

BUILT TO FIT:

Understanding Wellness in the Building and Construction Trades Industry

A Cigna Study

Construction trades workers are engaged in some of the most high-demand, high-stress jobs in America. Because they work at job sites and don't spend a lot of time in an office, they have their own unique set of perceptions and needs regarding health and wellness.

Cigna is a health services company that understands the needs of our clients and their plan participants. We work together with our clients to help their plan participants achieve healthier, more secure lives. Cigna believes an effective wellness and engagement plan is an important component of a Benefit Plan's strategy to reduce overall spend, to mitigate the effects of the Affordable Care Act and forthcoming Cadillac Tax, build reserves, or simply help plan participants live healthier lives. For the building and construction trades industry, wellness and engagement is especially vital; nurturing participants to become better consumers of health care will result in reduced health benefit plan spend and improved participant health, well-being and sense of security over time.

The building and construction trades industry is an important group served by the Cigna Taft-Hartley Segment. A number of our clients have asked us to help them understand the specific wellness, engagement, communication and social media attitudes of that group and how those perceptions impact behavior. This Cigna-sponsored survey set out to not only understand these perceptions, but also to deepen our understanding of the differences that exist between union and nonunion building and construction tradespersons as individuals who use health care.

This white paper examines construction trades workers' views toward wellness. It examines what influences their decision-making, how best to reach them and, most importantly, **what it all means for Trustees and Administrators of Taft-Hartley Benefit Plans**. This information can be used to better engage workers in their wellness and encourage healthy behavior changes.

About the Research:

Cigna commissioned an online survey of American construction trades workers between August 19, 2015 and September 1, 2015. Respondents represented a wide range of fields across the building and construction trades – electrical, carpentry, plumbing, etc. – and across a broad range of job expertise. 521 construction trades workers participated in the survey, with 46% aged 18-54, and 54% aged 55+, and with an average age of 51 years old. The survey resulted in a margin of error of 4.3%.

Union members were well represented, making up 17% of respondents. This compares favorably to union representation in the U.S. as a whole, which was at 11.1% overall in 2014, and 13.9% in the construction industry, according to the U.S. Bureau of Labor Statistics¹. To mitigate response bias, respondents were not aware of Cigna's sponsorship of the survey.

¹Bureau of Labor Statistics, Union Membership (Annual) NewsRelease, January 23, 2015.



OPPORTUNITY KNOCKS

It has been Cigna’s experience that construction trades workers have lower participation in wellness activities. Significant barriers stand in the way of real health and wellness engagement. On a positive note, however, our survey suggests that if those barriers are overcome, construction trades workers are in fact willing and open to engage in health-related activities. This research helps point to opportunities for Taft-Hartley Benefit Plan Trustees and Administrators **to create meaningful health and wellness² initiatives, foster improved engagement among their plan participants, and help control medical costs.**

BUILT TO LAST

Construction trades workers take their craft seriously, and their handiwork has a reputation for being built to last. Appropriately, when asked which two benefits of better health would mean the most to them, **“living a longer life” (46%)** was the top choice across every age grouping except Millennial construction trades workers, with whom it ranked third. Eighteen to 34-year-old year construction trades workers ranked **“feeling less stressed” (47%)** as the biggest benefit of better health.

TOP TWO BENEFITS OF HEALTH THAT MEAN THE MOST TO OUR AUDIENCE

Answer Options	18-34	35-44	45-54	55-64	Overall
Having more energy	43.5%	43.7%	34.3%	32.5%	35.7%
Taking fewer prescriptions	1.6%	2.8%	5.6%	8.2%	6.1%
Feeling less stressed	46.8%	26.8%	25.0%	19.6%	25.0%
Having less body pain	11.3%	18.3%	27.8%	35.4%	28.6%
Looking better	16.1%	11.3%	13.0%	6.8%	9.8%
Living a longer life	38.7%	43.7%	46.3%	47.9%	45.9%
Improving mood	9.7%	8.5%	6.5%	5.7%	6.7%
Managing a disease	0.0%	4.2%	4.6%	7.5%	5.6%
Being at a healthier weight	32.3%	40.8%	37.0%	36.4%	36.7%

1st Choice

2nd Choice

BOTTOM LINE:

We thought that **“managing a disease”** would have ranked higher, especially among older construction trades workers. This low ranking may be an indication that respondents aren’t aware of, or aren’t ready to manage their condition. But by asking respondents to select their top two choices, construction trades workers opted to see more value in higher-order benefits like “living a longer life” and “having more energy.” Acknowledging the connection between better health and living longer is a good first step to wellness engagement.

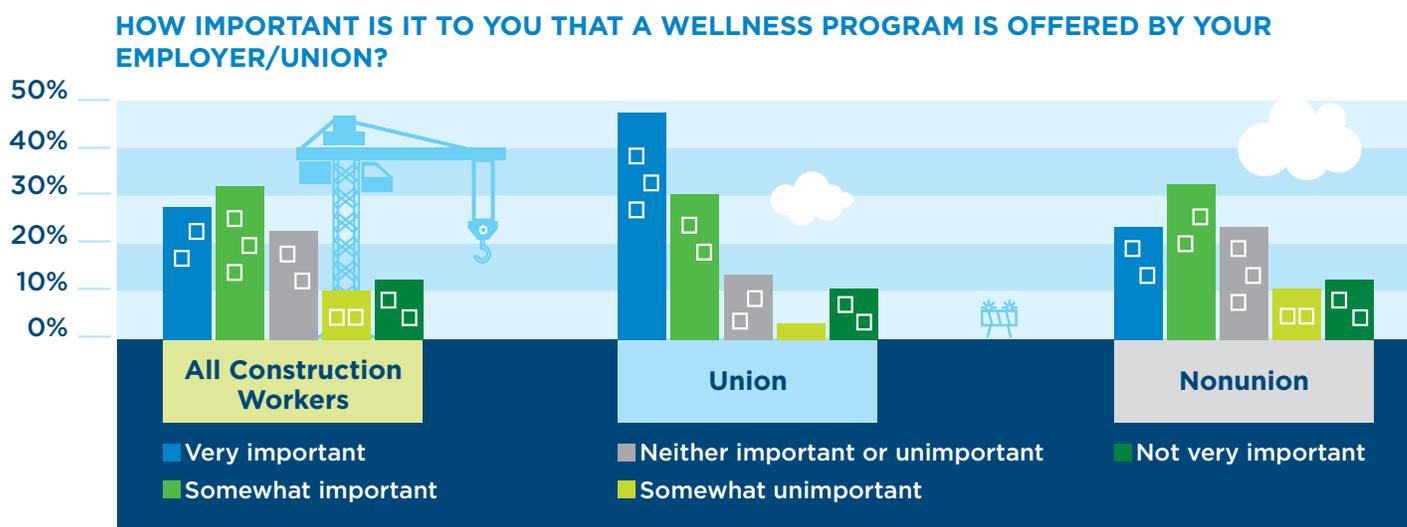
There is no “one size fits all” approach to health & wellness. These results, while not surprising, do offer opportunities to create different, or possibly tailored, programmatic initiatives to appeal to workers of different ages with varying needs and motivations.

²The study defined health and wellness programs as follows: A program designed to: 1) encourage better health decisions surrounding diet, regular exercise, stress management, sleep, illness prevention, pain management, and health improvement; 2) educate on important health topics and the services that are available to help; 3) encourage better decisions around benefit/health plan usage. Sometimes, health and wellness programs may provide incentives for people to take certain actions such as getting preventative care, speaking to a health coach or starting a new fitness program.

UNION MEMBERS³ WANT WELLNESS PROGRAMS

While a majority of construction trades workers think it's important that their employer or union offers a wellness program, **union members resoundingly saw wellness programs as a critical workplace benefit.**

- Nearly 81% of union members think it is important for their employer or union benefit fund to offer a wellness program, compared to 61% of nonunion construction trades workers and 64% of construction trades workers overall.



LEVEL OF COMMITMENT

When asked about readiness to commit to a healthy lifestyle, respondents overall indicated a high level of commitment. However, younger construction trades workers (18-44) were more likely to say they **needed assistance** in making lifestyle changes than their older (45+) counterparts, who were more likely to say they need assistance actually **following through** with lifestyle changes.

WHICH STATEMENT BEST DESCRIBES YOURSELF?

	18-34	35-44	45-54	55+	Overall
I'm not interested in pursuing a healthy lifestyle.	3.2%	1.4%	5.6%	1.8%	2.7%
I have been thinking about changing some of my health behaviors, but I need assistance.	29.0%	26.8%	18.5%	14.6%	18.8%
I have recently made some health behavior changes but I still have trouble following through.	27.4%	23.9%	34.3%	37.9%	34.0%
I already try to live a healthy lifestyle.	40.3%	47.9%	41.7%	45.7%	44.5%

³The term "union" includes those who receive health benefits through a Taft-Hartley Plan.

ACCESSIBILITY / PARTICIPATION

Having no access to wellness activities at their work site was reported by 58% of nonunion trades workers, and 22% of union trades workers. And, more than half (55%) of all union members were not sure what exactly was offered at their company or through their Taft-Hartley Benefit Plan.

DOES YOUR EMPLOYER/UNION CURRENTLY OFFER WELLNESS ACTIVITIES?



For both union and nonunion trades workers, when wellness activities are offered, only 33% of either group report participating in them.

BOTTOM LINE:

There's a significant disconnect between interest in wellness programs and actual participation. Interest and willingness to partake in healthy behaviors is just part of the story. With only a third of construction trades workers surveyed participating in wellness activities, there is likely a lack of connection with the programs currently in place – whether that is due to privacy concerns, relevant/tailored offerings, job limitations or more. Finding those meaningful connection points to foster participation is critical for true engagement to take hold.

THE MOST COMPELLING WELLNESS OFFERINGS

Programs that ranked lower in appeal to construction trades workers included health fairs at their worksites, telephonic or online support, coaching, smoking cessation support, group events, and educational programs. One hypothesis is that programs like these focus more on behavior change, and individuals may perceive these programs as invasive, time intensive, or not relevant to their specific health situation.

FIVE TYPES OF PROGRAMS GENERATED SUBSTANTIAL INTEREST BY A MAJORITY OF CONSTRUCTION TRADES WORKERS:

1	Health screenings (e.g. Blood pressure, cholesterol level, body fat)	78%
2	Health care cost-saving tools	68%
3	Health assessments	66%
4	Immunization programs (e.g. flu shots, tetanus shots)	59%
5	Fitness programs (e.g. walking/fitness challenges, on-site fitness equipment, gym discounts)	59%

Note: Health care cost-saving tools were not specified in the survey as electronic only. We thought this would have ranked lower due to an assumption of low computer use, but “cost-saving” was likely a driver of response.

BOTTOM LINE:

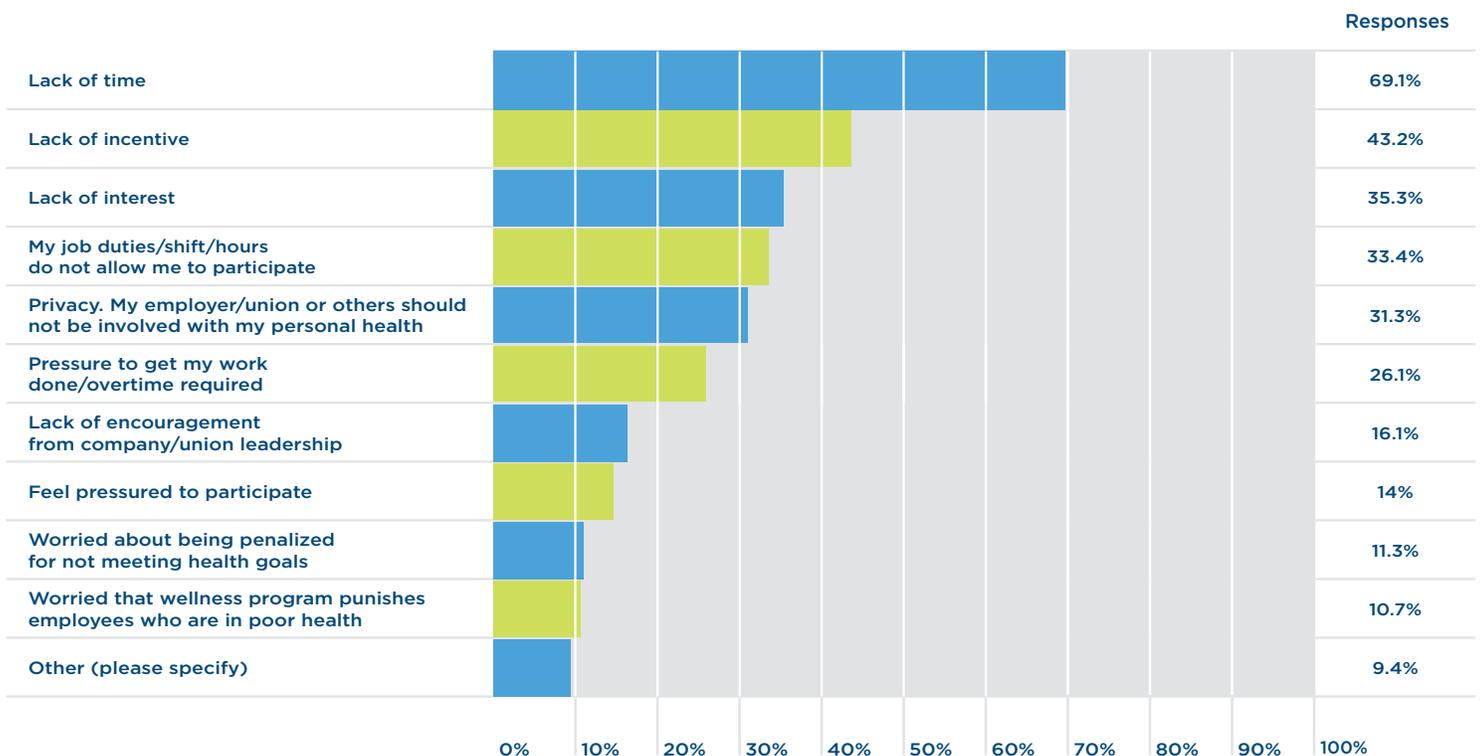
The top-ranking wellness programs can be viewed as “table stakes” (e.g. least invasive, minimal time requirements, require little behavior change, etc.), and the easiest and most turnkey to accomplish. Not surprisingly, lower-ranked programs do require more personal investment in time, energy and focus. Motivating individuals to take control of their health is not easy – and motivating construction trades workers, as the survey confirmed, is no different. It will require deep understanding, and in our view, personalized, relevant, programs that overcome workplace barriers like time and access.

BREAKING DOWN THE BARRIERS

Not surprisingly, “**lack of time**” was overwhelmingly reported as the #1 barrier for participation, followed by “**lack of incentive**” and “**lack of interest.**”



WHAT TYPES OF SITUATIONS OR BARRIERS PREVENT YOU FROM PARTICIPATING IN HEALTH AND WELLNESS PROGRAMS? (YOU MUST MAKE 3 SELECTIONS)



BOTTOM LINE:

While privacy and being penalized for not meeting health goals were expected to rank higher, for construction trades workers, it comes down to time and money. To convey that wellness is a priority, Benefit Plan Trustees and Administrators and their health partners need to **encourage paid-time to pursue healthy activities**. In addition, providing incentives is another strategy to encourage participation.

THE DRIVING FACTORS

The following pages identify key factors that will help to motivate change among union and nonunion trades workers.

1

MOTIVATING CHANGE AMONG UNION V. NONUNION

Overall, the top two incentives for getting construction trades workers to participate in a health and wellness program are **financial**:

- › **Financial rewards** – such as prepaid gift cards or cash and health insurance copay reductions – top the list of the most motivating incentives for union and nonunion groups.
- › **Paid days or hours off** are the biggest motivators for union members.

WHO INFLUENCES HEALTH DECISIONS?

Trades workers in the construction industry rank these five sources as the most influential in helping them make health decisions:

- 93% **Doctor**
- 84% **Spouse/partner**
- 76% **Family member (other than spouse/partner)**
- 66% **Friend**
- 34% **Health insurer**

MOST TRUSTED SOURCES OF INFORMATION

Construction trades workers will first consult with one of three sources when seeking health and wellness information: their **doctor** (34%), the **Internet** (32%), and a **spouse/partner** (25%). No other source garnered more than 3% of respondents' vote, including their employer, union leader, friend or co-worker.

%

Percentages

	69	59	67
Financial rewards (e.g.: prepaid gift cards, cash)	69	59	67
Health insurance company copay reduction	65	60	64
Paid days/hours off	54	68	57
Gym/health center discounts	45	48	46
Discounts on health food purchases	27	27	27
Free flu/tetanus shots	27	29	27
I would participate even without incentives	25	32	26
Raffles for prizes	17	24	19
I would not participate even with incentives	4	2	4
Other (please specify)	2	1	2

Nonunion

Union

All

Cigna has found that cash value awards or deposits into HRAs/HSAs to be most effective in encouraging participation for Taft-Hartley Benefit Funds.

Support and encourage small steps towards behavior change by **including spouses in a more significant way**. For example use direct mail, on-site family events, webinars, to include spouses/partners in decision-making.

The Center for Construction Research and Training's *The Construction Chart Book*, 5th edition cited that 67% of construction trades workers used the Internet at home, and 38% used it at their job site. 94% of union members have a computer or handheld device at home. 79% of nonunion members have a computer or handheld device at home.⁴

⁴ The Center for Construction Research and Training, *The Construction Chart Book*, April 2013

THE DRIVING FACTORS

2 THE ROLE OF HEALTH INSURERS⁵ RANKS HIGH

It is significant to note that **34% percent of construction trades workers think their health insurance company should be very involved in helping to improve their health and wellness**, trailing only the obvious choices – themselves and their spouses/partners. While only 17% of respondents thought their employer should be very involved and just 8% of respondents thought their union should be very involved, the percentages rise to 28% among union members only.

THE DRIVING FACTORS

3 COMMUNICATION TRENDS AND PREFERENCES

Construction trades workers report that the way their employer or union communicates with them depends on the message.

GENERAL INFORMATION (work updates, safety, etc.):

- › Emails to their work address: **47%**
- › In-person meetings: **39%**
- › Emails to their personal accounts: **35%**
- › Newsletters/brochures: **26%**
- › Mailings received at home: **24%**

HEALTH AND WELLNESS INFORMATION:

- › Most mailings are received at home or via newsletters/brochures: **26%**
- › Work emails and websites received a similar number of votes

Who Should Have a Role in Health Decisions?

(Top responses in order of preference)

- › Me
- › My spouse
- › My health insurance company

ARE CONSTRUCTION TRADES WORKERS GETTING THE MESSAGE IN THE RIGHT WAY?

This is a question wellness program providers need to consider, since union members prefer different methods of communication than nonunion members:

TOP THREE PREFERRED WAYS TO RECEIVE HEALTH AND WELLNESS INFORMATION

Union Members

Personal email - **60%**

Newsletter/brochure - **49%**

Website / Mailings received at home (tie - **44%**)

Nonunion Members

Work email - **51%**

Personal email - **48%**

Newsletter/brochure - **44%**



TIMING OF COMMUNICATIONS

When were our respondents most receptive to learning about ways to improve their health? Here are their preferences:

- › Weekday mornings
- › Weekday early evenings
- › Weekend mornings

⁵ The term "Health Insurer/Health Insurance Company" is meant to reference insurance companies such as Cigna Health and Life Insurance Company.

THE DRIVING FACTORS

4

THE SOCIAL NETWORK FACEBOOK AND TEXTING ARE IN HEAVY USAGE

Reflecting usage in the general population,⁶ construction trades workers commonly use Facebook and text messaging⁷ across all age groups. However, usage of other social media is low.

Millennial construction trades workers are more likely to use Instagram and Twitter, again mirroring their age groups in the general population, but usage of those social networks drops with age.

THIS IS HOW THE USE OF SOCIAL MEDIA LOOKS BY AGE GROUP:

AGE	FACEBOOK	TWITTER	INSTAGRAM	LINKEDIN	TEXT MESSAGING
18 - 34	82%	52%	55%	50%	100%
35 - 44	77%	35%	29%	41%	93%
45 - 54	71%	25%	36%	44%	91%
55 +	63%	11%	10%	37%	86%

Important to note:

Text Messaging is a valuable form of communication, especially among the 18-34 group, as they reported 100% usage, and all groups reported using text messaging an average of 86%.

TOP SOCIAL MEDIA TOPICS

When it comes to content for social media, it pays to be short and to the point.

- › **51%** of construction trades workers want **quick health tips, such as advice on skin health, hydration or muscle aches.**

Construction trades workers are also looking for advice from those in the know.

- › **43%** of construction trades workers want **advice from a doctor or nurse on common issues.**

Interestingly, union members value the opinion of their peers on social media.

- › **39%** of union members said they would be interested in getting or giving **advice from others with similar health conditions.**

⁶ Pew Research Center, Social Media Update 2014, January 9, 2015 (<http://www.pewinternet.org/2015/01/09/demographics-of-key-social-networking-platforms-2/>)

⁷ King County in Washington has used text messaging to great effect in its award-winning "Healthy Incentives" program. Its "Text for Wellbeing" program, introduced for employees who are not often at a computer during the day, was the County's most popular individual action plan in 2014 (King County Healthy Incentives, "Goal!" blog post, September 18, 2014)

IN SUMMARY

American construction trades workers have some of the most high-stress, high-demand jobs out there. Every day, they are challenged both physically and mentally. While health is not always a focus on the job, there are underlying health or wellness perceptions that need to be considered so health can be a part of their lives – off the job, and on the job.

Our survey indicates that construction workers want to be healthy.

They want to enjoy life and not focus on the negatives. They indicate readiness to commit to living a healthy lifestyle. Maintaining their health – while not a main priority while on the job – could go a long way to helping construction trades workers “live a longer life,” a self-described, highly valued benefit of good health.

But to do this takes appropriate program considerations on the part of Benefit Plan Trustees or Administrators and health care partners.

There are many opportunities to help build a foundation of wellness among American construction tradespersons – resulting in improved participant health, and reduced health benefit plan spend. Some of these include providing time on-site to participate in health-related activities, incentives for taking positive healthy actions, tools that fit on-the-go lifestyles, and personalized programs that meet participants’ unique goals and needs.

Men and women working in many different building and construction trades are willing to participate and are motivated to make changes. They just need health programs and initiatives that fit their unique lifestyles.

BUILDING A FOUNDATION OF WELLNESS: THE TOP 8 MOTIVATING FACTORS

Cigna's 2015 Survey identified specific health & wellness opportunities within the building and construction trades industry. Here are the top 8 considerations for improving well-being among this audience:

1

Be explicit in tying your wellness initiatives to your audience's motivations.

According to our survey, the following areas demonstrate interest:

- › Living longer
- › Being at a healthier weight
- › Having less body pain
- › Having more energy

Our recommendation: Go beyond purely descriptive promotions. For example, when promoting a disease management program, communicate how it can help lengthen life, improve energy, and often get the participant to a healthier weight.

2

Construction trades workers are open to certain wellness programs.

Consider implementing a mix of the following:

- › Health Screenings
- › Immunization Programs
- › Fitness Programs
- › Sharing helpful health care cost-saving tools
(both electronic calculators + helpful tips and guides)
- › Educating on specific programs
(cancer, cold/flu, cholesterol, healthy eating)
- › Having an on-site doctor or nurse available

Outreach must be personalized, relevant, and protect privacy in order to be adopted.

3

Make it easier for participants to provide their self-reported data for participation-based wellness efforts such as fitness challenges, etc.

- › By allowing a mix of paper, online, and text submissions, you can appeal to a broader audience.

4

Schedule communications (texts, online coach outreach, social media posts, emails, etc.) to the times of day that those in the construction trades tend to have the most time to dedicate to their health:

- › Weekday morning
- › Weekday early evening
- › Weekend morning

BUILDING A FOUNDATION OF WELLNESS: THE TOP 8 MOTIVATING FACTORS

5

Leverage trusted sources to influence positive behaviors:

- › Encourage use of a **Primary Care Physician** and driving conversations with doctors
- › Spouses/partners and family members are very influential – focus on getting information home to families
- › Since health insurance providers are seen as 3x more influential than employers in the discussion of health, consider having communication come from health insurance company, where appropriate

6

Implement incentives. Getting this population to act takes motivation. Since different people are motivated by different things, consider a mix of the following:

- › **Financial rewards such as prepaid gift cards, cash, etc.**
- › **Health Insurance co-pay or premium reductions**
- › **Paid time off—not only to accommodate doctor’s appointments, but also as a reward for meeting certain wellness goals**

7

Messages to focus on:

- › **Helping to get people back on track**
(acknowledging that they are trying, but that it’s easy to get off course)
- › **Point to valid and proven web resources**
(they are going to the web anyway, so point them to good sites)

8

Communicate about health & wellness resources through several touch-points. Trades workers have busy schedules, so it’s important to reach out through multiple avenues:

- › **Email (personal), Newsletters/brochures, Website, Mailings to the home, In-person meetings at work**

Construction trades workers highlighted the importance of a spouse’s impact:

- › **Consistently engaging spouses through direct mail, email, on-site events, and social media will help to create an ongoing link to health and wellness resources**



YOUR PARTNER IN HEALTH

Leadership can be defined as the ability to motivate a group of people to act. Cigna can help you develop health & wellness programs that work. Through Tailwind, our health and wellness engagement agency, we can accelerate a culture of wellbeing throughout your workplace.

Clearly, there's a need in the building and construction trades industry that needs to be addressed. It's up to you to build the foundation. Think of Cigna as your health & wellness partner. Together, we can make a difference.

John Cistaro..... John.Cistaro@Cigna.com

Kim Cicero..... Kimberly.Cicero@Cigna.com

Bryan Flannery..... Bryan.Flannery@Cigna.com

Current Cigna Taft-Hartley & Federal Business clients,
please contact your designated Client Engagement Manager.

Together, all the way.®



All statistics (unless otherwise noted) are based on a 2015 external study funded by Cigna. Individual client results will vary.

All Cigna products and services are provided exclusively by or through operating subsidiaries of Cigna Corporation, including Cigna Health and Life Insurance Company and Connecticut General Life Insurance Company. The Cigna name, logo, and other Cigna marks are owned by Cigna Intellectual Property, Inc.