

# A Guide to Controlling Risk

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#### DAS I RISK MANAGEMENT

# Workplace Health and Wellness Programs

Workplace health and wellness programs, as described by the CDC, are a health promotion activities or organization-wide policies designed to support healthy behaviors and improve health outcomes at work. Such programs can produce many beneficial results including healthier and more resilient employees. These programs also create risks, such as potential injuries in the workplace and state facility property damage.

The considerations below are a starting place when exploring workplace health and wellness programs that create safe, risk resistant programs within statewide guidelines.

## Risks to Agencies

Workplace health and wellness programs have many benefits. They also pose potential risks. Agencies should consider each risk when developing agency specific programs.

- Injuries from broken equipment, slips and falls, overexertion, etc.
- Facility and property losses/damages
- Liability risks from inadequate contracts with service providing vendors
- Liability risks around equal access or opportunities
- Higher agency risk charges from increased claims

## **Insurance Coverage**

The state's self-insurance programs and workers' compensation insurance covers all authorized employees and volunteers while performing official duties at the state's direction and control.

For more information see the following Oregon Department of Administrative Services (DAS) Risk Management Self-Insurance policies.

DAS Policy 125-7-101, Property Self-Insurance Policy Manual.

DAS Policy 125-7-201, Agency Liability Self-Insurance Policy Manual.

DAS Policy 125-7-202, Employee Liability Self-Insurance Policy Manual.

Workers' Compensation Coverage may apply when activities or programs require mandatory participation by employees, is on paid time, and is at the direction and control of the sponsoring agency.

### **Activity Sponsorship**

**Employee-sponsored**, external

Employee group/vendor/sponsor

off agency property.

initiates activity and activity occurs

#### **Activity Sponsorship** Risk Level **Examples** Agency-sponsored, internal State managed fitness rooms, showers/locker rooms, Agency initiates activity and activity worksite health screenings, flu occurs on agency property. shot clinics. Agency-sponsored, external Group health club membership, free/low-cost flu shots at Agency initiates activity and activity a medical facility, extended occurs off agency property. breaks for fitness activities **Employee-sponsored, internal** Weight Watchers meetings, massages, yoga/exercise Employee group/vendor/sponsor classes, healthy cooking initiates activity and activity occurs classes, fitness rooms where on agency property.

employee's assume liabilities.

teams/leagues (golf, softball,

bowling, etc.), weight-loss

Walking clubs, sports

contests

### State Policies to Consider Before Starting Workplace Health Programs

- Executive Order 17-01: Employee Wellness
- 50-010-06: Employee Health and Wellness (<u>Implementation Procedures for Agency Wellness Plans</u>)
- 125-6-010: Energy and Resource Conservation (Energy, Water, etc.)
- 125-6-310: Use of the Capitol Mall Area Parks and Grounds Control
- 125-6-320: Public Use of State Building Premises
- 125-6-322: Sales and Solicitations in State Office Buildings and on State Grounds
- 125-6-330: Vending Facilities in State Office Buildings Owned or Leased by DAS

### Workplace Health Program Risk Reduction Considerations:

Agencies must consider various risk reduction strategies when developing a workplace health program:

- Form a Committee: Establish a dedicated or joint Wellness and Safety Committee to <u>assess risks</u> for activities and events.
- Match Risk with Fitness Level: Tailor activities to the fitness levels required by job roles, favoring moderaterisk activities for strenuous work.
- Develop and Communicate a Wellness Plan: Define the acceptable level of risk and ensure employees are aware of limitations and policies.
- Sponsor Activities Outside Work Hours: Encourage employee-sponsored activities outside work hours to reduce agency liability.
- Waivers: Have employees sign <u>liability waivers</u>. This can help avoid the occurrence of workers' compensation claims.
- Unnecessary liability claims: Have vendors sign agreements making them responsible for their actions, decisions and damage.
- Make Participation Voluntary: Ensure participation is voluntary.
- Define Participant Scope: Decide whether to include families, friends, minors, or other state employees, as this increases risk.
- Assign Responsibility: Clearly assign responsibility for equipment purchase, maintenance, and adequacy.
- Exclude Certain Activities: Specify high-risk activities that are not allowed, such as using free weights or karate sparring onsite.
- Avoid High-Risk Combinations: Avoid combining wellness events with work-related tasks or making employees choose between them.

The CDC's <u>Workplace Health Model</u> offers a systematic approach to developing a workplace health program. Click on each of the four steps of the model for more resources and information from the CDC.





PLANNING & 2 MANAGEMENT 2

IMPLEMENTATION 3

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We commit to be KNOWLEDGEABLE, RESPECTFUL AND RESPONSIVE in business and interactions.

#### Additional Resources, Links and Information

Centers for Disease Control and Prevention: Workplace Health Promotion

Oregon Health Authority: Healthy Worksites

Public Employees' Benefit Board: Wellness Central

SAIF Corporation: Promote Health

National Institute for Occupational Safety and Health: Total Worker Health

[https://www.oregon.gov/das/Risk/Pages/PubsToolsRes.aspx]