Winning at Wellness

After partnering with Oswald Companies on wellness initiatives, NOF Metal Coatings is happy to report a savings on health-care costs and, perhaps more importantly, the retention of its rich employee benefits.

NOF Metal Coatings North America became a victim of the health-care industry. The leading worldwide supplier of high-performance, thin-layer, anticorrosion systems had a strict policy of providing each employee a rich benefit plan. As a relatively small company with about 50 employees, NOF Metal Coatings knew it was imperative to retain its strong benefits package in order to keep its workforce.

But with the constant uptick in health-care costs, coupled with a down economy, it was becoming too costly to maintain this attractive benefits package. The company found itself switching carriers each year to get the best possible price for healthcare.

“That became really burdensome for employees who had to fill out applications every year; people were confused as to who the carrier was each year,” explains Jennifer Mayer, NOF Metal Coatings’ HR manager. “We wanted a little more consistency and to partner with someone we could stay with for a period of time.”

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So, in 2009, NOF Metal Coatings turned to Oswald Companies for help. Frank Spinelli, Oswald’s Middle Market Group Benefits practice leader, and his team promised to provide services well beyond that of a typical broker: a year-round partnership — not just at renewal time but all year — in health and wellness initiatives. Soon after their partnership began, Mayer and her team formed a committee, Health Nuts, as the face of health awareness throughout the organization.

Today, the company hosts eight wellness events annually that range from healthy potluck lunches to walking challenges to garden clubs. What’s more, Mayer is happy to report, the company has retained its rich benefits package — even through a period when the company, linked to the auto industry, suffered through a recession. The company offers medical and dental insurance for employees and families, life insurance, accidental death and long-term disability policies, along with short-term disability and 401(k) programs.

“One of the goals was to get people to realize it is possible to control some of this, but it takes personal responsibility,” says Mayer. “[Oswald said,] ‘we’ll offer not only our expertise and available resources, we will hold your hand and guide you in that direction.’

One of the first things that struck Mayer was Oswald’s suggestion to first gain credibility in the marketplace because NOF Metal Coatings had been changing carriers annually. So, Oswald connected the company with Anthem Blue Cross Blue Shield and kept its costs contained.

Then, the Oswald team organized a health-risk assessment to determine how to improve the employees’ overall health. From there, the team helped the Health Nuts design proven programs to make health and wellness a focus at NOF Metal Coatings.

Today, one of the most popular challenges is the holiday-season “Weight Maintenance Challenge.” It’s not about the biggest loser, but instead employee teams are challenged to maintain their weight through November and December. Employees contribute money to participate, and the company matches those donations. The pot is then shared among all participants.

“This will be our fourth year doing that, and participation has increased each year,” enthuses Mayer. “Everyone came out a winner. There is consistent weight maintenance in at least half of the population over the holidays.”

Last spring, as a kickoff to summer activity, the Health Nuts hosted a pancake breakfast and walking challenge for employees and their families. The event challenged every participant to walk at least one mile for a chance to win an Xbox 360. The group logged more than 150 miles in three hours.

And, just last October, the company finished a 200,000-step walking challenge. Employees were given pedometers and were asked to track their steps. Fifteen employees won Health Nuts T-shirts despite having one of the wettest Octobers ever.

“We helped kick them off and provide input throughout the year, but, really, Jennifer and her team have taken this (wellness initiative) and run with it on their own,” says Spinelli. “I give her and her team a lot of credit.”

Since the partnership with Oswald, NOF Metal Coatings’ employees understand firsthand how wellness can directly translate to savings. Mayer points to last year when half the employees who chose a particular insurance plan had a zero-contribution increase in their health-care costs.

“I liked Oswald’s ideas of recognizing we were a fairly small manufacturing company, but that didn’t mean we had to resign ourselves to huge health-care increases either,” concludes Mayer. “We could partner with them to help us control those costs, do it in a deliberate, planned method … and still offer the wide variety of benefits we wanted.”

— Lyndsey Frey