough to be busy; so are the ants. The question is: What are we busy about?

~Henry David Thoreau

5 Ways to Keep Your Exercises Lively

Nubella.com

Do you sometimes get bored exercising, whether you're walking on the treadmill, jogging through the park or biking in the bright sunshine? If so, watch out.

Boredom can kill your exercise program faster than losing your motivation to get off the couch, health experts warn. These five tips from the President's Council on Physical Fitness will help you knock it out:

- **Make your exercise less lonely.** Like the song says, one is a lonely number, and that is certainly true when you're exercising by yourself outdoors or in the gym. Find an exercise buddy or two, or even a small group of people who are on your

same physical level and who you enjoy being around. If they are counting on you being at the gym at a certain time, chances are you're more likely to get off the couch or out of bed and go.

- **Look for rewards from exercising.** Note the "little changes," such as your clothes fitting better, your spirits soaring more, that overall good feeling getting more pronounced. Why not reward yourself by buying new workout gear or treat yourself to a massage after you're done exercising?
- **Make your workouts and other exercise**

less structured.

Change your workout to add variety. New workouts will challenge your body and allow you to see and feel the results much better. Bored with the treadmill? Then, hop on the elliptical machine.

- **View exercise as an investment in yourself, or a gift to yourself.** You'll have more energy to spend fun times with your family and friends.
- **Set an exercise goal.** Once you defined your goal, you can keep your eyes on the prize, regardless of whether boredom shows up.

Wellness Incentives

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to track and confirm enrollment, participation and completion than whether participants achieved specific program goals, they said. Second, employers are steering clear of regulatory caps on monetary incentives for health and wellness programs imposed under the Health Insurance Portability and Accountability Act. HIPPA regulations set no limits on incentives for participation, but they limit incentives for programs that require participants to meet a health-related standard.

The survey found that 77% of employers currently offer formal health and wellness programs, an increase of 7% over 2007. More than half of those currently without programs plan to add them within the next six to twelve months.

Although only 36% of the employers responding to the survey have attempted to measure return on investment, there has been a significant increase in the success rates of those that have. Approximately 26% of employers that attempted to measure ROI did

so successfully, up from just 14% in 2007.

The Web-based survey, which is in its second year, included responses from 281 respondents representing 225 different companies. The survey was taken earlier this year.

To obtain a copy of the survey, visit www.incentone.com.



**It is hard to fail,
but it is worse
never to have
tried to
succeed.**

**~Theodore
Roosevelt**

The B&A Buzz

We would like to welcome Janet Wink as the newest member of our team. Janet has taken on the role of Communications and Wellness Specialist. Janet has been in the role of inside sales and customer service for 12 years in various manufacturing industries. Janet has a Bachelors degree from UWM in Biological Aspects of Conservation. Watch for her on the city streets riding her 2003 100th Anniversary Harley Davison Sportster!

Welcome Janet!



Lizzy Burkwald has also joined the team for the summer months. Lizzy is completing an internship here at Burkwald. She has multiple assignments at Burkwald and you may see her attending meetings at your organization.

Lizzy is currently attending the University of Minnesota and will begin her Junior year in the fall. Lizzy is contemplating a major in either Business or Communications.

Welcome Lizzy.



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*Every day do
something that will
inch you closer to a
better tomorrow.*

Doug Firebough

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Know Thy Sugar

DiscoveryHealth.com

There is much confusion about sugar. Saying sugar-in-the-raw is “better for you” is like saying that it is “better” to be pushed off the 30th floor of a building instead of the 40th...

Here is some information on common sugars and sweeteners.

Corn Syrup

- Corn syrup, which consists mostly of dextrose, is a sweet, thick liquid made by treating cornstarch with acids or enzymes. It may be dried and used as corn syrup solids in coffee whiteners and other dry products. *Corn syrup contains no nutritional value other than calories, promotes tooth decay, and is used mainly in foods with little intrinsic nutritional value.*

Fructose

- Fructose is a sugar that is a little sweeter than table sugar. Modest amounts of fructose occur naturally in fruits and vegetables, which also contains other sugars. When table sugar is digested, it breaks down into equal amounts of fructose and glucose (dextrose). Modest amounts of fructose are safe and do not boost blood glucose levels, making the sweetener attractive to diabetics. However, large amounts increase triglyceride (fat) levels in the blood and, thereby, increase the risk of heart disease. Large amounts consumed on a regular basis also

may affect levels of such hormones as insulin, leptin, and ghrelin, that regulate appetite, thereby contributing to weight gain and obesity.

High-Fructose Corn Syrup

- Our consumption of high-fructose corn syrup has soared since 1980. That’s because this sweet syrupy liquid is cheaper and easier for some companies to use than sugar. HFCS has been blamed by a few people for the obesity epidemic, because rates of obesity have climbed right along with HFCS consumption. But that’s an urban myth. There isn’t a shred of evidence that HFCS is any more harmful than sugar. We’re consuming way too much of both.

Sugar (Sucrose)

- Sucrose, ordinary table sugar, occurs naturally in fruit, sugar cane, and sugar beets. Americans consume about 65 pounds of sucrose per year. Sugar and sweetened foods may taste good and supply energy, but most people eat too much of them. Sugar, corn syrup, and other refined sweeteners make up to 16% of the average diet, but provide no vitamins, minerals or protein. That means that a person would have to get 100% of his or her nutrients from only 84% of his or her food.