

# CHAA Best Practices



## Corporate Health Achievement Award



2013 Recipient  
American Express

Healthy Workers

Healthy Environments

Healthy Organizations



## A Message from ACOEM's President



The American College of Occupational and Environmental Medicine (ACOEM) believes that every workplace should keep the safety and well-being of its employees at the very top of its corporate “to do” list. Whether the challenge is work-related mental or physical impairment, toxic waste management or the emerging issue of emergency preparedness – we simply must pay renewed attention to the health, safety and wellness needs of our employees if our economy and productivity are to continue growing and thriving. If today’s economy has taught us anything, it is to recognize how important a safe, fulfilling, healthy work life can be in balancing the other parts of our lives.

In 1996, ACOEM established the Corporate Health Achievement Award (CHAA) to recognize organizations that have demonstrated outstanding achievement in leadership and management in assuring employee health, safety and a healthy environment.

CHAA reinforces the importance of measurable results and continuous improvement, and provides a forum in which participating organizations can exchange ideas and best practices on creating healthy and productive working environments.

The CHAA recognizes organizations that are committed to occupational and environmental programs of the highest quality. They are leaders in developing innovative and effective practices to promote the well being of both their employees and communities. Through systematic self evaluation, they are dedicated to the constant improvement of their activities.

Karl Auerbach, MD, FACOEM  
President, ACOEM



## 2013 CHAA Award Recipient

American Express is the recipient of the 2013 Corporate Health Achievement Award (CHAA). The following is a summary of a few of American Express' programs in the areas of Leadership & Management, Healthy Workers, Healthy Environment, and Healthy Organizations that illustrate model approaches to workplace and workforce health, wellness and safety.

### THE COMPANY

American Express is a global financial services corporation headquartered in New York City. The company has major offices in Fort Lauderdale, FL; Salt Lake City, and Phoenix, AZ. It has large offices in several international countries including the United Kingdom, Canada, India, Australia, Japan, Singapore, Mexico, and Argentina among others. In 2012, the corporation employed about 60,000 employees globally of which approximately 28,000 were located in the United States.

American Express provides customers with access to products, insights, and experiences that enrich lives and build business success. American Express offers the broadest array of charge, credit, prepaid and co-brand cards for consumers, small businesses, mid-size companies, and large corporations. It is also the largest card issuer by purchase volume and operates a worldwide network that processes millions of merchant transactions daily. American Express is widely recognized for providing superior customer service

earning many honors, including four consecutive J.D. Power and Associates awards for highest customer satisfaction among U.S. credit card companies.

Established in Lower Manhattan in 1850 as a U.S. express delivery service, American Express has remained a leader for generations by embracing innovation and tradition. Still headquartered at the World Financial Center in downtown Manhattan,

American Express has grown and evolved, sometimes reinventing its business outright, while never straying from the customer-service ethos and values on which the company was built: trust, security, integrity, quality, good citizenship, respect and customer commitment.

In 2012, card members spent \$888 billion annually with American Express cards, by far, the world's largest issuer by purchase volume. There were 102.4 million American Express cards in the world marketplace with total assets at \$153 billion.

*Business Week and Inter-Brand ranked American Express as the 22nd most valuable brand in the world – estimating it to be worth \$15 billion. Fortune listed American Express as one of the top 20 Most Admired Companies in the world.*

Figure 1. American Express Corporate Culture: Blue Box Values



**Leadership & Management**

American Express' mission is to deliver effective tools that foster a safe and healthy environment that encourages employee engagement and pride in the Company. Services are provided to employees and partners at owned/leased facilities worldwide. American Express values all employees and is committed to providing them with a safe and healthy workplace striving to ensure high quality work-life integration by incorporating sound safety and health practices into all aspects of work and activities.

*Our employees' overall well-being plays a pivotal role in the company's success. To do their best at work, employees need to know that their health and safety are in good hands. American Express continues to make strategic investments in the health and safety of its employees.*

*David Kasiarz, SVP, Global Compensation & Benefits*

Occupational/environmental health professionals are an integral part of the organization and work closely with management to develop and implement strategies to improve employee health and safety. Personnel are selected based on professional training and experience. The six U.S. Wellness Centers are staffed by professionals including board certified physicians, nurse practitioners, occupational health nurses, mental health professionals, dieticians, health coach and safety professionals.

American Express recognized the importance of integrated data and launched an integrated health and productivity data warehouse at the University of Michigan Health Management Research Center in January 2011. The data system was developed to identify and monitor the potential relationships of health and safety risks as well as to evaluate the effectiveness of interventions.

**Working Smarter with Ergonomics**

A program of note is American Express' ergonomic initiatives. American Express is comprised primarily of office-based call and customer service centers, and has a growing virtual/work from home population, approaching 4K in the U.S. alone. To assure that employees have comfortable, safe working conditions regardless of the location, American Express developed and offers free web-based ergonomic training in five different languages.

An introductory course is required for all work-at-home employees and a long version recommended for leaders. There are also a variety of web-based,

self-directed ergonomic resources available on the safety web site. Brick- and mortar-based employees in some countries, and all work-from-home employees, must complete ergonomic self assessments of their workspace following training and prior to approval to work from home. Thereafter, assessment is completed annually.

As part of a global innovation and in response to the growing work-from-home population, the corporate safety team is leveraging new and existing technologies and training and integrating them

with a new Virtual Office Ergonomic Toolkit designed to provide advanced ergonomic support to 100% of virtual employees. This program rolled out in 2013.

**Figure 2 – Remote Site Ergonomic Evaluation Kit**



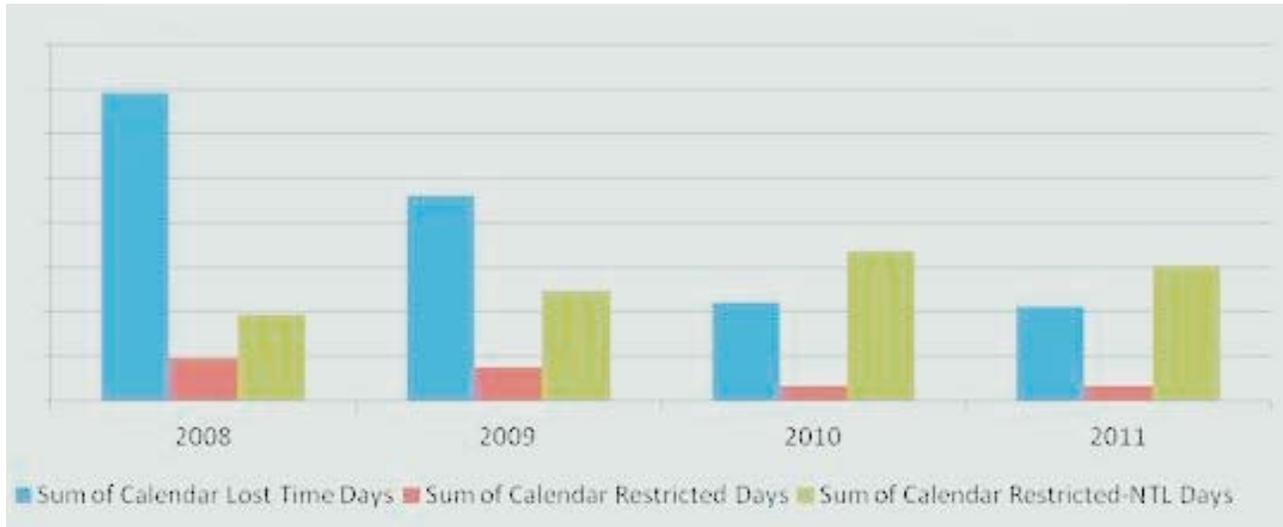
To overcome the challenges of providing services for virtual workers, webcams will be used to remotely “place us in their office” for ergonomic evaluations. A remote site ergonomic evaluation kit, containing a webcam, will be shipped to the employee, after which an ergonomic evaluation will be conducted utilizing a live 2-way video link – kits will then be returned for reuse. This will allow for a more thorough virtual office ergonomic evaluation and will increase the effectiveness and value of ergonomic services to the virtual employee.

## Healthy Workers

American Express is committed to providing healthy and safe work environments for its employees. To achieve this goal, policies and training programs were developed for bloodborne pathogens and hazard communications as well as overall health and safety practices in the workplace. On the company intranet is an entire component related to safety.

Through ongoing training and outreach, the number of lost work days due to workplace injury/illness has decreased (see below).

Figure 3 – Yearly Total of Calendar Lost/Restricted/Restricted-NTL Days



### Post-Injury Management

In cases where an employee is injured at work, there is a comprehensive post-injury process that ensures effective and efficient claims management.

The post-injury process includes:

- Leader and employee understanding, from date of injury, of the Company’s workers’ compensation policy including an American Express point of contact for assistance.
- Risk Management, Human Resources, and/or line of business oversight of the Carrier’s management of the claim.
- A strong working relationship between the American Express representatives and the carrier adjusters and nurses.



- Daily follow-up to ensure medical appointments and testing, etc., are scheduled in a timely manner by the provider.
- Monitoring employee compliance with their medical treatment.

- A partnership with the business to ensure that a robust return to work (light duty) program is in place.
- Seamless coordinated disabilities (workers’ compensation and American Express’s disabilities benefits) in the event there is lost time.
- Quarterly file reviews with the provider to discuss the strategic direction of the open claims.

## Healthy Environment

The corporate safety team has established a comprehensive safety program which includes **global safety standards** that meet legal requirements and global best practices. These standards set forth minimum performance safety standards for all American Express locations and apply globally to all American Express operations and facilities (owned and leased) and all building occupants at those facilities.

Among the standards are those for indoor environmental quality safety and ergonomic safety. These standards, along with other valuable safety information, are located on the Corporate Safety intranet site and are accessible to all employees.

To assist in meeting the standards, American Express has a robust compliance assessment that assists leaders in ensuring a safe workplace for their employees and compliance with applicable safety country, regional, and local regulations.

### Emergency Preparedness

The emergency preparedness, continuity planning, and disruption prevention program at American Express was recognized as a *best practice*. American Express takes the protection of its most valuable assets (e.g., people, brand, customer satisfaction, technologies) very seriously. While every situation is unique, a consistent and standardized approach is utilized.

American Express prioritizes preparation for a crisis to:

- Safeguard the well-being of our employees
- Ensure predictable service to its customers
- Protect the investment of the shareholder

In late 2012, the emergency preparedness program at American Express was tested during Hurricane Sandy. As its headquarters is located in the financial center of New York City, American Express began execution of its crisis management plan ahead of the storm.

The company started facility preparations several days prior to the storm's arrival and had implemented an extensive communications programs to keep employees aware of procedures as well as being able to identify and assist employees affected by Superstorm Sandy. At the same time, systems were put in place to maintain service to American Express customers.

The headquarters building was closed for about one week due to flooding in New York City, but their emergency preparedness program provided guidance and procedures that were quickly implemented. Following the storm, a critical analysis of procedures was conducted and lessons learned were developed.

*American Express has a robust compliance assessment that assists leaders in ensuring a safe workplace for their employees and compliance with applicable safety country, regional and local regulations.*

Healthy Organization

Wellness Program

American Express supports health and productivity by providing a comprehensive health and wellness program to all employees and their families. American Express has branded its **Healthy Living** program which features best-in-class resources, enhanced access to care, and a supportive work environment. The program goals are to improve employee health, business productivity/performance and to control long-term health and productivity costs. The **Healthy Living** program is comprehensive and combines internal and external delivery resources. Incentives are included in this program. The program has three components: 1) pay attention to prevention; 2) know your numbers; and 3) rally your resources (see Figure 4 below).

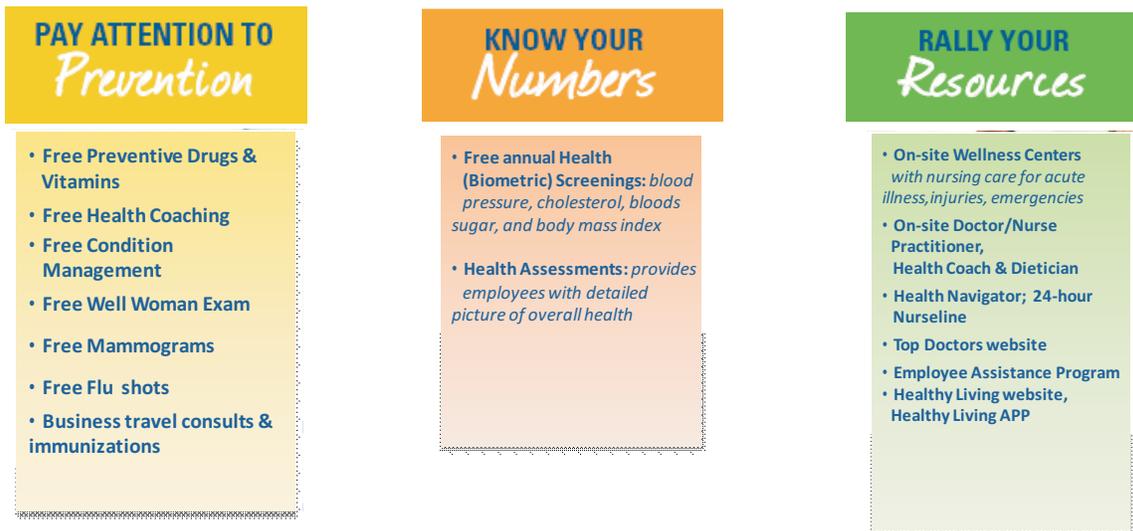
The program begins with a wellness questionnaire (or health risk appraisal) which is conducted on an annual basis and measures lifestyle risks, readiness to change, absenteeism, and presenteeism. Following completion of the wellness questionnaire, employees are provided feedback on their results which includes recommendations to begin to make changes based upon their needs and readiness.

Resources to assist employees in addressing health needs are expansive and include:

- **Tobacco Cessation**

- **On-site Health Screenings** for diabetes, cardiovascular risk, cancer, and depression.
- **Health Coaching** – Access to personalized health coaching (telephonic and onsite at large locations).
- **Walking Paths** – Individual sites have walking paths and/or programs for their employees.
- **On-line Resources** – On-line access to health information through our vendor partnership.
- **Partnerships** with Professional Orientation and Development (POD) Network to pilot a program called “net walking.” Net walking events allow for people to network while walking 1.5 miles on the route that is used for our on-site walking group.
- **Ergonomic Stretching** – An important component of the overall workplace ergonomic program.
- **Fitness/Activity Centers** – Six locations offer a variety of free and low-cost physical activity classes for employees. Four separate locations offer free use of equipment and a variety of free relaxation, stretching, and sculpting classes.
- **Discounts** – American Express offers a negotiated discount with commercial fitness facilities at some locations.
- **Healthy Nutrition Support** and free membership in a weight-managed program for employees.

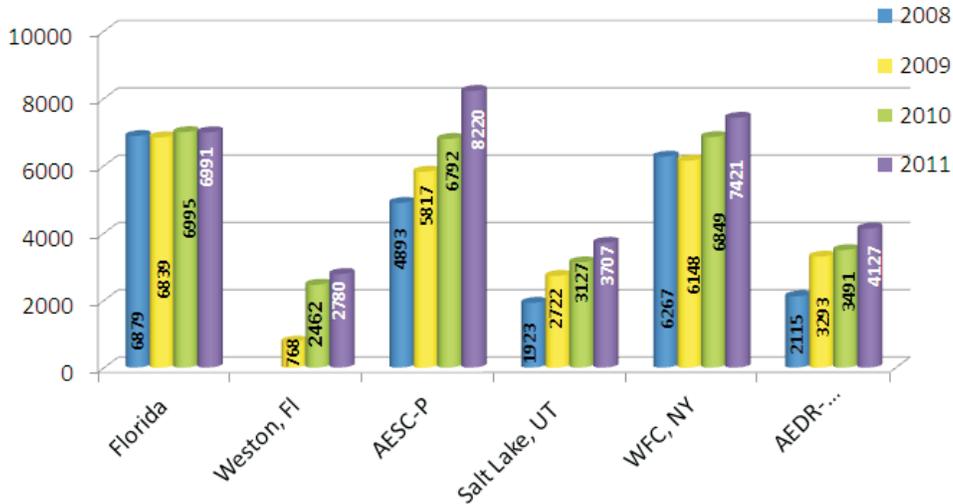
Figure 4 – Three Steps to Healthy Living



## THE CORPORATE HEALTH ACHIEVEMENT AWARD

The success of **Healthy Living** is measured in a variety of ways including the percent participation in the annual wellness questionnaire, utilization of wellness centers, and reduction in risk that is migrated from high risk (5 or more risk factors) to medium risk (3 or 4 risk factors) or from medium to low risk (1 or 2 risk factors). Results include a decline in overall risks for employees who completed a wellness questionnaire in both 2009 and 2010. Figures 5 and 6 depict other results of the program at American Express.

**Figure 5 – Wellness Center Utilization**



**Figure 6 – An Example of Health Risk Factor Change Reported for Major Worksites**

| Health Risk Prevalence | 2009  | 2010  | % Change |
|------------------------|-------|-------|----------|
| Physical Inactivity    | 16.0% | 13.0% | (3.0%)   |
| Perceived Poor Health  | 18.3% | 12.0% | (6.3%)   |
| Tobacco                | 7.5%  | 5.4%  | (2.1%)   |
| Stress                 | 27.0% | 21.6% | (5.4%)   |

### Conclusion

American Express strives to integrate safety and health into its normal business processes and understands the importance of this to the workforce, its consumer, and the overall community. Commitment from its leadership has allowed

American Express to offer a variety of health and safety programs to its employees. Overall, these programs have allowed the company to improve its safety record, improve quality, lower absenteeism rates, and lower its overall costs.

Corporate Health Achievement Award

PRIOR AWARD RECIPIENTS

**2012 Recipients**

Johnson & Johnson  
Smithsonian Institution

**2011 Recipient**

URS Corporation

**2010 Recipients**

Baptist Health of South Florida

**2009 Recipient**

Southeastern Pennsylvania Transportation  
Authority

**2007 Recipient**

Caterpillar

**2006 Recipients**

BAE SYSTEMS  
Marathon Oil Corporation

**2005 Recipients**

Daimler Chrysler  
Quad/Graphics

**2004 Recipient**

Cianbro

**2003 Recipients**

BAE SYSTEMS  
Marathon Oil Corporation  
Union Pacific Railroad

**2002 Recipients**

Bristol-Myers Squibb Company  
Eli Lilly and Company  
International Business Machines (IBM)  
Kerr-McGee Corporation  
Vanderbilt University

**2001 Recipient**

The National Security Agency/Central Security  
Service (NSA/CSS)

**2000 Recipients**

Dow Chemical Company  
GE Power Systems  
Sherman Health Systems

**1999 Recipients**

AlliedSignal Inc.  
City of Indianapolis and Marion County Sheriff's  
Department  
Baltimore Gas and Electric Co.  
GlaxoWellcome Inc.

**1998 Recipients**

IBM  
The Boeing Company  
Johnson & Johnson  
First Chicago NBD

**1997 Recipients**

Hughes Electronics Corporation  
Lockheed Martin Energy Systems

**THE CORPORATE HEALTH ACHIEVEMENT AWARD**

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