

Gem Plumbing institutes long-term wellness plan

BY DAVE CRANSHAW

Taking a stand against sky rocketing health care costs, **Gem Plumbing & Heating Co.** in Lincoln is working to institute a wellness program that company and insurance executives predict could become a model for businesses nationwide. Gem alone saw a 45-percent increase in health insurance costs in 2005. The company partnered with Benefits Unlimited in Cranston – a member of USI Holdings Corp., a national insurance provider in New York – to begin implementing a three part comprehensive wellness program about seven months ago. The first step of the program forged an agreement with Health Advocate, A four-year old Pennsylvania company to provide 24/7, 365 days a year medical advice by phone or email.

All employees – even those who forgo benefit packages from the company – are eligible to utilize the program, whose entire cost is covered by Gem.

As a member of Health Advocate, an employee can ask health questions for themselves, a spouse, parents, in-laws or children. The one-step shop can help find doctors, make appointments or answer billing questions.

“[Health Advocate] takes what is normally a very scary complicated and convoluted time for employees and provides

instant access to get answers,” said Anthony Gemma, president of Gem.

Health Advocate provides an outside resource to get answers and help navigate the health care systems said Gemma. Currently there are 365,000 subscribers nationwide to Health Advocate - up from 11,000 in 2002.

Wayne Damato, executive vice president of Benefits Unlimited, said Health Advocate provides experts to help guide employees at the distressing time of a sudden illness or injury when a person is not thinking their clearest.

“Given the opportunity, [employees] want to make a wise choice,” he said. Unfortunately, people often do not have the time or knowledge to seek the best Medical care.

Benefits Unlimited is in the process of conducting employee education seminars about Health Advocate at Gem, which started offering the service about a month ago.

This service is an important first step of a long process, said Damato

The focus of the program, in the planning stages for the past seven months, is to deliver better benefits for employees based around a wellness initiative that is independent of which insurer an employee chooses.

The company's goal is to reduce unhealthy and unsafe

habits by about 50 percent by 2010. Any insurer will know that Gem is proactive, preventative and embracing wellness, which will ultimately lower the cost of insurance as the program grows, said Gemma.

Gem’s 325 employees make for a good-sized company – not too small and not too large – to try new programs that can provide a model for other companies, said Gemma.

The second phase of the program will provide incentives for employees to quit smoking, lose weight, monitor their blood pressure and seek cancer screenings – a proactive approach as opposed to the reactive nature of medicine that contributes to the skyrocketing costs of health care.

The incentives will be unveiled within the next six months.

The third part of the program would provide measurable results that documents change and provides a model for future use.

Joel Cooper, president of Benefits Unlimited, said the wellness plan being implemented is a long-term plan geared to help people begin, maintain and emphasize healthy habits. “It can take several dozen tries to reinforce and establish a new habit,” he said.

“I don’t know of any companies that have gone this far with a wellness initiative,” he said.