





Essential Training & Education
for the Trucking Industry

Building a Driver Wellness Program that Sticks

LOAD UP & GO ▶



Disclaimer

These materials, discussions, and comments have been abridged from laws, court decisions, and administrative rulings and should not be construed as legal advice on specific situations or subjects.

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Agenda

- Wellness strategies and why they are necessary
- Why wellness begins with hiring...and how to put the right driver in the seat
- Overview of wellness plan creation
- Legal issues to consider
- CASE STUDY: Halvor Lines

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Big Picture – Why it’s Important to Focus on Wellness



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Big Picture – Why it’s Important to Focus on Wellness


- Unhealthy employees are more likely to be absent from work.
- Unhealthy employees are less productive while on the job.

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Wellness Strategies for Professional Drivers

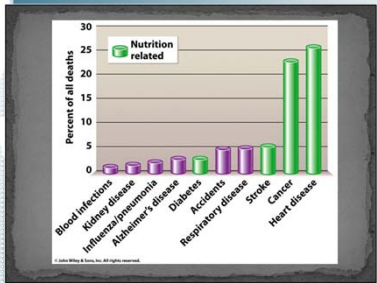
66% of Americans are obese or overweight.

All adults	134 million	(66%)
Women	65 million	(62%)
Men	69 million	(71%)



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Wellness Strategies for Professional Drivers (cont.)



Condition	Percent of all deaths
Blood infections	~1
Kidney disease	~2
Influenza/pneumonia	~3
Alzheimer's disease	~4
Diabetes	~5
Accidents	~6
Respiratory disease	~7
Stroke	~22
Cancer	~24
Heart disease	~25

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75% of Health Care Costs are Preventable

- Heart Disease
- Cancer
- Stroke
- Chronic Obstructive Pulmonary Disease
- Diabetes
- Sleep Apnea
- High Blood Pressure

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This is What We Call a Wicked Problem



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Motor Carrier Wicked Problems

- According to the FMCSA, the life expectancy for drivers is 16 years shorter than the national average.
- Over 80% of carriers report that recent health care changes will adversely affect their ability to hire drivers.
- 39% of smaller carriers are being hit by health care increases vs. 24% of larger carriers.

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CSA

- Drivers license standards
- Driver qualifications
- Sleep apnea standards
- Testing
- New standards on whom can perform DOT physicals
- New emphasis on wellness factors

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Fitness For Duty

- Return to work
- Post-offer physical examinations
 - Extensive questionnaire
 - MSK assessment
 - Drug screen
 - Medical surveillance
- DOT examinations



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TCA Polling Question

- Are you currently conducting pre-employment physicals?
 - For all positions
 - For some positions
 - Not at this time
 - Not sure

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Employer Requests

- Each case is individual
- Information
 - Phone conversations
 - Cover letter or e-mails
 - Job description
 - Essential functions
 - Physical demands
- Medical records

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Benefits of an Enhanced Physical

- Snapshot view of the workers ability to perform the critical physical demands of the position
- Highly individualized and specific to the job
- Useful on a post offer/pre-employment and post accident FFDE basis
- Useful in physical therapy treatment to identify crucial physical task goals for case closure and return to work

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Enhanced Physical Testing (EPT) Development

- Employer prioritizes job positions
 - History of injury?
 - Identified as most physically demanding?
 - History of high job turnover related to difficulty?
- Physical therapist reviews existing job description
- Physical therapist documents physical demands of job for ADA compliant job description
- Job description reviewed by management and union (if applicable)

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Enhanced Physical Testing (EPT) Development (cont.)

- Physical therapist develops EPT protocol based upon physical demands, documentation and client input
- Validity testing — client sends in an employee to go through the EPT to validate the specifics of the protocol
- Revisions made as necessary
- EPT becomes part of the client's Post Offer Physical process
- Placement recommendations based upon the candidates successful completion of the EPT

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Job Categories

- *Sedentary* — Less than 10 pounds
- *Light* — 10 pounds frequently; 20 pounds occasionally
- *Medium* — 20 pounds frequently; 50 pounds occasionally
- *Heavy* — Over 50 pounds frequently



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Additional Benefits of Enhanced Physical Testing

- Role in physical therapy for injured employees
- Documentation of physical demands for treating physicians
 - 3rd party objectivity of actual demands of job in injury process
- Role in fitness for duty evaluations
- Opportunity for education!
 - The cheapest injuries are the ones that don't happen

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Post-Offer Examination


- 24 year old male applicant paramedic
 - Heavy duty job category
 - Morbid obesity and knee surgery
 - Enhanced physical testing for all applicants
 - Struggled aerobically
 - Lifting tolerance not demonstrated
 - Clearing for position not approved



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Return To Work


- 54 year old female industrial cook
 - Heavy duty job category
 - Weakness in both arms
 - MRI showed neck with central canal stenosis
 - One level cervical spine fusion
 - Symptoms resolved post-operative
 - EPT with no limitations
 - Clearance to return to work



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Q&A

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- **Overview of wellness plan creation**
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TCA Polling Question

- Do you currently have a wellness program?
 - Yes, and it's going great.
 - Yes, but there's room for significant improvement.
 - Not at this time
 - Not sure

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Account Executive
HNI Risk Services



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Common Challenges in the Industry



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Common Challenges in the Industry (cont.)

- Communication
- Top level commitment
- On the road – not seeing drivers regularly
- Hours/Safety
- Making drivers “feel” the importance of being healthy
- Showing that you care about a driver’s wellness



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Common Challenges in the Industry (cont.)

- Smoking
- Gym access
- Stretching
- Wing man program
- Lack of healthy food options on the road and reduced chance for exercise, leading to a higher rate of obesity
- Extreme fatigue, sleep apnea, depression, loneliness or anxiety



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How to Move Forward with a Program and Lead Drivers to Take Ownership of Their Health



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Things to Remember When Designing Your Program

- Begin by creating a wellness culture from the top
- Create a committee and communications plan
- Encourage a grassroots campaign
- Coordinate with safety programs/incentives
- Integrate your program with your other benefits
- Use resources that you have available especially those that are available at no additional charge

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Resource to use: WELCOA


- Founded in 1987
- One of the most respected worksite wellness organizations in America, with membership exceeding 3200 businesses.
- WELCOA's mission in part is to "help worksite wellness practitioners create and sustain results-oriented wellness programs."



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Benefits of Implementing a Program


- Lower health care and work comp costs
- More control over insurance premiums
- Improved morale and satisfaction
- Ability to attract and retain healthier drivers



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Get Started With the Well Driver Challenge

- Share mini wellness booklets with 12 driver-friendly wellness challenges and simple tips to change behaviors



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Get Started With the Well Driver Challenge (cont.)

- To sweeten the deal — participants who share their success on HNI's [Facebook](#) or [Twitter](#) will be entered in a drawing for a FitBit Flex!
- Order complimentary copies at: www.hni.com/well-driver-challenge

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Legal Status

- Affordable Care Act
- Americans with Disabilities Act

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ACA: Penalties for Non-Compliance

- \$100 per day for each affected individual
- If unintentional, max penalty tax is 10% of prior year's health plan expense or \$500K (if \$500K is less than 10%).



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Overview

- Rules for eligibility or coverage **can't** be based on:
 - Health status
 - Medical condition (physical and mental illnesses)
 - Claims experience
 - Medical history
 - Genetic information
 - Evidence of Insurability
 - Disability
 - Other health status-related factor determined by the Secretary of HHS

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Unless...

- You have a wellness program that complies with the federal rules.
- Then, your plan may vary benefits, cost-sharing and/or employee contributions for similarly situated individuals based on whether they've met the standards of the wellness program.

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Types of "Similarly Situated" Individuals

- Full-time versus part-time
- Different geographic locations
- Membership in a collective bargaining unit
- Date of hire/length of service
- Current employee versus former employee status
- Different occupations

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Two Types of Wellness Programs

- Participatory
- Health Contingent

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Participatory Programs

- In a participatory program, an individual does not have to meet a standard of being healthy—just has to participate in the program to earn a reward.
 - Fitness center membership
 - Biometric screening
 - Waiver of co-pay
 - Smoking cessation program
 - Education seminar
 - Health risk assessment

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Compliance Requirements for Participatory Programs

- Must be made available to all similarly situated individuals, regardless of health status...
 - That's it.



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Health Contingent Programs

- Health contingent programs either:
 - Require an individual to *satisfy a standard* related to a health factor to obtain a reward.
 - Require an individual to *undertake more than a similarly situated* individual based on a health factor in order to obtain the same reward.

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5 Part Compliance Test for Health Contingent Programs

- Available to all similarly situated individuals, regardless of health status, and offers a "reasonable alternative standard" for those who medically can't meet requirements
- Offers eligible individuals the chance to earn a reward at least 1x / year
- Reward does not exceed the set percentage of the total cost of coverage (more on this later)
- Must be *reasonably designed to promote health* or prevent disease
- Notice of availability and alternative standards is included in all program materials

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If Someone Can't Earn the Reward

- In some cases, it could be unreasonably difficult or inadvisable due to a medical condition for someone to meet the standards for your reward.
- In these cases, you must allow a *reasonable alternative standard* for obtaining the reward.

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Creating a "Reasonable Alternative Standard"

- You can address this when it comes up – does not need to be set in advance.
- If it makes sense to do so, it is okay to seek verification from a doctor that this is needed.
 - Medical verification is only permitted for "Activity Only" programs.
- Could be educational program, diet program, etc. that their physician approves.
- The time commitment must be reasonable (for example, requiring attendance nightly at a one-hour class would be overkill).

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Max Amount of Rewards

- Reward may be up to 30% of the total cost of employee coverage.
- Up to 50% of the total cost of employee coverage is allowed if it includes a tobacco incentive.
 - Examples:
 - 10% Non-Tobacco Incentive combined with 40% Tobacco Incentive
 - 20% Non-Tobacco Incentive combined with 30% Tobacco Incentive
 - 30% Non-Tobacco Incentive combined with 20% Tobacco Incentive
 - 50% Tobacco Incentive

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Example

<ul style="list-style-type: none"> ▪ Total annual premium: \$5,000. ▪ REWARD 1: \$250 for completing a health-risk assessment regardless of outcome. ▪ REWARD 2: \$1,500 for a health contingent wellness program. ▪ TOTAL REWARD: \$1,750 	<p>Program is compliant:</p> <p><i>Since Reward 1 is participatory, it is not taken into consideration when calculating the max applicable percentage.</i></p> <p><i>Reward 2 does not exceed the applicable percentage of 30%. (\$1,500 / \$5,000 = 30%)</i></p>
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Notice of "Reasonable Alternative Standard"

- Include language about a "reasonable alternative standard" in all program materials, and include *contact information*.
 - Sample: "Your health plan is committed to helping you achieve your best health. Rewards for participating in a wellness program are available to all employees. If you think you might be unable to meet a standard for a reward under this wellness program, you might qualify for an opportunity to earn the same reward by different means. Contact us at [insert contact information] and we will work with you (and, if you wish, with your doctor) to find a wellness program with the same reward that is right for you in light of your health status."

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EEOC Activity

- EEOC has recently challenged some programs which appear to be compliant with the ACA.
- **Honeywell:** "Under the [Americans with Disabilities Act], medical testing of this nature has to be voluntary," "The employer cannot require it or penalize employees who decide not to go through with it."

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Case Study



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 **Halvor Lines**

- Privately owned and operated since 1968
- Currently in second generation leadership
- Voted 2013 and 2014 Best Fleets to Drive For
- Voted 2014 Fit Friendly Workplace
- Top 50 Green Fleets
- Tractors in service: 300
- Trailers in service: 850
- 300 Drivers, 51 Owner Operators

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 **Jon Vinje, Owner**



December 2011




July 2014 #TruckloadAcademy

 **Reasons for Wellness**


- Our bodies, our machine
- Rising costs of health insurance and workers comp claims
 - Drivers become medically disqualified
 - Aging workforce

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 **Our Navigation System**

- We continue to provide drivers with tools to succeed!
 - Onsite health and wellness coordinator
 - Free gym membership to a local health club
 - Fresh fruit and healthy snacks provided
 - Driver focus group
 - Investment in refrigerators and invertors for trucks
 - Fit System and Fit Stepper
 - Marked walking path
 - Bikes to get around

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 **Focus Group Findings**

- Build a strong support system
- Simple meal plans and recipes
- Easy to do exercise routines
- Food and exercise visuals
- Positive reinforcement

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HL Halvor Lines Programs

- Creation and announcement of yearly weight loss goals
- National programs: TCA WL Showdown
- Health risk assessments: Health Check 360
- Internal weight loss competitions
 - 5k walk challenge and wellness fair
 - Go Halvor Health Facebook page
 - Get lean program
 - Recipe challenge
 - Smoking cessation

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HL Benefits of Our Programs

- Total loss of 2600 lbs. since 2013
- Positive driver feedback
 - Improved quality of life
 - Increased energy and productivity
 - Decreased medication usage
 - Increased savings on food
- Workers comp and health care claims decline
- Benefits for recruiting and retention
- Great recognition for the company

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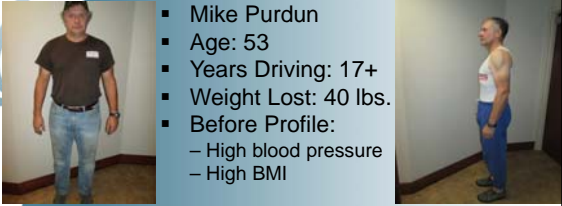
HL Driver Success

- Jerald Carlson
- Age: 75
- Years Driving: 30+
- Weight Lost: 66 lbs.
- Before Profile:
 - High blood pressure
 - High cholesterol
 - Sleep apnea
 - COPD
 - Atrial fibrillation

Before  After 

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HL Driver Success (cont.)

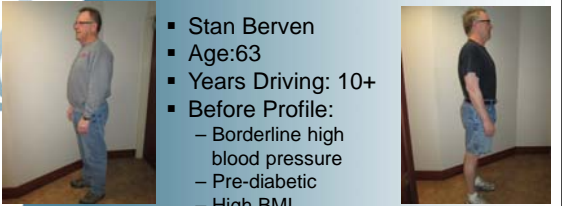


Before After

- Mike Purdun
- Age: 53
- Years Driving: 17+
- Weight Lost: 40 lbs.
- Before Profile:
 - High blood pressure
 - High BMI

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HL Driver Success (cont.)



Before After


- Stan Berven
- Age: 63
- Years Driving: 10+
- Before Profile:
 - Borderline high blood pressure
 - Pre-diabetic
 - High BMI

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HL Common Barriers

- Cost
- Driver perceptions
 - Too difficult to do
- Exercise
 - Finding time
 - Utilizing bodyweight
 - Using Fit System and Stepper
- Eating healthy
 - Invest in slow cooker, Foreman Grill, microwave
 - Take the time to eat better

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 **Recap**

- Develop a focus group of drivers
- Partner with a health club or invest in a wellness coordinator or other wellness companies.
- Invest in tools for your drivers to be successful
- Design a program based on healthy eating and exercise
- Have continued support and incentives for your drivers

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Addendum

Full-sized Charts and Graphs

Wellness Strategies for Professional Drivers

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OECD Factbook 2007



Wellness Strategies for Professional Drivers (cont.)

