

G U I D E

Employers' Guide To Preventive Care

Foreword



Healthcare costs are a significant concern for employers, ranking as the second-largest expense after employee wages. In fact, on average, employee absenteeism and poor health cost employers approximately \$530 billion dollars a year.

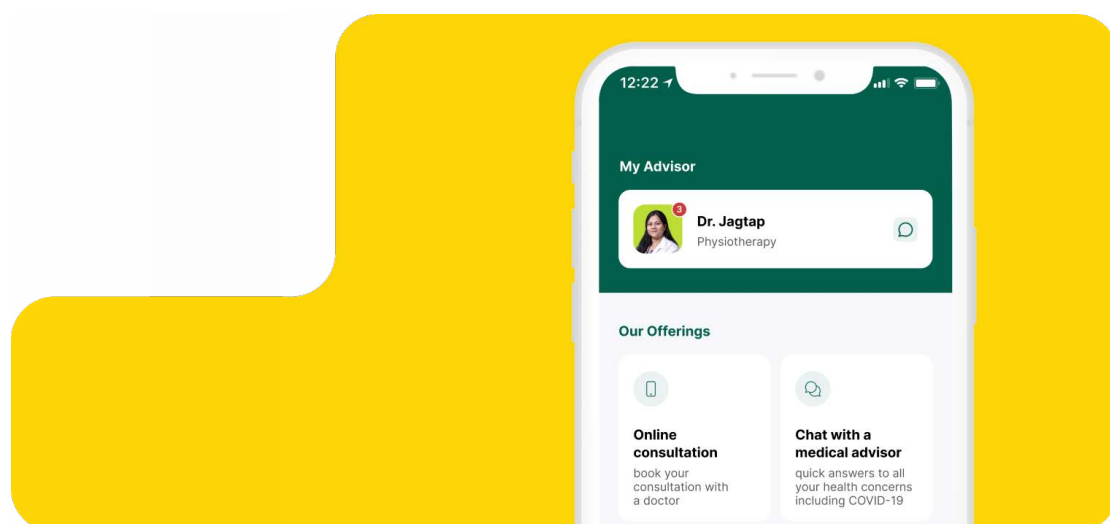
To mitigate these costs, employers need to create an effective benefits package for their employees that includes preventive care services.

This guide provides practical strategies and tools for integrating preventive care into your workplace wellness program. It also highlights the advantages of bundling preventive care with our group health insurance plan, such as reducing healthcare costs and attracting top talent.

As an organization, you have a responsibility to promote a culture of proactive healthcare, and this guide is an excellent tool for achieving that goal. By working together to implement the strategies, you can help your employees take a more active role in their health and well-being.

The UAE healthcare system is flawed. Hospitals react to sickness but do not offer quality care. Doctors attend to the patients but do not give them enough time and care. Bills are soaring high, booking an appointment is cumbersome, and lab tests are getting expensive.

You see, there are many areas that need attention. And that's what we, at Amzo, are aiming to fix. At scale. **We've built an insurance and care platform that makes employee health benefits simple, useful, and holistic.**



Introduction

In today's fast-paced and often stressful work environment, prioritizing preventive care is a game-changer for both employers and employees. By taking proactive steps to prevent illnesses and chronic conditions, you can create a healthier and more productive workforce, reduce healthcare costs, and improve overall job satisfaction.

So, whether you're just getting started with your workplace wellness program or looking to take it to the next level, this guide will provide you with the tools and strategies you need to make preventive care a priority in your organization.

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What is preventive care?

Preventive care describes services that can help **intercept or reduce the risk of disease**. This can include a wide range of services such as, annual physicals, blood tests, eye exams, hearing tests, immunization, and more.

For a comprehensive approach, advanced screenings such as colonoscopies and mammograms are recommended especially for individuals with certain risk factors or as they age.

Preventive care can be classified into three categories.

- **Primary prevention** - This involves guidance aimed at preventing diseases from occurring in the first place, such as **workplace wellness programs or quitting smoking to prevent lung cancer**.
- **Secondary prevention** - This involves halting the progression of an existing condition, such as **managing heart disease with a diet that's healthy for the heart** and recommended by an expert nutritionist.
- **Tertiary prevention** - This aims at lowering the impact of a risk factor or an existing condition that could lead to severe diseases. For example, **getting regular colonoscopies to prevent the progression** of colon cancer.

Why does preventive care matter for employees?

Ensuring that your employees have access to preventive care services is crucial for their long-term health and well-being.

Preventive care can help employees catch health problems early, which makes them easier to manage and treat. Early detection of illnesses and diseases can prevent the need for expensive and invasive treatments, resulting in better health outcomes for employees.

For instance, getting regular check-ups and screenings can help identify risk factors for conditions like cancer, heart disease, and diabetes, which can then be addressed through lifestyle changes or medication.

Taking the time out for preventive care helps save both time and money. Regular check-ups and screenings can help detect health issues early on, which can prevent the need for more extensive and expensive treatments later on. This can save employees money on medical bills, as well as time away from work due to illness.

Employees who prioritize preventive care are more likely to be healthy and productive in the workplace. Preventive care can help prevent illnesses and diseases that can lead to

absenteeism or reduced productivity. Regular check-ups and screenings can also help identify and manage chronic conditions like high blood pressure or diabetes, which can impact an employee's ability to work.

Not just employees, employers also benefit from offering preventive care to their employees. **A healthier workforce can lead to lower healthcare costs, increased productivity, and reduced absenteeism.** By providing preventive care options, employers can also demonstrate that they value their employees' health and well-being, which can improve morale and loyalty.

Employees have a personal responsibility to take care of their health. Prioritizing preventive care can help employees take control of their health and well-being, making them **better equipped to handle the physical and emotional demands of the workplace.**

By investing in their health through preventive care, employees can enjoy a better quality of life, both in and out of the workplace.



Common preventive care services covered by group health insurance plans in UAE

Group insurance plans in UAE typically cover a range of preventive care services and procedures. Here are some common examples:

1. Annual health check-ups

Group insurance plans usually cover an annual health check-up for employees, which may include a comprehensive physical exam, blood tests, and other diagnostic screenings.

2. Vaccinations and immunizations

Group insurance plans may also cover vaccinations and immunizations against a variety of diseases, such as flu, hepatitis, and typhoid fever.

3. Cancer screenings

Cancer screenings such as mammograms, pap smears, and prostate exams are also commonly covered by group insurance plans. These screenings are designed to detect cancer early, when it is easier to treat.

4. Routine blood tests

Routine blood tests are a common preventive care service covered by group insurance plans. These tests can help identify health problems, like high cholesterol, anemia, and diabetes.

5. Dental exams

Many group insurance plans also cover routine dental exams and cleanings, as well as more extensive procedures such as fillings and extractions.

6. Vision care

Group insurance plans may also cover annual eye exams, as well as corrective lenses and other vision care services.

7. Lifestyle counseling

Some group insurance plans may also cover lifestyle counseling services, such as nutrition counseling or smoking cessation programs. These services can help employees improve their overall health and well-being.

It's important to note that **coverage for preventive care services may vary depending on the specific insurance plan and provider**. Employers should review their group insurance plans carefully to ensure that they provide adequate coverage for preventive care services and procedures.



How to encourage employee participation in preventive care programs

Encouraging employee participation in preventive care programs is crucial for promoting a healthy workplace and reducing healthcare costs. Here are some strategies to encourage employee participation:

1. Educate employees on the benefits of preventive care

Employees may be more likely to participate in preventive care programs if they understand the benefits. **Communicate the advantages of preventive care** in terms of health outcomes and cost savings, as well as the impact on their overall well-being.

2. Offer incentives

Providing incentives, such as reduced insurance premiums, gift cards, or paid time off can **motivate employees to participate** in preventive care programs.

3. Make preventive care convenient

Offering on-site preventive care services, such as flu shots or blood pressure screenings, can make it easier for employees to participate. Additionally, **providing flexible scheduling or allowing employees to attend appointments** during work hours can help remove barriers to participation.

4. Communicate regularly

Regularly communicate with employees about upcoming preventive care events, services, and program updates.

Use multiple channels, such as email, posters, and intranet announcements, to ensure that employees receive the message.

5. Provide resources and support

Provide employees with educational resources and support, such as health and wellness workshops, online health portals, and access to health coaches. This can help employees take an active role in their health and well-being and feel supported throughout the process.

6. Lead by example

As an employer, you can set an example by participating in preventive care programs yourself. This can help create a culture of health and well-being in the workplace and encourage employees to follow suit.

7. Tailor programs to employees' needs

Offering preventive care programs that are tailored to the specific needs and interests of employees can increase participation. For example, consider offering programs that address the health concerns of different age groups, such as stress management for younger employees and diabetes prevention for older employees.

8. Foster a supportive culture

Create a supportive culture that values health and well-being. Encourage managers and colleagues to model healthy behaviors and celebrate employees who participate in preventive care programs.

9. Use gamification

Gamification involves using game design elements, such as points, badges, and leaderboards, to encourage participation and engagement. Consider incorporating gamification into preventive care programs to **make them more fun and engaging for employees.**

10. Conduct follow-up

Follow up with employees after they participate in preventive care programs to show that you care about their health and well-being. For example, **send a follow-up email or survey to employees who attend a health screening or workshop** to check in on their progress and provide additional resources if needed.



Integrating preventive care into your workplace wellness program

Integrating preventive care into your workplace wellness program can help promote a healthy and productive workforce. Here are some steps to follow:

1. Assess employee needs

Assess the health needs and interests of your employees through surveys, focus groups, or health risk assessments. This can help you identify the preventive care services that will be most valuable to your workforce.

2. Choose the right preventive care services

Select the preventive care services that will best meet the needs of your employees. This could include flu shots, health screenings, wellness workshops, smoking cessation programs, and more.

3. Partner with healthcare providers

Partner with healthcare providers to offer on-site preventive care services, such as health screenings or flu shots. This can help make preventive care services more convenient and accessible for your employees.

4. Communicate effectively

Communicate regularly with employees about the preventive care services that are available to them. Use multiple channels, such as email, posters, and intranet announcements, to ensure that employees receive the message.

5. Track participation and outcomes

Track participation in preventive care services and measure outcomes to evaluate the effectiveness of your program. This can help you make adjustments as needed to better meet the needs of your workforce.

6. Integrate with other wellness initiatives

Integrate preventive care services with other wellness initiatives, such as nutrition and fitness programs, to create a comprehensive workplace wellness program that supports the overall health and well-being of your employees.

7. Increase accessibility

Increase accessibility of preventive care services by offering on-site clinics or partnering with local healthcare providers to offer services at a reduced cost to employees. This can help eliminate barriers, such as transportation and time constraints, that may prevent employees from accessing preventive care.

8. Offer telehealth consults

Offer telehealth consults as a convenient and cost-effective way for employees to receive preventive care services, such as virtual doctor visits and health coaching. Telehealth can also be used to provide education and resources on preventive care topics, such as healthy eating and exercise.

9. Provide health education

Provide health education on the importance of preventive care and how employees can take an active

role in maintaining their health. This can include lunch and learn sessions, webinars, and online resources.

10. Use data

Use data to identify patterns and trends in employee health data, such as biometric screening results and insurance claims. This can help identify areas where additional preventive care services may be needed and tailor programs to specific employee needs.

11. Utilize mobile apps

Utilize mobile apps to help employees track their health and access preventive care services. These apps can provide reminders for preventative screenings and immunizations, as well as resources for healthy living and disease management.



Conclusion

Bundling preventive care with group health insurance can be a smart decision for both employers and employees.

Preventive care services, such as routine check-ups, vaccinations, and cancer screenings, can help identify potential health issues early on, before they become more serious and costly to treat.

By including these services in your group health insurance plan, you can encourage employees to take a more proactive approach to their health, leading to a healthier and more productive workforce.

Further, by providing regular check-ups and screenings at no cost to your employees, you can **promote a culture of proactive healthcare and encourage them to take a more active role in their health**. This can lead to a healthier and more productive workforce, with fewer sick days and lower healthcare costs in the long run.

In addition, **combining the two from a single provider helps control healthcare costs in the long run**. By catching health problems early, you can avoid expensive treatments, which can lead to lower healthcare expenses for both employers and employees.

Offering preventive care as a benefit can be an attractive employee perk that can help attract and retain top talent, while also boosting employee satisfaction and morale.

Overall, bundling preventive care with group health insurance can be a win-win for employers and employees, promoting a culture of proactive healthcare and leading to [a healthier and more productive workforce](#).



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