

# GLOBAL WELLNESS CONSULTING

JLT EMPLOYEE BENEFITS GLOBAL BENEFITS TEAM

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## No ordinary global employee benefits consultancy

At JLT we understand the true value of a good wellbeing programme should not be underestimated.

Implementing a tailored wellbeing programme can have a major impact on the successful running of your business and the welfare of your workforce.

Our experience in wellbeing consulting will help you develop a proactive programme to combat rising health issues and healthcare costs.

FOR FURTHER  
INFORMATION ON  
THIS OR OTHER  
GLOBAL BENEFITS  
TOPICS, PLEASE  
CONTACT OUR  
GLOBAL BENEFITS  
TEAM OR YOUR  
LOCAL JLT OFFICE.

Implementing a tailor made wellbeing programme will not only benefit your business and your employees, it can create an attractive selling point for future recruits as well as potential business partners.

Most employers provide some form of 'safety net' for employees by having insured benefits such as Private Medical Insurance, Disability Insurance and Life Cover. These benefits support individuals and their families when the unexpected happens.

However, a tailored wellbeing programme can help improve the quality of your employees lives considerably.

Our programmes can help educate on diet and fitness, tackle areas such as quitting smoking and combatting stress and depression; issues that can have a huge detrimental effect on everyday lives.

Making lifestyle changes can help employees feel better within themselves, happier in their workplace and more valued by their employer.

## SOME OF THE BENEFITS TO YOUR BUSINESS

A wellbeing programme can help contain and control the costs associated with insured benefit programmes. By having a healthier workforce, you should see

an improvement over time in claims which will directly impact premiums.

## CLAIMS ANALYSIS AND INSIGHT

Our wellbeing programmes can provide comprehensive management information, which can be 'data-mined'. A useful tool when deciding which programmes are needed.

This facility provides insights to help identify intervention strategies as well as modifying current modules.

*Globally there are 1.7bn smokers, 1bn people have hypertension and 285m are diagnosed diabetics.*

GLOBAL 2009 STATISTICS  
WHO REPORT 2011

In addition, many insurers will consider upfront discounts for employers who are taking a proactive approach to claims and the health of their workforce.

In summary, these are just some of the potential benefits to your business;

- Reduced levels of sickness and absenteeism
- Potential reduced cost of insured benefits (Medical, Disability, Life etc.)

- Reduction in 'presenteeism'
- Improved employee engagement, Productivity and morale
- Improved staff retention
- Reduced overtime
- An improved vision for the business
- Employees who are 'Happy, Healthy and Here!'

A corporate wellness program should be dynamic, evolving over time to ensure the best possibility of long term success.

Our wellbeing programme is extensive and comprehensive, covering everything from online assessments to open days. Focusing on providing employees the tools they need to make positive lifestyle choices, these include;

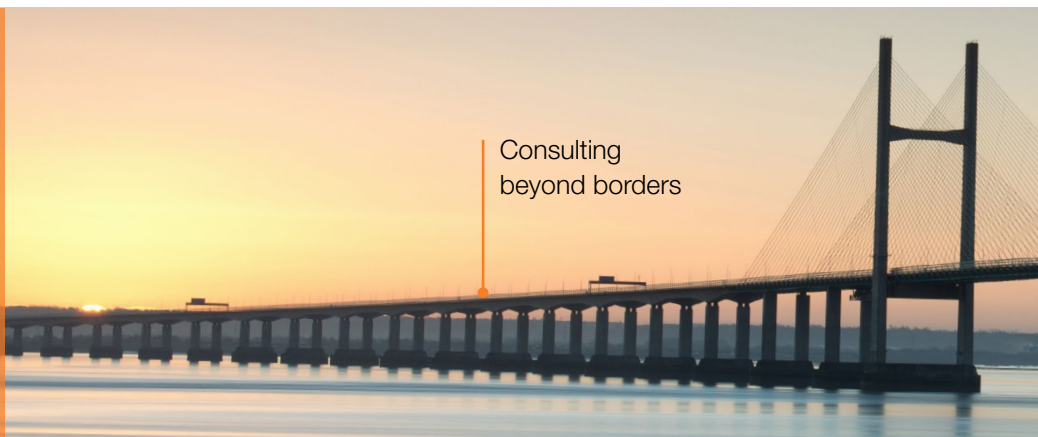
- A programme that is relevant to each employee
- Easy access to lifestyle information
- Educational materials
- Ongoing support and assistance

Our Corporate Wellness consulting services are tailored to fit your needs.

We do this by gathering data on health care utilisation, medical consultation data, medicine utilisation and sickness absence. Results and recommendations are made and discussed with you.

Our global reach is **135** territories and over

Consulting beyond borders



## SOME OF THE AREAS OF EXPERTISE WE COVER

### Health Risk Management

Our Health Risk Management Program helps businesses address the challenges of rising health care costs brought about by sickness and absence. We do this by analysing trends on health and absence from the work place. Through our worksite-based wellness programme, we help employers identify and reduce health risk factors through healthier lifestyle choices. JLT assists its corporate clients to conceptualise, implement and engage employees on corporate wellness programmes.

### Health Education and Health Promotion

Information on identified workplace health hazards and risks must be communicated to the specific people responsible for implementing prevention and control measures. To ensure proper understanding and use of information, various health education initiatives shall be recommended for implementation:

- Occupational health and safety risks, prevention and management
- Disease awareness and prevention
- Preventive medicine campaigns
- First aid and emergency preparedness training

- Diagnosis of occupational diseases
- Record keeping

A calendar of wellness topics can be covered with JLT providing monthly health and wellness materials in the form of posters, newsletters and learning sessions.

*24% of adults are obese worldwide.*

GLOBAL 2009 STATISTICS  
WHO REPORT 2011

## LIFESTYLE DISEASE MANAGEMENT

We are cognizant of the increasing prevalence of lifestyle related diseases, and JLT has taken, as one of its priorities, the Promotion of Healthy Lifestyles through healthy living. The promotion of healthy lifestyles emphasizes **smoking cessation, regular physical activity and weight control**. It also includes healthy diet and nutrition, stress management and regular health check-up.

### Weight Management

- Weight Management is like a balancing act and keeping a healthy weight is crucial for your health. Being underweight, overweight or obese gives you a higher risk of many health problems.

- Managing health through a healthy diet and more physical activity is important to stay healthy.
- JLT can offer various programmes to support your employees in achieving a healthy lifestyle.

### Smoking Cessation

Smoking is a hard habit to break and it needs a lot of peer and family support and professional guidance.

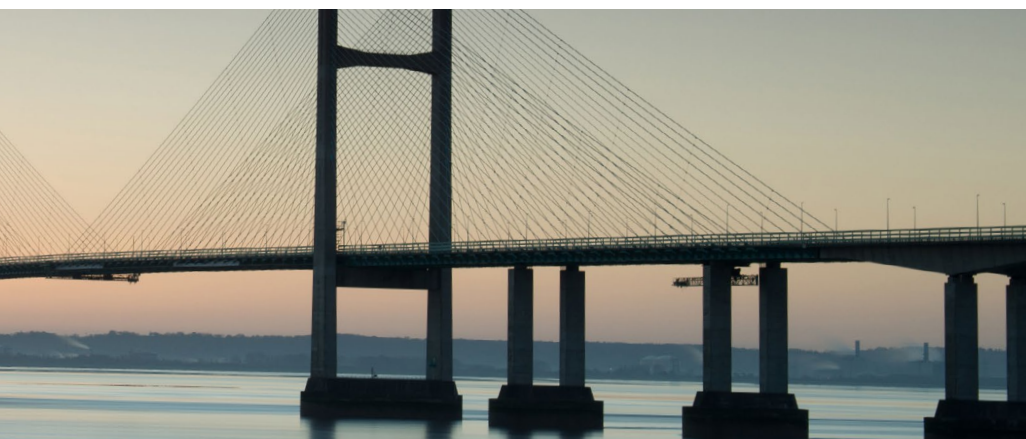
The JLT Global Health Management Team can assist you in finding the right provider to address smoking cessation in the workplace

### Healthy Living Circles

Creation of **Healthy Living Circles (HLC)** designed to support interest groups for members to share the healthy habits that they are passionate about, encourage others to take up the healthy habit and ultimately promote Healthy Living.

## SICKNESS ABSENCE MANAGEMENT

Absenteeism can be a major burden on cost and productivity. Good absence recording and reporting can play an important role in helping you to understand the effect absenteeism is having on your business.



Innovative health strategies in emerging markets

## ABOUT JLT GROUP

JLT is one of the world's leading providers of insurance, reinsurance and employee benefits related advice, brokerage and associated services. JLT owns offices in 39 territories with some 10,095 employees, supported by the JLT International Network, enabling us to offer risk management and employee benefit solutions in 135 countries.

## CONTACT US



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Sickness absence may result from illness or workplace injuries and JLT can assist the Corporate OH Team in the review of policies and develop procedures to record, monitor and measure sickness absence and use the data to help clients develop strategies to improve employee attendance.

## CHRONIC DISEASE MANAGEMENT

The presence of lifestyle diseases has given rise to chronic diseases like Hypertension, Diabetes, Hypercholesterolemia and other cardiovascular-related illnesses even in the young people. We see young employees with serious cardiovascular issues.

Chronic Diseases are long-lasting conditions that can be controlled but not cured and careful monitoring should be enforced. JLT can guide you in developing a Chronic Disease Management and Prevention Programme.

If you don't currently have a full system in place or are thinking of reviewing your current system, we can offer advice in this area and, if appropriate, source a provider.

### Biometric Health Checks

A good alternative to a full health screen. Whilst not as comprehensive as a full health screen, the reduced time and cost could be an attractive option for you and your employees.

### Health Fairs

A great way to launch a wellbeing programme. Attendees can simply drop into any of the 'zones' or structured appointments can be made via our online booking tool.

### Workshops and Seminars

Detailed sessions on the areas featured in our health fairs, which are often suitable for smaller groups.

### Life Coaching

A pioneering health behaviour change programme for individuals in the corporate sector, which supports them in making positive lifestyle changes

### Wellbeing Champions Programme

Experience shows that colleagues can help drive engagement in a wellbeing programme. This programme helps train employees to be advocates of your wellbeing offering.

## ADDITIONAL SERVICES

As well as the services listed we can help you find appropriate providers in areas such as:

- Employee Assistance Programmes
- Health Screenings
- Occupational Health
- Gym memberships and discounts
- Healthy eating providers/nutritional therapists

As part of our wellbeing proposition, we partner with a number of providers for the above services. However, should you already have your own provider for one or more of these services we can link our wellbeing programme with their process to implement an integrated approach. Alternatively, if you wish for us to conduct a full market review for a particular service or area then we can also facilitate this on your behalf.

To discuss your global wellness strategy please contact one of our Global Benefits Team including our Wellness Director Dr Yvette Jaramillo.