## 4 Ways to Encourage Health and Fitness at Your CU



We all know how important health and fitness are for living better, longer lives, but how about your credit union? Can encouraging healthy habits and physical fitness improve your CU operations? I think we all know the answer is yes! Studies have shown that healthy employees are more productive and happier!

Here are some ways to encourage health and fitness at your CU and some of the benefits of having healthier employees:

### Provide a Comprehensive Healthcare Plan

Most credit unions provide competitive benefits, including [affordable health insurance](https://www.sharetec.com/benefits-working-credit-union/). Review your credit union’s current healthcare plan to see if it’s still the best fit for your team.

### Remind Employees of Their Benefits

Your employees are busy (that’s a good thing!), so they may not take time to read their entire employee benefits pamphlet. At least once per year, your human resources department should set aside time to explain what benefits are available to them and how they can be utilized. This can be done in a standalone webinar format or during open enrollment.

When you’re onboarding new employees, it’s crucial to do a deep dive into the benefits packages your credit union offers. [85% of employees](https://business.talkspace.com/articles/how-to-promote-employee-benefits) feel confused about the options of different benefits packages, so this should be covered in-depth in an new hire orientation. Don’t just rely on a one-pager that outlines the different options. Instead, ensure you’re going over the differences (because many people will need assistance choosing, especially if they’re unfamiliar with coverages, deductibles, and more!).

Other methods of reminding your employees of their benefits include:

* Notifications sent via your employee-facing Human Resources portal
* Adding documentation, training videos, and testimonials about benefits to your employee-facing Human Resources portal
* Email blasts sent quarterly to your team
* Reminder flyers posted in the break room or other shared spaces (inside the restroom can be quite effective!)

### Explore Additional Health Perks

Many health insurance packages offer a multitude of health perks, but a lot of employees are unaware of these. If your health insurance company offers this, bring in a representative for a quick webinar highlighting these perks. Some health perks can include:

* Gym membership reimbursement
* Gift cards for getting an annual physical or flu shot
* Discounts on prescriptions or other health-related items, such as contacts and glasses, or allowances on OTC products
* Access to a healthy living app on their phone. Many health insurance companies have their own app, and they’re packed with different healthy trackers (steps, exercise, water), health-related articles, reminders for your yearly check-ups, and reward program details.

If your insurance plan doesn’t come with health perks, offer some of your own, such as a membership discount at the local gym. If the gym is a business member at your credit union, you might be able to work out an agreement that benefits both of your institutions. Partner with a local pharmacy to offer on-site flu vaccines that your employees and members can receive.

### Incorporate Wellness Activities

As a credit union, you are likely involved in various community activities throughout the year. If you haven’t already, ensure your CU is signed up for annual 5k’s that support a great cause. Many local businesses join in on the fun, and it can give your staff something to look forward to!

If your CU does sign up for a 5k, provide ample preparation time and encourage employees to work as a team to train!

There are many wellness activities that you can affordably incorporate into your credit union!

* Walking challenges where you track and reward those who hit a certain number of steps in a given time range
* Water drinking challenge, rewarding those who bring a water bottle into work and get in their eight cups a day during a given time range
* A “Day of Well Being:” Host an hour-long yoga class with a meditation session before or after hours. For those who attend, reward them with take-home bags that include meditation tips at home, [a guide of stretches they can do at their desk](https://www.healthline.com/health/deskercise#1), a few soothing green tea bags, and an inexpensive hot/cold eye mask.

### How Will Your CU Benefit from Healthier Employees?

Of course, having healthier employees inadvertently improves the morale of your credit union. It feels good knowing you are giving your team the best resources you have to offer. In addition, you will likely see improved productivity, [decreased use of sick time](https://www.cdc.gov/workplacehealthpromotion/model/control-costs/benefits/productivity.html), and an increase in your employee retention rate.

#### Improved Productivity

Several studies have shown that healthy employees are more productive. One reason for this is the correlation between physical and mental health. Exercise and movement help to reduce stress and clear our minds, making it easier to focus on and complete tasks efficiently.

#### Less Sick Time

In general, the healthier and more physically fit you are, the less sick you get. Therefore, having healthier employees means you’ll experience fewer staff deficiencies during seasons that are often riddled with illnesses like the flu.

#### Increased Employee Retention

Providing resources that encourage health and fitness can increase [employee retention](https://www.sharetec.com/employee-retention-at-credit-unions/) for a couple of reasons. One is that if your employees are healthier, they’ll be more willing and able to work. Second, employees who receive [competitive benefits](https://www.peoplekeep.com/blog/which-benefits-have-the-best-effect-on-employee-retention-and-recruiting) feel valued by their employer and are thus less likely to see alternative employment.

There are many ways credit unions can encourage health and fitness in and outside of the branches. When you consider beneficial changes for your CU, don’t forget your motto of “people helping people” and how important it is to help your team be the best they can be!