



PUBLIC TRANSPORTATION REPORT

Issue 2//2013



Reduce claims with **WELLNESS PROGRAMS**

Reducing claims and losses is a top priority for safety managers and fleet owners. It's why drivers undergo extensive orientation and training that cover safety best practices and tips to avoid collisions and injuries. In addition to focusing on safe driving, fleets can proactively reduce claims and losses by emphasizing driver health and implementing a wellness program.

There are many benefits to implementing a wellness program. Motor carriers will often see a drop in sick leave and absenteeism, health care costs, workers' compensation claims, disability management and employee turnover. At the same time, employees can experience an increase in productivity, mental alertness, energy, morale and their overall health. Employees can also experience a decrease in blood pressure, heart rate, cholesterol, blood sugar, stress, weight and body fat.

According to the Wellness Councils of America (WELCOA), the return on your investment depends on the type of wellness program you implement. Essentially, the more

you put into the program, the more your fleet will benefit. WELCOA describes the following levels of wellness programs:

Quality of life program: designed to improve employee morale by providing self-esteem boosters and tips via email, handouts or posters. Employee participation is voluntary.

Traditional wellness program: takes steps to change the work environment and provide health and wellness information to employees as well as a variety of activities in which they can participate. The goal is to reach as many employees as possible with a wide range of activities to attract the most people.

Comprehensive wellness program: provides a very structured and well-documented health management program with activities offered to both employees and their families. It covers all aspects of healthy lifestyles and might involve on-site fitness classes and seminars. ➤➤

+ SAVE BIG!



An effective health & wellness program can produce a

\$300 – \$450

return on investment per employee

» WELCOA estimates the cost per employee to be \$100 – \$150 per year for an effective wellness program. In turn, an effective program can produce a \$300 – \$450 return on investment per employee in the form of reduced sick leave and faster recovery from injury, among other benefits.

Once you decide to implement a wellness program, you have to have employee buy-in. Here are some tips for increasing participation:

- **Involve employees from all departments and levels** to help develop a program.
- **Ask employees what will motivate them** to participate.
- **Provide incentives** such as discounts on gym memberships, heart rate monitors, pedometers, and workout shoes or clothes.
- **Promote the program** using emails, posters in break rooms, pay stub inserts, educational sessions, etc.
- **Include top leadership** in the activities. Leading by example has great impact.
- Make programs and activities **easily accessible**.
- Provide as **many choices** as possible.
- Periodically **ask for employee feedback** on improving the activities and programs.
- **Help workers develop programs** that will fit their specific health and wellness needs.
- **Work with your health care insurer** to see if there are any incentives they can offer to encourage participation. ■

The facts about food and nutrition

Eating. It's something your drivers do every day, but how often do they consciously think about their food choices and how those choices can impact their overall health? For drivers, eating habits are greatly impacted by logistics. Unfortunately what's often most convenient for drivers isn't always what's healthiest.

We turned to Carolyn Burdsall, a registered clinical dietitian with 24 years of experience at Hendricks Regional Health in Indiana, for advice on how drivers can make healthy food choices while on the road.

Protective Insurance Company: How does eating impact a driver's overall health?

Carolyn Burdsall: Certainly diets that are excessive in calories can lead to weight gain and carrying extra weight increases risk for heart disease, diabetes, certain types of cancers and joint problems. Eating some specific foods can directly increase our blood pressure or cholesterol levels. Following a healthier eating plan tends to make people feel better overall and have more energy, but there are no magic bullets where food is concerned.

PIC: What does it mean to "budget calories" and how many calories should drivers eat a day?

CB: There are a certain number of calories that each of us requires to meet our needs and that number varies from person to person based on a variety of factors such as age, gender and activity level. Most of us exceed this target. If we want to stay within our calorie target, we have to adjust our food choices to do this. If we know one particular meal or food item will cost us more calories, we have to purposely try to "spend" fewer calories at other meals or on other food items. If we set a target of 2,000 calories per day and spend 1,900 of these by 8 a.m., it's going to be a long day if we want to stay within our budget!

Determining a person's calorie needs is not an exact science, but a reasonable starting point for most people is 10 – 12 calories per pound. That means a person weighing 200 pounds should shoot for about 2,000 – 2,400 calories per day.

PIC: Why is it important to complement eating right with being physically active?

CB: Imagine weight management as a teeter totter. On one side are the calories we bring in (food) and on the other side are the calories we burn up in the course of the day. If we eat more than we burn, we will gain weight. We burn calories through all of our normal daily activities, but regular physical activity in addition to our daily normal routine brings with it a lot of health benefits in addition to weight loss. Exercise is also a great stress buster.

PIC: What are some healthy meal and snack options?

CB: The current model for healthy eating is the “Plate Method,” based on a standard nine-inch dinner plate. Fill a quarter of the plate with meat, a quarter with starch (potato, rice, pasta, bread) and half with veggies. Add a glass of low fat milk and fruit for dessert and you’ve got a well-balanced meal!



If we use this guide for packing a cooler to keep in your vehicle, stock up on raw veggies, fresh fruit or unsweetened individual fruit cups. Add a sandwich on whole grain bread or a pita made with lean meat such as deli ham or turkey. Go light on the condiments. If you want a crunchy snack, try a handful of pretzels, dry whole grain cereal or snack mix instead of chips which have a lot of fat, salt and calories without a lot of nutritional value. Remember that even healthy choices give us too many calories if your portion is too big.

PIC: What advice do you have for making healthy choices at fast food restaurants?

CB: Whenever possible, avoid the fried choices. Go with a grilled chicken sandwich or more basic burger, ideally on a whole grain bun. Load up on the tomato, lettuce, onion or pickle, but ask for the mayo on the side or skip it altogether. Instead of fries, many restaurants offer small side salads or fruit. Don't use too much salad dressing though! Grilled snack wraps light on the sauces, chili and basic tacos are also good choices.

PIC: Driver fatigue is a real concern. Are there any foods that help boost energy in a natural way?

CB: Many people reach for food or drinks to give them energy when what they really need is sleep. Sleep deprivation cannot be corrected by any foods. With that said, however, eating “heavier” meals are more likely to lead to fatigue as we work harder to digest them. A better strategy is to eat smaller amounts more often through the day.

Drivers should avoid energy drinks. There is mounting evidence that energy drinks are harmful to our health, especially in large quantities. They usually contain much greater amounts of caffeine than coffee or tea and often contain additional stimulants as well. Many are also loaded with sugar and calories. There are many reports of severe reactions or even deaths associated with energy drinks. ■

+ For more information on making smart food choices, visit www.eatright.org.

Stop skin damage before it starts

During his 30-year career, Bill McElligott logged millions of miles behind the wheel of his commercial motor vehicle. However, the years took a toll on him in an unexpected way. Over time, the left side of his face grew noticeably different from the other side and developed raised, brown bumps. The culprit: years of sun damage resulting in a diagnosis of unilateral dermatoheliosis.

A study in the Journal of the American Academy of Dermatology looked at nearly 85,000 cases of skin cancer and determined more cases involved the left arm and left side of the face. Drivers are at a higher risk for sun damage, melanoma and skin cancer on the left side of their body because of the amount of time spent in the driver's seat next to a window that may intensify the sun's effects. ➤➤

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»» Your drivers can take steps to help prevent skin damage from the sun. They should apply sunscreen with an **SPF of 30 or higher every day**. The sun's rays can penetrate through clouds so drivers should still apply sunscreen even on overcast days. Drivers can also wear long sleeves to protect their arms. This extra layer of protection is especially helpful between **10 a.m. and 4 p.m. when the sun's rays are strongest**, according to the Mayo Clinic.

Some experts may recommend window tints as a way to help block the sun's UV rays. Federal Motor Carrier Safety Regulation (FMCSR) Part 393.60 on glazing and window construction does allow tinting as long as the light passing through is not less than 70 percent of

the normal occurrence. Additionally, some states may have stricter tinting laws than FMCSR. While tinting is legal, it's not safe and does affect visibility in many situations. Advise your drivers to use other skin damage prevention techniques rather than tinting.

It's also important for drivers to regularly check their skin for discoloration, new growths and changes in existing moles, freckles, bumps and birthmarks. If drivers notice anything out of the ordinary, they should schedule an appointment with a doctor to be examined as soon as possible. ■

 Be sure to **share these tips with your drivers** to help stop skin damage before it starts.

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