

SOHOKD

The Psychology & ROI of Wellness Incentives:

**WHY TRADITIONAL WELLNESS
PROGRAMS FAIL WITHOUT REWARDS**



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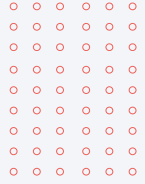
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Introduction

Corporate wellness programs have become almost ubiquitous in the U.S., especially among large employers – roughly 85% of large companies offer some form of wellness or health program¹. Employees increasingly expect these benefits; nearly half of workers in a 2023 survey said an employer with strong wellness programs is more attractive than one without². Yet despite widespread availability, **employee engagement remains a critical challenge.**

85%
of large companies offer some form of **wellness or health program**
[RETAILWIRE.COM](https://retailwire.com)

Participation rates in traditional wellness programs (those without meaningful rewards) are often dismally low – only about **20% of eligible employees participate in standard, non-incentivized wellness programs** on average^{3,4}. Low engagement means many wellness initiatives fail to deliver on promised outcomes in health, productivity, or cost savings.

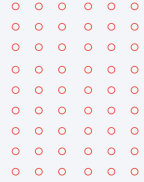
20% of eligible employees **participate** in standard, non-incentivized **wellness programs**
[GOREMOTELY.NET](https://goremotely.net)

This report explores why traditional wellness programs frequently fail without rewards, and how adding well-designed incentives can dramatically improve engagement. We delve into the behavioral psychology behind wellness incentives – examining how extrinsic rewards can jump-start healthy habits and eventually foster intrinsic motivation. We also present research-backed data on the **return on investment (ROI)** of wellness incentive programs, comparing outcomes like engagement, productivity, and healthcare costs in programs with vs. without incentives. Finally, we highlight emerging trends shaping the future of corporate wellness incentives – from evolving behavioral science insights to new technologies and workplace policies – to help HR professionals and benefit brokers stay ahead of the curve. (Note: All data and trends cited are from the past ~3 years for currency. The report is tailored for benefit brokers reselling wellness solutions and HR leaders managing wellness programs)

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[Are Incentives Beneficial in Driving Corporate Wellness Programs? - RetailWire](#), [UnitedHealthcare Programs Help Boost Employee Engagement](#), [23+ Workplace Wellness Statistics for Better Employees](#), [23+ Workplace Wellness Statistics for Better Employees](#)

The State of Corporate Wellness Programs & Engagement Challenges



Wellness programs are widespread but underutilized.

Most U.S. employers now invest in employee wellness – 51% of mid-sized and 85% of large employers offer wellness initiatives ranging from health screenings to stress management classes⁵. These programs hold promise: employers with well-run wellness efforts have observed significant benefits such as a **14–19% reduction in absenteeism**^{6,7}. Moreover, employees do value wellness support – for example, **85% of employees who feel their employer supports their well-being intend to stay** with that employer^{8,9}, indicating a retention boost.



⁵[Are Incentives Beneficial in Driving Corporate Wellness Programs? - RetailWire](#) ⁶[UnitedHealthcare Programs Help Boost Employee Engagement](#) ⁷[UnitedHealthcare Programs Help Boost Employee Engagement](#) ⁸[UnitedHealthcare Programs Help Boost Employee Engagement](#) ⁹[UnitedHealthcare Programs Help Boost Employee Engagement](#)



THE STATE OF CORPORATE WELLNESS PROGRAMS & ENGAGEMENT CHALLENGES CONT...

However, **engagement in many wellness programs remains low**. Recent industry statistics reveal a stark participation gap between programs that rely on intrinsic motivation alone versus those that offer incentives or rewards. Key findings include:



Only ~20% Participation Without Incentives:

On average, only about one in five employees takes part in wellness programs when there are no incentives attached^{10, 11}. In other words, the majority of employees opt out of traditional wellness offerings that lack rewards. This low uptake severely limits the impact of such programs.



Incentives Dramatically Boost Engagement:

Adding rewards – whether cash, gift cards, merchandise, or other perks – **can increase participation rates by up to 73%**^{12, 13}. One analysis found that companies offering **monetary or non-monetary incentives see about a 40% wellness program adoption rate**, roughly double the rate of programs with no incentives^{14, 15}. In other words, the simple inclusion of rewards can nearly double employee engagement in wellness activities.

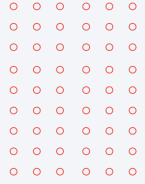


Rewards Are the #1 Motivator:

In a late 2024 survey of 1,500 employees, **35.6% cited “rewards and incentives” as the top motivator** to engage in employer wellness programs – the most of any factor^{16, 17}. This outranked other motivators like personalized communications (31.8%), recognition of achievements (14.6%), coaching (13.1%), or community support (4.9%)^{18, 19}. The data is clear: employees themselves report that tangible rewards are what spur them to participate.

Despite employers' best intentions, **traditional wellness programs often struggle** because they don't sufficiently overcome the inertia and barriers that keep employees from engaging. In fact, surveys continue to show high burnout and low wellness program utilization even as more companies offer these benefits (Are Incentives Beneficial in Driving Corporate Wellness Programs? - RetailWire). This “say-do” gap (wellness offerings provided vs. wellness actions taken) is exactly where **incentives can make the difference**. Below, we examine why these programs falter without rewards and how psychology and behavioral science explain the power of incentives to drive healthy behaviors.

¹⁰ 23+ Workplace Wellness Statistics for Better Employees ¹¹ 23+ Workplace Wellness Statistics for Better Employees ¹² UnitedHealthcare Programs Help Boost Employee Engagement ¹³ UnitedHealthcare Programs Help Boost Employee Engagement ¹⁴ Are Incentives Beneficial in Driving Corporate Wellness Programs? - RetailWire ¹⁵ Are Incentives Beneficial in Driving Corporate Wellness Programs? - RetailWire ¹⁶ Are Incentives Beneficial in Driving Corporate Wellness Programs? - RetailWire ¹⁷ Are Incentives Beneficial in Driving Corporate Wellness Programs? - RetailWire ¹⁸ Are Incentives Beneficial in Driving Corporate Wellness Programs? - RetailWire ¹⁹ Are Incentives Beneficial in Driving Corporate Wellness Programs? - RetailWire



Why Traditional Wellness Programs Fail Without Rewards

Designing a wellness program “if you build it, they will come” is unfortunately not enough. Several common factors cause wellness initiatives to *fall flat without the fuel of incentives*:

Delayed Benefits vs. Immediate Effort:

Most wellness activities (exercising, improving diet, managing stress) require immediate effort or lifestyle changes, while the benefits – better health, weight loss, reduced disease risk – accrue in the future. Behavioral economics tells us people are prone to **present bias**, meaning we heavily favor immediate rewards over delayed ones²⁰. Without any immediate payoff, hitting the gym or completing a health assessment feels like a chore. A modest incentive (like a gift card or wellness points) provides an instant tangible reward, helping overcome this psychological barrier by linking healthy actions with immediate positive feedback. In short, **no short-term reward = low motivation** for most people.

Low Intrinsic Motivation for Wellness at Work:

It would be ideal if every employee was intrinsically motivated to pursue wellness for its own sake – but reality differs. Many employees see wellness programs as optional or even burdensome on top of work duties. Unlike personal hobbies, wellness tasks from an employer can feel like additional “to-dos.” Without a fun or rewarding element, only those with high pre-existing health motivation participate. In fact, research indicates that **often the already-healthiest employees are the ones who join voluntary wellness programs, while those who might benefit most opt out**^{21,22}. This self-selection means a traditional program might show little overall impact – it fails to engage the high-risk or less motivated individuals. Incentives act as a hook to draw in a broader cross-section of employees, not just the already wellness-oriented.

²⁰Present Bias - Everything You Need to Know - InsideBE ²¹Are Incentives Beneficial in Driving Corporate Wellness Programs? - RetailWire ²²Are Incentives Beneficial in Driving Corporate Wellness Programs? - RetailWire





THE STATE OF CORPORATE WELLNESS PROGRAMS & ENGAGEMENT CHALLENGES CONT...

Lack of Awareness & Perceived Value:

Some programs fail simply because employees aren't aware of them or don't perceive them as valuable. HR communications can get lost in the shuffle, and busy employees may ignore wellness offerings that seem tangential to their job. A well-crafted incentive can grab attention ("Oh, I can earn \$100 off my insurance or get a free fitness tracker by doing this!") and signal that the program is worth their time. Without any reward, the program's value proposition may go unrecognized. As a UnitedHealthcare report noted, a barrier to engagement is when employees don't understand the value of participating and mistakenly assume it might even cost them to join^{23, 24}. **Incentives explicitly show value** by offering a benefit for participation, countering the "why bother?" mindset.

Competing Priorities and Willpower:

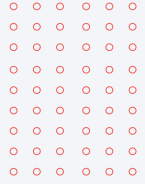
Modern employees juggle work deadlines, family responsibilities, and more. Initiating a new healthy habit requires willpower and consistency. Without support, it's easy for an employee to think, "I know I should join the wellness challenge... but I'll start next month." This procrastination is common when the only motivator is internal. Incentives add an external nudge – they create a sense of urgency and priority. For example, a limited-time reward or the chance to earn points each week can push employees to act now rather than defer. In essence, **rewards provide that extra push to elevate wellness activities on an employee's priority list.**

Privacy and Trust Concerns:

Some employees avoid wellness programs due to fear that their personal health data or activities might be monitored by their employer. While incentives don't directly resolve privacy worries, they can tip the scales by compensating employees for these concerns. If the program clearly protects privacy and also rewards participation, employees are more likely to give it a try. Without any incentive, those on the fence (especially in high-stress environments) may opt out entirely.

Bottom line: A traditional wellness program without incentives often struggles to get over the engagement hump. Whether due to psychological biases or practical barriers, many employees won't participate if there's no immediate reward or recognition. Thus, these programs "fail" in the sense that they reach only a small fraction of the workforce and yield minimal impact. By contrast, introducing a well-designed incentive strategy – even something as simple as points redeemable for wellness marketplace products or modest cash bonuses – can fundamentally change the participation calculus, making wellness activities rewarding in the here-and-now and attracting far more involvement.

²³UnitedHealthcare Programs Help Boost Employee Engagement. ²⁴UnitedHealthcare Programs Help Boost Employee Engagement



ROI Analysis: Incentivized Wellness Programs vs. Traditional Programs

Why incentives drive higher engagement, better health outcomes, and real savings.

Engagement:	Savings:	Performance:
70%+ WITH INCENTIVES VS. 30% WITHOUT	UP TO \$6 ROI PER \$1 SPENT	HIGHER PRODUCTIVITY & LOWER ABSENTEEISM

From a business perspective, the case for wellness incentives becomes even clearer when looking at **return on investment (ROI)** and value outcomes. Traditional wellness programs that employees don't use yield little to no ROI – they are merely expenses. In contrast, programs with robust engagement (often driven by incentives) have demonstrated **tangible returns in terms of healthcare cost savings, productivity gains, and improved employee performance**. Here we compare key metrics and findings:

1 Participation & Engagement:

As noted, incentivized programs can achieve participation rates of 50–70%+, whereas non-incentivized programs often see <30% participation^{25,26}. This difference in reach is fundamental – a wellness initiative can only improve health or reduce costs if employees actually take part. High engagement also tends to be self-reinforcing: seeing co-workers participate (especially when rewards or competitions are visible) creates a culture of wellness that further boosts involvement. Without incentives, many programs plateau with a small core of participants and fail to engage the broader workforce, limiting any ROI.



²⁵ 23+ Workplace Wellness Statistics for Better Employees ²⁶ 23+ Workplace Wellness Statistics for Better Employees



ROI ANALYSIS: INCENTIVIZED WELLNESS PROGRAMS VS. TRADITIONAL PROGRAMS CONT...

2 Health Outcomes & Healthcare Cost Reduction:

Greater participation driven by incentives means more employees improving health metrics (e.g., blood pressure, weight, managing chronic conditions), which in turn drives medical cost savings. Multiple studies have found positive ROI in wellness programs that include incentives:

- Case Example – Salt Lake County:** A comprehensive wellness program in a large employer that **included free health screenings and financial rewards** for healthy behaviors saw a **nearly 10% increase in program participation over 5 years**. This higher engagement led to measurably improved health outcomes (more employees exercising, quitting tobacco, etc.) and resulted in over **\$3.5 million in avoided medical and prescription costs**. Overall, the program achieved an estimated **\$3.85 saved for every \$1 spent (385% ROI)**. Researchers concluded that **the incentives were the primary motivator driving this success**²⁷. Without the rewards component, it's unlikely participation would have risen or such savings would have been realized.
- Meta-Analysis – Financial Incentives Pay Off:** A meta-review by Harvard researchers of numerous wellness programs (spanning many employers) found an average **medical cost ROI of about \$3.27 saved per \$1 spent** on wellness²⁸. When factoring in benefits like reduced absenteeism, the total ROI can rise to roughly \$5 to \$6 in benefits per \$1 invested.^{29,30} These analyses often include programs that had incentives to encourage participation. By contrast, a more skeptical study in 2014 (which looked at some programs with modest engagement) found a lower ROI of \$1.38 per \$1³¹ – essentially breaking even. The difference underscores that **ROI is strongly tied to engagement levels**; programs with lukewarm participation won't show big savings, whereas those that achieve broad engagement (typically via incentives and strong design) demonstrate significant ROI in healthcare cost reduction.
- Preventive Actions:** Incentivized programs succeed in getting more employees to complete preventive health actions (like annual health risk assessments, biometric screenings, or vaccinations). For instance, **57% of large firms with biometric screening programs use incentives to encourage employees** to complete those screenings^{32,33}. This leads to earlier detection of health risks and timely interventions, which can avert expensive treatments down the line. A traditional program without incentives might see far fewer employees bother with these preventive steps, missing opportunities to reduce high-cost claims (e.g., catching diabetes or hypertension early). Essentially, **incentives front-load a little cost to save a bigger cost later**.

²⁷ [Academic Research in Action: The Role of Incentives and Rewards in Promoting Workplace Wellness, Well-Being, and Employee Physical and Mental Health – Incentive Research Foundation](#). ²⁸ [How to Measure the Impact of Workplace Wellness Incentives](#) ²⁹ [Evaluating ROI for Employee Wellness Programs: Updated Insights for 2025](#) ³⁰ [Evaluating ROI for Employee Wellness Programs: Updated Insights for 2025](#) ³¹ [How to Measure the Impact of Workplace Wellness Incentives](#) ³² [Section 12: Health Screening and Health Promotion and Wellness Programs - 10020 | KEF](#) ³³ [Section 12: Health Screening and Health Promotion and Wellness Programs - 10020 | KEF](#)





ROI ANALYSIS: INCENTIVIZED WELLNESS PROGRAMS VS. TRADITIONAL PROGRAMS CONT...

3

Productivity, Performance & Absenteeism:

Engaged wellness programs yield a healthier, more energized workforce, which shows up in productivity metrics. Comparing programs with vs. without strong engagement:

- Companies with well-participated wellness programs have reported substantial improvements in productivity – one survey noted **66% of employers saw productivity increase when wellness programs were in place**³⁴. While that number may vary, even conservative estimates find meaningful gains. In terms of **absenteeism**, research by SHRM found that organizations with wellness programs experienced **11% lower absenteeism** and a **28% reduction in sick days** used³⁵. UnitedHealthcare similarly cites clients seeing around **15% reduction in absenteeism** after implementing wellness initiatives^{36,37}. These outcomes hinge on active participation: if only a small fraction of employees engage, the effect on overall productivity or absenteeism is negligible. But when half your workforce is eating better, exercising, and managing stress (thanks to incentives nudging them), the whole organization benefits from fewer sick days and higher on-the-job energy. By contrast, a non-incentivized program that only attracts 10–20% of employees likely won't move the needle on company-wide productivity.
- There's also evidence that employees who engage in wellness programs are **more engaged at work overall**. Wellness involvement often correlates with higher morale and loyalty. One reason: participating employees feel cared for by the company (especially when they see tangible rewards for their efforts), which boosts organizational commitment. Gallup has noted that improvements in employee well-being translate to higher on-the-job engagement and even 21% higher profitability for the company in some cases^{38,39}. Again, this only scales if the program engages a critical mass of employees – something incentives greatly aid.

11%

lower **absenteeism**

28%

reduction in **sick days**

15%

reduction in **absenteeism**

4

Employee Retention and Culture:

Wellness incentives can also yield ROI in terms of talent retention and employer branding. When employees are healthier and feel supported, they are less likely to leave. We saw earlier that **85% of employees who believe their well-being is supported by their employer intend to stay**⁴⁰. Wellness incentives contribute to that feeling of support – they show the company is willing to invest money in employees' personal health and happiness. Benefit brokers often cite that companies with popular wellness reward programs gain a reputational edge in talent recruitment. In a tight labor market, a wellness program with enticing incentives (e.g., a points system that can be redeemed for a wide array of wellness products, travel, or experiences) can be a differentiator that attracts new hires and keeps existing staff engaged. The ROI here is less direct but still powerful: lower turnover costs, and higher employee satisfaction (which feeds back into productivity). In contrast, a wellness program that's never promoted or utilized (no one talks about it, few participate) doesn't contribute to a positive employer brand at all – it may even be seen as a token gesture.

³⁴ 23+ Workplace Wellness Statistics for Better Employees ³⁵ How to Measure the Impact of Workplace Wellness Incentives

³⁶ UnitedHealthcare Programs Help Boost Employee Engagement, ³⁷ UnitedHealthcare Programs Help Boost Employee Engagement

³⁸ 23+ Workplace Wellness Statistics for Better Employees, ³⁹ 23+ Workplace Wellness Statistics for Better Employees



ROI ANALYSIS: INCENTIVIZED WELLNESS PROGRAMS VS. TRADITIONAL PROGRAMS CONT...

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Comparative Snapshot:

The table below summarizes program outcomes without vs. with incentives:

Program Aspect	Traditional Program (No Rewards)	Wellness Program with Incentives
Employee Participation	Low (often ~20% of employees participate) ⁴⁰ - limited reach and engagement.	High (40-60%+ participation common), ⁴¹ sometimes >70% relative increase with incentives.
Health Behavior Change	Minimal impact – tends to attract already healthy individuals, with little change in overall population health. ^{42, 43}	Broad impact – motivates a wider range of employees to improve health (e.g., more screenings, exercise, etc.), leading to measurable risk factor reductions. ⁴⁴
Healthcare Cost Savings	Little to none – no substantial reduction in claims (some programs even see \$<1.5 return per \$1) ⁴⁵	Demonstrated savings – e.g. case studies show \$3-\$6 saved per \$1 invested, due to prevented illnesses and better chronic disease management. ⁴⁶
Productivity & Absenteeism	No noticeable improvement in absenteeism or productivity (since most employees are not engaged).	Reduced sick days and higher productivity – e.g. ~10-19% fewer absences, and ⁴⁷ significant productivity gains from healthier, happier employees. ⁴⁸
Employee Morale & Retention	Little effect on morale; low visibility and usage means the program provides minimal cultural or retention benefits.	Boosts morale and retention – employees feel rewarded and valued, driving loyalty (85% plan to stay when well-being is supported). ⁴⁹

(Sources: Industry surveys and studies from 2021–2024 as cited above.)

⁴⁰ 73+ Workplace Wellness Statistics for Better Employees, ⁴¹ 73+ Workplace Wellness Statistics for Better Employees, ⁴² Are Incentives Beneficial in Driving Corporate Wellness Programs? - RetailWire, ⁴³ Are Incentives Beneficial in Driving Corporate Wellness Programs? - RetailWire, ⁴⁴ Academic Research in Action: The Role of Incentives and Rewards in Promoting Workplace Wellness, Well-Being, and Employee Physical and Mental Health - Incentive Research Foundation, ⁴⁵ How to Measure the Impact of Workplace Wellness Incentives - Evaluating ROI for Employee Wellness Programs: Updated Insights for 2025 - Academic Research in Action: The Role of Incentives and Rewards in Promoting Workplace Wellness, Well-Being, and Employee Physical and Mental Health - Incentive Research Foundation, ⁴⁶ UnitedHealthcare Programs Help Boost Employee Engagement | UnitedHealthcare Programs Help Boost Employee Engagement, ⁴⁷ 73+ Workplace Wellness Statistics for Better Employees, ⁴⁸ UnitedHealthcare Programs Help Boost Employee Engagement

As the comparison indicates, **wellness programs yield vastly different outcomes depending on engagement levels**, and incentives are often the linchpin to achieving high engagement. A traditional program without rewards may be well-intentioned but ends up a “check the box” benefit – it struggles to justify its cost. In contrast, a thoughtfully incentivized wellness program can become self-funding or better, through healthcare savings and productivity boosts. Many employers now view wellness incentives not as an extra cost, but as an investment that produces returns in employee health and organizational performance. It’s worth noting that success isn’t automatic – incentives need to be well-designed (aligned with desired outcomes, meaningful to employees, and communicated clearly). But when done right, the combination of psychology and economics is compelling: employees get something tangible for their efforts, and employers get healthier, more engaged workers and lower health-related costs. This win-win scenario is why wellness incentives have become a best practice for increasing ROI in corporate wellness.

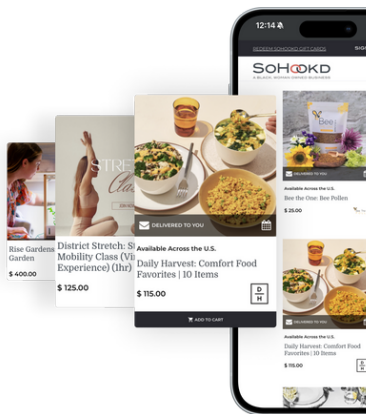


Future Trends in Corporate Wellness Incentives



Technology, personalization, and psychology are transforming the way companies engage employees in their well-being.

The landscape of corporate wellness is continually evolving. Over the next few years, benefit brokers and HR professionals can expect new approaches to incentives driven by changes in technology, workforce expectations, and our understanding of motivation. Here are several key trends **shaping the future of wellness incentives**:



Personalization Powered by AI & Data:

One-size-fits-all wellness programs are giving way to **personalized wellness journeys**. By 2025, workplace wellness will increasingly leverage **AI and data analytics to tailor programs and incentives to individual needs**^{52,53}. Advanced platforms can analyze health risk data, fitness levels, interests, and even work patterns to suggest personalized goals for each employee. Incentives will likewise become personalized – for instance, adaptive challenges that award points based on an individual's baseline (making it fair and motivating for both a marathon runner and a beginner). AI may also predict which incentives work best for whom (e.g., some employees might respond more to team competition, others to individual rewards). The benefit of personalization is twofold: employees feel the program is relevant to them, boosting engagement, and employers see better outcomes as each person works on the areas most beneficial for their health. **In practice**: We'll see more customized incentive recommendations (like an app nudging someone: "You seem stressed this week – earn 50 points by trying a meditation session"), and smarter reward targeting that keeps individuals motivated.

⁵²23+ Workplace Wellness Statistics for Better Employees, ⁵³23+ Workplace Wellness Statistics for Better Employee

“ONE-SIZE-FITS-ALL WELLNESS PROGRAMS ARE GIVING WAY TO PERSONALIZED WELLNESS JOURNEYS.”

UPRISEHEALTH.COM



FUTURE TRENDS IN CORPORATE WELLNESS INCENTIVES CONT...

Holistic Wellness & Expanded Incentive Categories:

The definition of “wellness” is broadening beyond physical health. **Mental and emotional well-being, social connection, and financial health** are now recognized as equally important. Accordingly, wellness incentive programs are expanding the types of activities and rewards they include. Future programs will reward not just steps walked or gym visits, but also things like practicing mindfulness, using mental health resources, attending financial wellness workshops, or participating in community volunteer events. For example, some companies already offer points or credits for employees who complete meditation app modules or join a stress management webinar. Incentives might also support **financial wellness** (an emerging hot topic) – e.g., contributions to an employee’s student loan or retirement fund for completing financial education courses. This holistic approach aligns with evolving workplace policy trends that emphasize employee well-being as a whole. Companies are increasingly instituting policies like **mental health days, flexible work hours, or even occasional wellness sabbaticals**^{54, 55}, and tying these into wellness programs. Expect incentives to follow suit – for instance, rewarding employees for actually taking their allocated mental health day, or for using vacation time (to encourage rest and prevent burnout). The overall trend is that **wellness incentives will target a wider range of healthy behaviors – physical, mental, social, and financial** – reflecting a comprehensive view of employee wellness.

Digital Wellness Marketplaces and Choice of Rewards:

A notable trend is the rise of **wellness marketplaces** and flexible reward platforms. Instead of a rigid incentive (like a \$50 gift card to one store), employers are providing wellness “currency” (points, credits, or allowances) that employees can spend on a catalog of wellness products and experiences. This might include fitness gear, healthy meal kits, spa treatments, mindfulness app subscriptions, wearable devices, online courses, charity donations, and more. The idea is to **offer choice**, letting employees pick rewards that genuinely resonate with them – which is a boost to motivation (people work harder for rewards they really want). These marketplaces are often delivered via sleek digital platforms that make earning and redeeming rewards feel like a fun consumer experience rather than a clunky HR process. For example, some vendors allow employees to accrue points for challenges and then redeem them for anything from a new yoga mat to an Airbnb coupon for a wellness retreat. Choice-based incentives also accommodate diverse workforces; a marathon-running millennial and a busy working parent might value very different rewards – the former might choose new running shoes, while the latter might opt for a grocery delivery credit to save time. By **broadening reward options, employers can drive engagement across demographics**. We anticipate more companies partnering with wellness marketplaces and expanding their incentive catalogs to keep the program fresh and exciting each year.

⁵⁴The Future of Workforce Wellness: Five Trends Shaping Employee Health in 2025 – Uprise Health ⁵⁵The Future of Workforce Wellness: Five Trends Shaping Employee Health in 2025 – Uprise Health



FUTURE TRENDS IN CORPORATE WELLNESS INCENTIVES CONT...

Gamification and Social Incentives 2.0:

Gamification in wellness is not new, but it's evolving with technology. We'll see more sophisticated use of gamified elements: interactive leaderboards, challenges that use mixed reality or virtual experiences, and social features that let employees cheer each other on. **Social incentives** (like team-based goals and peer recognition) are becoming an integral part of wellness programs. For example, companies are creating team step challenges where departments compete, combining extrinsic rewards with the intrinsic fun of teamwork and competition. Future platforms may integrate with enterprise social networks (like an automatic Slack message congratulating a wellness goal achieved, or the ability for employees to share their progress on internal social feeds). This trend is fueled by the understanding that community and positive peer pressure can greatly enhance motivation. **Recognition** will also be more formally tied to wellness incentives: expect to see companies giving out internal awards or badges (e.g., "Wellness Warrior of the Month") in addition to physical rewards, tapping into employees' pride and status as motivators. Gamification and social incentives align well with the younger workforce's expectations – many employees grew up with fitness apps and social media, so bringing those dynamics into workplace wellness keeps them engaged. The key is to ensure the game design is inclusive (so it's fun for all fitness levels) and that competition remains friendly and supportive.



"THE AFFORDABLE CARE ACT (ACA) ALREADY ALLOWS INCENTIVES UP TO 30% OF HEALTH PLAN PREMIUMS..."

HEALTHAFFAIRS.ORG

Integration with Core Benefits & Policies:

Another emerging trend is better integration of wellness incentives with other benefits and HR policies. Rather than a standalone program, wellness is being woven into the fabric of benefit packages. For instance, some employers tie wellness achievements to reductions in health insurance premiums or contributions to Health Savings Accounts (HSAs). The Affordable Care Act (ACA) already allows incentives up to 30% of health plan premiums (and 50% for tobacco cessation) for participating in wellness programs⁵⁶. We may see policy shifts or continued support for such incentive structures, potentially with more guidance on how to do it equitably. At the same time, companies are being careful to keep programs voluntary and supportive (recent EEOC regulations encourage that wellness incentives not be so large as to be coercive). The likely future state is **wellness incentives as a normal part of total rewards** – just like a bonus or 401k match, employees might expect an annual wellness dividend (e.g., "earn up to \$300 in wellness incentives by doing X, Y, Z"). Tying wellness to healthcare costs and other benefits also reinforces to leadership the strategic value – it directly links healthier behaviors to cost containment (lower claims) and can be tracked accordingly. We can also expect more seamless user experiences – e.g., a single platform where employees manage all their benefits and see their wellness incentive progress alongside their insurance info, making it easier to engage.

⁵⁶ [EEOC Will Advance New Wellness Regulations - Health Affairs](#)



FUTURE TRENDS IN CORPORATE WELLNESS INCENTIVES CONT...

Continuous Feedback and Value of Investment (VOI):

As wellness incentive programs mature, employers are looking beyond just ROI in dollar terms to **Value of Investment (VOI)** – the broader benefits such programs bring (morale, engagement, company culture). Nearly **70% of organizations have shifted to a holistic “VOI-centric” view of wellness success**, rather than purely healthcare ROI^{57,58}. This means future wellness incentive strategies will be measured on multiple dimensions: participation rates, health outcomes, employee satisfaction, productivity, retention, etc. Advanced analytics will provide continuous feedback on what’s working. For example, HR may receive dashboards showing which incentives drive the most engagement or which wellness activities correlate with lower stress levels in employee surveys. Programs will be iteratively improved using this data. The focus on VOI also means intangible incentives (like leadership involvement in wellness, or fostering a culture of gratitude) will be recognized as part of the incentive mix. Essentially, the industry is maturing to treat wellness incentives not just as a perk, but as a strategic tool to enhance workforce well-being and performance, with success metrics that resonate with both CFOs (hard savings) and HR (employee experience).



Evolving Behavioral Science Practices:

Lastly, expect the **science of motivation** to continue informing program design. Concepts like nudging, behavioral prompts, habit stacking, and motivational psychology will be baked into wellness incentive programs. For example, instead of generic reminders, programs might use **“nudges”**: subtle, personalized messages timed when an individual is most likely to act (leveraging insights from behavioral economics). There's also growing interest in **intrinsic incentive structures** – e.g., using incentive challenges that emphasize personal progress (to satisfy one's sense of mastery) or charitable incentives (donating to a cause when goals are met, which appeals to altruistic motivation). These nuanced approaches aim to make wellness programs more human-centric and self-motivating over time. Future programs may start with higher extrinsic rewards and gradually transition participants to more intrinsic rewards as they become seasoned (for instance, Year 1 you earn gift cards for completing workouts, but by Year 2 the program encourages mentoring others or achieving personal bests for recognition rather than just prizes). The overarching trend in behavior science is finding the **right balance of extrinsic and intrinsic motivation** – understanding that they are not opposites but complements. As one expert noted, a combination of the two is often most effective: extrinsic incentives spark the action, while intrinsic factors sustain it⁵⁹.

⁵⁷The Future of Workforce Wellness: Five Trends Shaping Employee Health in 2025 – Uprise Health. ⁵⁸The Future of Workforce Wellness: Five Trends Shaping Employee Health in 2025 – Uprise Health. ⁵⁹EEOC Will Advance New Wellness Regulations - Health Affairs



FUTURE TRENDS IN CORPORATE WELLNESS INCENTIVES CONT...

In summary, the future of corporate wellness incentives will be **more personalized, holistic, and seamlessly integrated into the employee experience**. Technology (AI, apps, wearables) and data will enable smarter incentive delivery, while a growing emphasis on mental health and work-life balance will broaden the scope of what we reward. For benefit brokers and HR leaders, staying ahead means adopting flexible platforms that can incorporate these trends – such as those offering a wide range of reward options, real-time analytics, and multi-dimensional wellness activities. It also means keeping an eye on emerging best practices in behavioral science to ensure incentive programs remain motivating without fostering dependency. Those who innovate in wellness incentives are likely to see not only higher program engagement but also a healthier, happier, and more productive workforce – a competitive advantage in the years to come.

Smarter Incentives. Stronger Engagement. Healthier Workforces.

COOKING

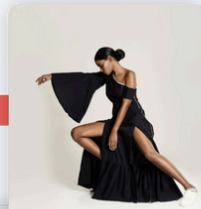


Sheet Pan Cooking Demo

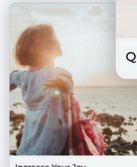


Bringing Mindful Meditation to your Workplace

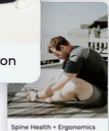
MOVEMENT



Queen Bey Dance Fusion

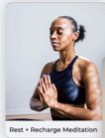


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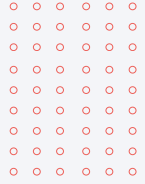


Family Friendly Meal Planning

SLEEP



Sleep: An Introduction



Conclusion

Traditional wellness programs often had the right idea – invest in employee health and everyone wins – but without incentives, many failed to gain traction.



As we've seen, **wellness incentives inject the needed motivation and engagement to turn those intentions into real results.** In the past three years, data has consistently shown that companies which reward wellness participation achieve much higher engagement, better health outcomes, and stronger ROI than those that do not. The psychology is straightforward: people respond to rewards, especially for activities outside their normal routine. By aligning wellness goals with incentives, employers can create a positive feedback loop that benefits both employees (through improved well-being and tangible rewards) and employers (through improved performance and cost savings). For benefit brokers, understanding this dynamic is key to advising clients – a wellness solution that includes a strategic incentive component is far more likely to succeed and be retained year over year. For HR professionals, the task is to design or choose programs that not only exist on paper but actually resonate with employees. That means leveraging incentives in smart ways, informed by behavioral science, and keeping programs fresh with evolving trends (personalization, gamification, holistic offerings, etc.). Ultimately, the goal is to foster a culture of wellness where over time healthy choices become second nature for employees. Incentives are the accelerator on that journey – providing momentum at the start and boosting engagement along the way. Traditional wellness programs may stumble without rewards, but with the right incentives, **a wellness program can thrive – driving healthier habits, happier employees, and a stronger bottom line.**