

★ WELCOA  
PREMIER PROVIDER  
NETWORK

2015

AN EXPERT INTERVIEW WITH



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## 2015

### AN EXPERT INTERVIEW WITH **NutriSavings**

#### **ABOUT NUTRISAVINGS**

NutriSavings is one of the first online nutritional wellness employee benefit programs that links cash rewards to healthy grocery shopping. NutriSavings works with an expanding network of employers, health plan providers, supermarkets, food and beverage companies, growers, and farmers' markets to make healthy shopping affordable and less confusing. Employees enroll online, register their grocery store rewards cards, and shop as they normally do while earning cash back rewards and employer incentives for healthy purchases, and improving healthy habits over time for themselves and their families.

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#### **ABOUT RYAN PICARELLA, MS, SPHR**

President • WELCOA



As President of WELCOA, Ryan works with communities and organizations around the country to ignite social movements that will improve the lives of all working people in America and around the world. With a deep interest in culture and sociology, Ryan approaches initiatives from a holistic perspective that recognizes the many paths to well-being that must be in alignment for long-term healthy lifestyle behavior change. Ryan brings immense knowledge and insight to WELCOA from his background in psychology and a career that spans human resources, organizational development and wellness program and product design. Prior to joining WELCOA, Ryan managed the award winning BlueCross BlueShield of Tennessee (BCBST) Well@Work employee wellness program, a 2012 C. Everett Koop honorable mention awardee. Since relocating to Nebraska, Ryan has enjoyed an active role in the community, currently serving on the Board for the Gretchen Swanson Center for Nutrition in Omaha. Ryan has a Master of Science in Industrial and Organizational Psychology from the University of Tennessee at Chattanooga and a Bachelor of Science in Psychology from Northern Arizona University.

**N**o doubt about it—people are busier than ever. So, if you want them to change in any way, you better make it easy and appealing to them. This is a concept NutriSavings has mastered. Not only does NutriSavings make something that people already normally do (grocery shopping) more affordable and less confusing, they empower employees to reap the benefits of cash incentives and reward them for making healthier choices. In this expert interview, discover how and why employees across the nation are embracing the many perks of NutriSavings every time they walk down a supermarket aisle.



**Q1** What is NutriSavings?

**NS:** NutriSavings is one of the first employee wellness benefit programs to educate its members and their families in areas of nutrition while rewarding them for healthy food purchases at the grocery store. We work with employers, health plans, supermarkets, food and beverage companies and growers to promote employee health. Members simply enroll online by registering their grocery store rewards cards, then activate discount offers on healthy items and shop as they normally do to earn rewards. Depending on an employer's incentives, members can earn additional cash back rewards for maintaining a healthy grocery cart. Beyond our incentives, a key component of our program is practical, "in the aisle" nutrition education. Members have access to a rich database of nutrition articles, healthy recipes, healthy food alternatives, and a robust scoring system

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that ranks over 100,000 food items. The scoring system identifies the healthiest items based on nutritional value—whole foods such as fruits, vegetables, whole grains, and fresh meats and dairy score the highest, while products with added sugar and unnatural ingredients score the lowest.

## Q2 Why does NutriSavings believe nutrition is an important component of health and wellness?

**NS:** When it comes to health and wellness, we believe that nutrition is the cornerstone of our well-being. The food we consume impacts our daily lives both physically and mentally. Studies have shown that chronic illnesses, including obesity, diabetes, and heart disease are largely influenced by nutritional habits. Eating a balanced diet of whole, nutrient-rich foods boosts our immune system, improves our mood, and helps reduce stress, while eating foods high in added sugars, sodium, and processed ingredients can be detrimental to our health. When it comes to worksite wellness, healthy employees typically exhibit increased productivity, higher self-esteem, and increased company morale. This improved morale goes beyond the worksite—employees can bring this nutritional knowledge home and purchase healthier items at the grocery store to eat well with their families.

## Q3 How do you capture the attention of busy employees?

**NS:** There are two major factors that keep people from eating healthy. The first is confusion at the supermarket when reading product labels and ingredient lists. Manufacturers can market a product as “healthy” when it may, in fact, contain high amounts of unnatural ingredients such as added sugars, trans-fats, and sodium. Our scoring system simplifies confusion surrounding ingredients and

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health claims, and allows people to select the best items for improved nutrition consumption. Secondly, healthy food often costs more at the supermarket, which means non-perishable foods in the grocery aisles may be cheaper and more convenient than fresh produce. People grow accustomed to the tastes of processed foods and miss out on the rich benefits of fresh fruits, veggies and whole grains.

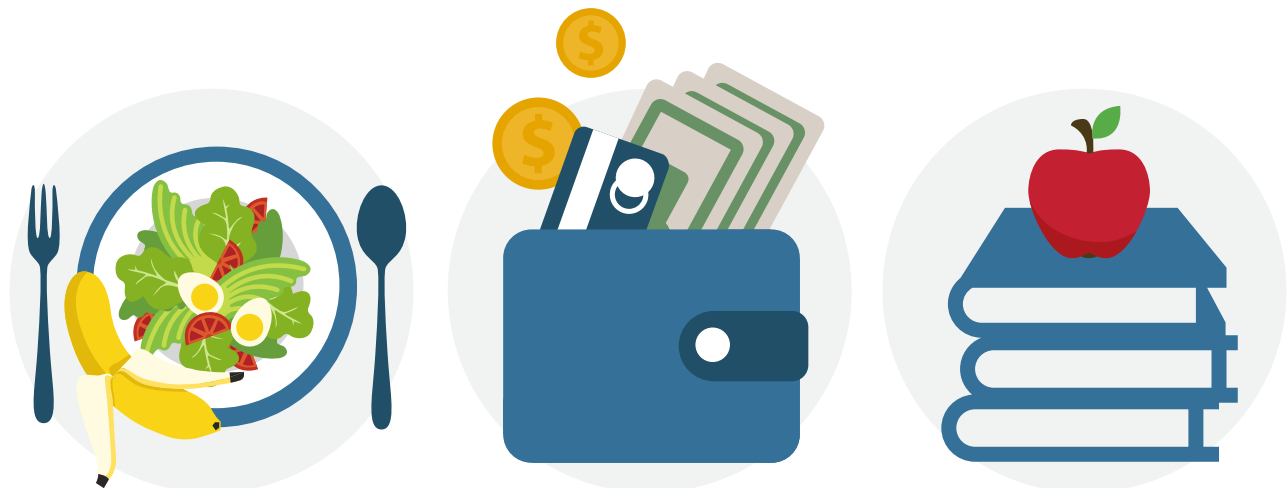
## Q4 What makes NutriSavings different from other wellness programs?

**NS:** Most wellness programs involve the employee, the employer, and a health or wellness company. NutriSavings recognizes that there are two additional stakeholders necessary to have an effective nutritional wellness program: supermarkets and food manufacturers/growers. Consequently, NutriSavings offers a unique wellness solution that combines nutrition education, grocery shopping and monetary incentives to empower employees to eat healthy. Most people already go grocery shopping on a regular basis, so we're not asking them to change their routine. Instead, we offer discounts on healthy food items to make healthy shopping more affordable and less confusing. We utilize a scoring system that rates over 100,000 foods on a scale from 0 to 100 depending on their nutritional value. By scoring each shopping trip and the food items people purchase, we have a measurable way of tracking participation and encouraging healthy behavior change, which makes our program very empowering to employers and employees.

## Q5 How do you encourage participation and engagement?

**NS:** Our participation and engagement rests on three components: healthy food offers, employer incentives and nutrition education. Employees can earn healthy savings and cash-back rewards each week with virtually no extra effort if they

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already go grocery shopping on a regular basis. Every week, members are notified of the savings they can earn on food items at their favorite supermarkets. Once they go shopping, they can purchase those items to receive cash back rewards in their NutriSavings account. Over time, members can see their shopping score increase if they buy healthier items, which in turn, produces more savings. We educate our members by suggesting healthy food alternatives, healthy recipes and nutrition articles. We also offer a convenient mobile app that they can use at the grocery store.

## Q6 How does NutriSavings help eliminate confusion in the grocery store?

**NS:** At the core of our program is nutrition education, which will ultimately help our members make more informed decisions at the grocery store and improve their personal health. The NutriSavings food scoring system ranks over 100,000 food items on a scale of 0 to 100 based on the latest nutritional research and guidelines. With each grocery shopping trip, members can see how each of their purchases scored nutritionally and identify healthier alternatives if needed. Members have instant access to a rich database, even in the supermarket aisle using the NutriSavings mobile app, which allows them to scan items to review nutritional value.

## Q7 What kinds of programs and partners do NutriSavings work with?

**NS:** Currently, we partner with the USDA, the American Heart Association, the Seafood Nutrition Partnership, the National Pork Board, the American Diabetes Association and the Healthy Weight Commitment Foundation. We are also working with Farmers' Market Associations in different states and Common Market to promote local farmers' markets to our members. These partnerships allow us to collaborate on healthy initiatives for our members and provide the most up-to-date nutrition research and public health information.

## Q8 What does NutriSavings think lies ahead with the future of wellness programs?

**NS:** As healthcare costs continue to rise, the need for wellness programs in the workplace is increasingly evident. It is estimated that for every dollar spent on wellness programs, medical healthcare costs fall \$3.271. Today, there are many different program offerings; however, the future of wellness programs should demonstrate measurable behavior change and should be something that all employees can participate in without heavily disrupting their routine. People are busy and they want an easy solution that impacts their lifestyle in a positive way. Additionally, wellness programs must provide incentives to boost participation, which in turn can increase employee awareness, self-esteem and productivity. We're also seeing a rise

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in wellness tax credits, now available in Massachusetts, Indiana, and Kentucky. As an employer, we've applied for and received a tax credit for implementing our own wellness program, which is proof that these kinds of programs do work and are being recognized for their work.

## Q9 What are the advantages of your program?

**NS:** Our program provides a competitive advantage over other wellness programs for employers and their employees. We reward employees for something they already do—going grocery shopping—which immediately gives employers a head start when it comes to participation and engagement. Our program also makes healthy shopping more affordable and less confusing, which are two major pain points that contribute to unhealthy choices. Employees can reap the benefits of cash incentives and nutrition education on a consistent basis, which can impact positive behavior change over time.

## Q10 What do clients say about NutriSavings?

**NS:** NutriSavings works with Harvard Pilgrim Health Care and the 9,000 employers they insure in the Northeast. Vin Capozzi, SVP of Sales & Marketing for Harvard Pilgrim, describes NutriSavings as a multi-faceted approach to better health and nutrition: “It’s a lifestyle behavioral change program, it’s an educational program for consumers, and it really ties into what Harvard Pilgrim has always tried to do, which is to help our members become healthier and happier human beings.” Individual employers under Harvard Pilgrim’s health plan also show praise for the turn-key wellness solution that many employees are taking advantage of during NutriSavings’ enrollment sessions. For example, Atlantic Health Systems, recognized by *Fortune Magazine* as one of the best employers in the United States, integrated NutriSavings to their existing wellness program to address the nutrition component of a healthy lifestyle. Overall, clients are pleased with the ease of an accessible program and the benefit of being able to track their member population. **PPN**

1. Baicker, Katherine, David Cutler, and Zirui Song. 2010. Workplace wellness programs can generate savings. *Health Affairs* 29(2): 304-311.

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To learn more, check out [nutrisavings.com](http://nutrisavings.com)



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