



Wellness At Work Is More Than A Program: UHA Health Insurance

UHA Health Insurance has emphasized caring relationships from the very beginning. Physicians founded UHA in 1996 with a goal of offering health insurance plans that support the doctor-patient relationship. A family-like culture and committed leadership set the stage for the company's workplace wellness initiatives.

To make wellness part of each workday, UHA aims to make healthy choices the easy choice by offering a variety of activities, a supportive physical environment, and policies promoting wellness. Guided by the credo "Better Health, Better Life," UHA is committed to enriching the lives of its employees and ultimately to creating a healthier Hawaii.

Overview Of Wellness At UHA

History

UHA's devotion to worksite wellness had a bittersweet beginning. In 2006, an employee died of heart disease. Dr. Max Botticelli, the founding Chief Executive Officer (CEO), saw this as a call to action. As a health insurance company, he felt UHA should do more to support employee health and not just pay for claims that arise from poor health.

Current CEO and President Howard Lee explained that UHA's early approach to workplace wellness was to "diagnose and treat." The assumption was, "if you know your health numbers, you'll change your behavior and prevent big costs." In 2006, UHA began subsidizing nutrition counseling and gym memberships. UHA added on-site biometric screenings in 2008 and used financial incentives to encourage participation. Despite these efforts, employee biometric outcomes did not improve. This led UHA to shift the focus from medical treatment to behavior change encouraged by a healthy work environment.

Current Approach

UHA's wellness efforts are presented to employees not as a "program," but as an approach to work life. Lee explained, "Once you use the word 'program,' it's a different mindset. Employees may think, 'It's another thing managers created that we have to go through. I bet if the budget gets tight they're going to cut it.'" To demonstrate its commitment to



UHA Health Insurance: At A Glance

Location: Honolulu, HI

Size: 150 employees

Industry: Health Insurance

North American Industry

Classification System (NAICS) Sector:
Finance; Insurance

employees, UHA supports their health in various ways, such as:

- Providing comprehensive health insurance. The company pays 100 percent of medical, drug, and vision insurance premiums for workers and their families.
- Including coverage for immunizations, preventive screenings, and disease management.
- Consulting recent research, considering the newest advances in health promotion, monitoring employee fitness results, and gathering employee feedback to shape future efforts. These data inform wellness offerings on mental, physical, spiritual, and financial well-being.
- Offering employees a variety of voluntary options to "meet employees where they are."

The UHA Human Resources department oversees all wellness offerings, with additional guidance from Valerie Au, Workplace Wellness Manager. Wellness decisions at UHA are informed by a wellness committee of about 10 employees, who represent a variety of job roles and departments. Additionally, employee wellness champions help promote and model wellness on a daily basis.



Workplace Health Awards

- When Work Works Award, 2014 and 2017 (sponsored by the Society for Human Resource Management)
- Psychologically Healthy Workplace Award, 2015 and 2017 (sponsored by the American Psychological Association)
- Start! Fit Friendly Company, 2011, Gold Level, and 2015, Platinum Level (sponsored by the American Heart Association)
- Community Innovation Award, 2015 (sponsored by the American Heart Association)

Linda Kalahiki, Senior Vice President and Chief Marketing Officer, described why UHA is passionate about promoting employee health, “When we take care of our associates, they in turn take care of our customers and members.” Kalahiki’s message is echoed by UHA employees who describe the company culture as *ohana*, a Hawaiian word for family.

Making Wellness A Way Of Life At Work

UHA leaders make employee health and happiness a priority. They design the workspace to promote health, create policies to support wellness, and offer incentives to encourage engagement.

Intentional Design Decisions To Promote Health

UHA designed its office space to encourage healthy behaviors. For example, the company replaced standard vending machine options with healthier ones. About a year later, UHA removed the machines altogether and now provides employees with healthy snacks and breakfast foods plus weekly deliveries of fresh produce. Instead of soft drinks, water filtration stations are easily accessible. When asked about the change, one employee explained, “They took away the bad, but replaced it with something good, so it wasn’t really depriving people.”

Employees can exercise in an on-site Wellness Institute. UHA transformed a 1,200- square-foot office space into a multipurpose room for fitness, training classes, and employee-led activities such as hula classes. The space has exercise equipment like stretch bands, weights, and stability

Nudging Employees In A Healthier Direction

We asked ourselves, how do we create an environment where it’s easiest to make the healthy choice? We do that by reducing barriers to good health and slowly nudging people in a healthier direction.

~ Howard Lee, CEO

balls. Fitness instructors offer classes during lunch hours and after work to accommodate employee schedules.

An office redesign in 2015 incorporated evidence-based strategies and input from employees. UHA hired an architectural firm to:

- Remove interior office walls to increase natural light
- Install soundproof cubicles
- Replace harsh overhead lighting with subdued upward-facing lights
- Add standing desks to all workstations
- Transform the traditional conference room into an “Ideation Room” to promote casual conversations

The renovation also brought the natural environment of Hawaii indoors by incorporating a mural of an Oahu mountain range, native wood elements, and plants into the office. Employees described the new space as refreshing, energizing, and bright.

Policies That Encourage Wellness And Healthy Decision-Making

UHA encourages employees to participate in wellness activities during their normal work hours. In place since 2010, UHA’s wellness-time policy provides up to 2.5 hours per week of paid time for wellness.

UHA recognizes that wellness means different things to different people, so the policy allows for a range of activities including physical activity, meditation, preventive care visits, and financial counseling. Originally UHA required managers to track wellness time but the policy now runs on the honor system. According to Alanna Weaver, Contracting Services Supervisor, about half of UHA employees use wellness time. Weaver said, “It’s a two-way street—you offer the time and then trust the employee to do what’s right. Personal integrity is one of our values at UHA.”

Other company-wide policies are designed to help UHA employees make good choices. Flexible work schedules, including telecommuting and compressed work weeks, help employees balance work-life demands and reduce their job



UHA designs its physical spaces to promote wellness. At top, employees participate in a class at UHA's Wellness Institute. At bottom, an office renovation created this open area workspace with standing desks, enhanced natural light, more color, and images of nature from a mural of a Hawaiian mountain range.

stress. As part of UHA's "Food Philosophy," fresh fruits and vegetables are delivered each week to promote healthy eating habits and healthy foods are provided at all company events and meetings. Such policies show UHA's dedication to wellness and further integrate the concept into day-to-day operations.

Carefully Considered Incentives To Encourage Healthy Behavior

UHA initially tried tying financial incentives to wellness participation. For example, the company offered a \$300 cash

incentive for completing a biometric screening. This type of incentive can spur employees to action, but UHA also wanted to inspire them to make lasting lifestyle changes. UHA frames the results from biometric screenings and fitness assessments in terms of "body age," which motivates employees to have the health of a "younger" self. It is a different way to think about results.

UHA also moved the focus to rewarding behaviors and habits. The company uses rewards such as recognition and fun to motivate employees.

UHA offers wellness challenges twice each year to encourage team effort and friendly competition. Past challenges targeted physical activity (e.g., Race Around the World). To address employee interests and needs, new challenges include stress management and financial wellness. Wellness champions often lead classes and activities for other employees. The resulting camaraderie is a reward in itself.

Measuring Success

UHA aims to enhance employee health and work-life balance rather than focus on risk reduction and reducing health care costs. Emily Santiago, Senior Vice President and Chief Human Resources Officer, explains, "One thing Howard stressed a long time ago is we're not looking at reducing costs. If it happens, great, but it's not the goal. Achieving a healthy culture is more important than the numbers."

Employee-Generated Activities As Evidence Of Success

One sign of success is when employees drive the growth of wellness activities. Many classes and activities have emerged based on employee interest, and many of those are led by employees themselves.

UHA employees have organized hula classes, hikes, walks to nearby farmers' markets, basketball games, Bible study groups, and even coloring in adult coloring books to reduce stress. These employee-driven activities help build bonds among team members. One employee shared, "People are passionate about certain things and want to share that passion with others, especially in the workplace. This is your family, the people you work with."

Breaking Down Barriers: Employee Perspective

A lot of people talk about a lack of convenience and time as being barriers for them. UHA has done a good job of breaking down those barriers. Like the convenience of having our Wellness Institute on site. You can just work out in the workplace. On top of that we get wellness time, so we really don't have an excuse not to be healthy.

We have healthy spaces here, healthy classes to attend, healthy food to eat. The overall environment helps us to be healthy, which helps our mood, focuses on the right things, and supports a healthy state of mind.

~ Del Mochizuki, Controller, Financial Services

It comes down to how you treat people, your employees, and the message you send when they're here at the company. The best test is if you can ask your employees, do you love coming into work? If they answer yes, then that's one of the best indicators of a healthy culture.

~ Howard Lee, CEO

These relationships improve not only health but also the interpersonal connections that nurture UHA's ohana, or family.

Business Results Reflect Employee Engagement

UHA believes the well-being of its employees translates into better business results and better customer service ratings. From 2009 to 2017, UHA had a greater than 90 percent average customer satisfaction rating. The company retains 95 percent of its clients.

A key to well-being is employee morale, which UHA measures with a Workplace Excellence Survey, developed by the Society for Human Resource Management. Since 2008, scores on all survey categories have improved, with the engagement score rising by 14 percentage points.

Challenges And Future Plans

UHA uses employee feedback to improve and make sure wellness offerings are relevant. For example, the wellness team saw low participation in some fitness classes and asked why during a company-wide town hall meeting. Employees said they often exercised on their own but were interested in alternative activities such as flexibility, meditation, and posture. UHA now offers these additions, which employees of all fitness levels can enjoy.

UHA discovered its departments had unique needs and made changes to address barriers to wellness. For example, employees in the call center were working overtime, had high turnover rates, and were not taking advantage of their wellness time because they had to be on the phone. Management reviewed the call volume to determine when associates could use wellness time without adversely affecting service levels. As a result, turnover decreased in that department.

Money concerns are a known source of stress, especially in Hawaii, where wages are below the national average and the cost of living is high. UHA proactively targets this issue by offering financial well-being resources to help employees. UHA offers brown bag sessions on financial health, and the wellness committee is piloting a program to teach employees about best practices in financial management.

UHA plans to develop more mental and financial health programs. The company will find new ways to encourage employees to be active for the sheer sake of enjoying it.

Advice For Other Employers

- **Remember wellness is a mindset not just a program.** Members of the organization must genuinely believe employee health is important. Nurture this belief by providing education on health benefits.
- **Start where you believe your company needs help the most, and start small.** For example, UHA pilots ideas with the wellness committee first to see what works.
- **Avoid viewing wellness as a one-shot program.** Think about how you can integrate wellness into employees' workdays. You can show commitment to employee well-being through visible changes to the environment and supportive policies.
- **Consider how you can use incentives to encourage employees.** Determine the behavior or outcome you want to influence and learn about the different types of incentives most likely to influence those outcomes.

Recommendations For Action

- Learn more about [creating a culture of health](#) and [leadership commitment](#), to help develop a belief in the value of wellness.
- Consider some healthy [environmental changes](#) that could improve your workspaces by making them healthier and happier.
- Review [sample policies](#) for ideas about how to make healthy choices easier.
- Understand [different types of incentives](#) and [when to use them](#).

The [CDC Workplace Health Resource Center \(WHRC\)](#) is a one-stop shop for organizations to find credible tools, guides, case studies, and other resources to design, develop, implement, evaluate, and sustain workplace health promotion programs. Visit <https://www.cdc.gov/WHRC> to find more case studies of workplace health programs in the field.