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**A STUDY ON WELLNESS ACTIVITIES FOR THE EMPLOYEES WORKING AT AMEX**

**(NEW DELHI)**

BY:

DHRUV GOYAL

(PG/13/018)

POST-GRADUATE DIPLOMA IN HOSPITAL & HEALTH MANAGEMENT

NEW DELHI

2013-15



**DISSERTATION REPORT ON**

**A STUDY ON WELLNESS ACTIVITIES FOR THE EMPLOYEES WORKING AT AMEX**

**(NEW DELHI)**

By

DHRUV GOYAL

PG/13/018

Under the Guidance of

Ms. KIRTI UDAYAI

Post graduate program in Hospital & Health Management

(2013-2015)



INTERNATIONAL INSTITUTE OF HEALTH MANAGEMENT RESEARCH

NEW DELHI

To,

Dr. A.K. Agarwal

Dean, Academics and student affairs

IIHMR, New Delhi

Cc: Ms Kirti Udayai

**UNDERTAKING**

Company has asked me to sign the 1 year employment bond in lieu of signing dissertation certificate, feedback forms, using their name, data and symbol of company in dissertation report on 15<sup>th</sup> May 2015 after completion of dissertation period and signing bond was not part of initial contract of employment.

Because of personal constraints I am unable to sign that bond hence report does not contain any dissertation certificate from the organization and it confirm that dissertation report only include the hypothetical data and names.

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PG/13/018



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**TO WHOMSOEVER IT MAY CONCERN**

This is to certify that **Mr. DHRUV GOYAL** student of Post Graduate Diploma in Hospital and Health Management (PGDHM) from International Institute of Health Management Research, New Delhi has undergone internship training at **ABC Private Limited**, Haryana from **2<sup>nd</sup> March'2015 to 15<sup>th</sup> May'2015**.

The Candidate has successfully carried out the study designated to him during internship training and his approach to the study has been sincere, scientific and analytical.

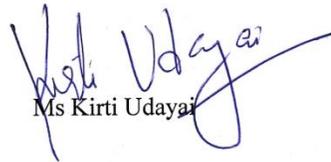
The Internship is in fulfillment of the course requirements I wish him all success in all his future endeavors.



Dr. A.K. Agarwal

Dean, Academics and Student Affairs

IIHMR, New Delhi



Ms Kirti Udayar

Assistant Dean

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## CERTIFICATE OF APPROVAL

The Following Dissertation Titled "A STUDY ON WELLNESS ACTIVITIES FOR THE EMPLOYEES WORKING AT AMEX (NEW DELHI)" at Vipul MedCorp TPA Private Limited is hereby approved as a certified study in management carried out and presented in a manner satisfactorily to warrant its Acceptance as a prerequisite for the award of Post Graduate Diploma in Health and Hospital Management for which it has been submitted. It is understood that by this approval the undersigned do not necessarily endorse or approve any statement made, opinion expressed or conclusion drawn therein but approve the dissertation only for purpose it is submitted.

Dissertation Examination Committee for Evaluation of dissertation

Name

Signature

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## CERTIFICATE FROM DISSERTATION ADVISORY COMMITTEE

This is to certify that **Mr DHRUV GOYAL**, a graduate student of the Post- Graduate Diploma in Health and Hospital Management has worked under our guidance and supervision. She is submitting this dissertation titled “**A STUDY ON WELLNESS ACTIVITIES FOR THE EMPLOYEES WORKING AT AMEX (NEW DELHI)**” in partial fulfillment of the requirements for the award of the Post-Graduate Diploma in Health and Hospital Management.

This dissertation has the requisite standard and to the best of our knowledge no part of it has been reproduced from any other dissertation, monograph, report or book.



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This is to certify that the dissertation titles “**A STUDY ON WELLNESS ACTIVITIES FOR THE EMPLOYEES WORKING AT AMEX (NEW DELHI)**” and Submitted by **DHRUV GOYAL** Enrollment No. PG/13/018 under the supervision of Ms kirti Udayai for award of Postgraduate Diploma in Hospital And Health Management of Institute carried out during the period from 02/3/2015 to 15/5/2015 embodies my original work and has not formed the basis for award of any degree, Diploma associate ship, fellowships, titles in this or any other Institute or other similar institution of higher learning.

A handwritten signature in blue ink, appearing to read 'Dhruv Goyal', is written over a faint circular stamp.

Signature

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I am glad to acknowledge Assistant Dean Ms Kirti Udayai, IIHMR for incorporating right attitude into me towards learning and for helping and supporting whenever required. His tireless pursuit for perfection and professional insight were source of constant inspiration to me.

## **ABSTRACT**

TPA is built on health insurance business. To run this business, TPAs require building relations with different corporate groups to get a business out of them and insurance companies. For corporate insurance policies, TPA intertwine to provide with the services to the groups so as to maintain business with insurance companies. They conduct various wellness activities in such groups and encourage more such activities to ensure business.

Health camps are one of such wellness activities where employees of the corporate group are made aware of their health facts, with the knowledge of their health issues, they will be prominent to keep a check on their health, which definitely serves a future purpose of making each & every employee more efficient & productive, that definitely ensures a growth both to the employee & the organizations.

In this study, one such health camp has been reported to know about impacts on employees of the health camp conducted in American Express in form of questionnaire & was analyzed quantitatively.

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## LIST OF ABBREVIATIONS

TPA	Third Party Administrator
TAT	Turnaround Time
SMO	Second Medical opinion
EMRM	Electronic Management Record Management
OPD	Out-patient department
IVR	Interactive voice response

## **ORGANIZATIONAL PROFILE**

**ABC Pvt Ltd.** is an ISO 9001:2008 certified and an IRDA Licensed, Third Party Administrator (Health), engaged in following services. ABC is promoted by Vipul group of India, a diversified business group having presence in Automobile Dealerships, Real Estate, Information Technologies, Smart Card related services and in Health and wellness domain.

**Cashless** Medical Services Facilitation at Network Hospitals up to limit authorized by Hospitalization Insurance.

**Claim processing** and reimbursement, for non network Hospitals.

**Enrollment** of data & Health card issuance to insured.

**Cost containment** services for insurance companies & insured with inadequate insurance.

**Online assistance** to insured during Hospitalization.

**MIS/Reports** (online/offline) to insurance co and insured.

### **PRODUCTS & SERVICES**

ABC Pvt. Ltd. TPA Services:

The service professionals deploy innovative technology and best practices to manage the administration of your health insurance policy. We endeavor to become a comprehensive and complete source for health and mediclaim administration and management for the insured as well as the insurer. Our corporate services team have expertise in managing administration during open enrollment and throughout the plan year, notifying employees of their benefits, changes, and ensuring that related systems receive accurate data. Our in house systems team has build a full-service record keeping and administration platform tailored to suit

health insurance requirements across all levels of clients. All the above can be offered online through web-based access. At the moment the following services are offered to the clients :

- Cashless medical service facilitation at network hospital up to the limit authorized by mediclaim/hospitalization Insurance
  1. Claim processing & reimbursement, for non-network hospitals
  2. Computerized Medical History records
  3. Online assistance to Insured during hospitalization & filing of claim documents

**Service Level Agreements:**

We at AB Care a group of professionals dedicated to our mission of providing excellent services to our clients (Corporate as well as Retail). For deliverance of services the SLA (Service Level Agreements) are in place, which would be signed with various Insurance companies and the corporate groups. These broadly define the Turnaround Time (TAT) for the deliverance of the following services:

1. ID Cards Printing and Dispatch
  - ABC for the Delivery of cards is within seven (7) days of the receipt of the complete data of insured members and the details of the policy from the insurance company
2. Cashless Authorization / Rejection
  - Cashless authorization requests are to be scrutinized and the decision of acceptance or rejection is to be conveyed to the service provider within 24 hrs. of the receipt of the Pre Hospitalization Authorization Form.
3. Claims Settlement / Reimbursement
  - Turnaround Time (TAT) of settlement of reimbursement claims is generally upto 15 days and subject to full documentation compliance.
4. Customer Grievance Redressed

- TAT for response is max. 2 working days, for any queries or grievance raised by the client.

5. Call Center Responses

- ABC operates a 24 \* 7 / 365 days Call center to provide instant accessibility to the clients for all information required for medical services facilitation and claims status.

6. MIS Reports

- Weekly / Monthly MIS are prepared for the following:

- a. Claims Paid /Outstanding
- b. Premium Collection
- c. ID Cards Processed & Dispatched
- d. Special reports annually for disease wise analysis, total age wise claim incidences etc.

7. Adequate Coverage of Network Hospitals

- providing a comprehensive coverage of network hospitals at all locations of client operations.

**Claim Management & Control**

Cashless Facilitation Procedure

Receipt & Record of Data & Member Enrollment (Issuance of Photo ID Card)

Pre-Admission Authorization after checking Doctor Prescription, Admission Form, Hospital Information

- Claim form is submitted with Original bills along with Doctor Prescription, Diagnostic Reports & Discharge summary

**Claim Reimbursement**

When Cash Less Facility is not accorded or Insured goes to a Non Network Hospital then following documents are required:

- Claim Forms
- Original bills with Diagnostic reports
- Doctor's First prescription
- Discharge summary/certificate

### **Claims Control**

- Original Bills are verified & scrutinized against Standard Discounted Tariff
- Cost Containment by Medical procedure audit & Bill scrutiny
- 2nd Medical opinion taken for complicated cases
- Reprising done on case to case basis.

### **Cost Containment**

Cash Less medical services lead to: :

- Bill Scrutiny before release of payment
- Discounted Rates
- Eliminates Reimbursement Frauds
- Medical Procedure Audit / Elimination of unnecessary prescriptions

Steps followed in the basic functions of TPA:

#### 1. Cashless Facilitation Procedure

Receipt and Record of Member Enrollment

Issuance of unique ID card

Providing with the reference list of network hospitals offering cashless facility

Receipt and securitization of pre-authorization request

Pre-Admission Authorization after checking Doctor Prescription, Admission Form, Hospital Information

Claim form should be submitted with original bills along with prescription, diagnostic reports and discharge summary.

## 2. Claim Reimbursement

When the insured goes to a Non Network Hospital and makes the payment for all hospital expenses all by himself, then he needs to submit all the original documents of treatment viz.:

ID/ Policy Card No. or Policy Number

Policy copy (if available)

Date of Hospitalization

Reason for Hospitalization

Date of Discharge

Claim Form (available on TPA website) – duly Filled and signed by the claimant policy holder

Medical Certificate Form duly filled by the treating doctor

Original Discharge Summary

All the Original Bills with break up

All Original Diagnostic Test Reports performed n patient during hospitalization

## 3. Claims Control

Original Bills are scrutinized against Standard Discounted Tariff Rates

Cost Containment by Medical procedure audits and Bill scrutiny

Medical opinion taken for complicated cases

Eliminates Reimbursement Frauds

Medical Procedural Audit

Service Deliverables & Value Added Services:

SERVICES TAT VALUE ADDED SERVICES

Cashless 2-4 hrs • SMS Alerts for cash less and Claims

- Web Access for online data transaction
- Discounts I leading hospitals for Health Check up and OPD treatments
- Online Grievance / Query Module and redressal
- Help desks and orientations
- 24/7 mobile, Call center supported on IVR with online interphase.
- Second Medical Opinion (SMO)
- Electronic Medical Record

E-Card Within 72 hrs

Laminated Cards Within 7 days

Query Generation 4-7 days

Claims Settlement 7 days

Payment Within 2 days ECS

## INTRODUCTION

A Third Party Administrator (TPA) is an organization which processes claims or provides cashless facilities as a separate entity. Seen as an outsourcing of claim processing, Third Party Insurance processes claims for both retail and corporate policies. The risk of loss incurred remains with the insurance company. The insurance company usually contracts a reinsurance company to share its risk. An insurance company hires TPA to manage its claims processing, provider network and utilization review. While some TPA operates as units of insurance companies, most are often independent.

TPA is also involved in handling employee benefit plans such as processing retirement plans. Handling healthcare or employee benefit claims requires using a specialized set of manpower and technology, therefore hiring a TPA for the same is a more cost effective method.

A number of university employees shared their thoughts in online podcasts promoting the program. Here are some of their comments: “[The walking program] is a very sociable experience.” “It is a great way to burn stress and get energized.” It also helps “get colleagues out of the office and meet new people.” While these testimonials suggest that this is a wellness program that helps participants “feel good” and socialize with colleagues, they cannot be used to formally evaluate the program’s impact.<sup>1</sup>

Wellness programs are being implemented across the country in large and small companies, and the results are positively impacting the bottom line. “Research is showing that it’s more cost-effective to invest in preventive health practices, such as screenings, immunizations, health risk appraisals, behavioral coaching, and health awareness/education, rather than spending resources exclusively on the small minority of employees/dependents who are responsible for high-cost health claims.”

## COMPONENTS OF WELLNESS ACTIVITIES

1. Health education, which focuses on skill development and lifestyle behaviour change along with information dissemination and awareness building, preferably tailored to employees' interests and needs.
2. Supportive social and physical environments. These include an organization's expectations regarding healthy behaviours, and implementation of policies that promote health and reduce risk of disease.
3. Integration of the worksite program into your organization's structure.
4. Linkage to related programs like Employee Assistance Programs (EAPs) and programs to help employees balance work and family.
5. Worksite screening programs, ideally linked to medical care to ensure follow-up and appropriate treatment as necessary.

Sedentary lifestyle and lack of physical activity at work affects the productivity and efficiency of employees. In today's corporate world, life is so hectic and stressful that employees hardly get any time to look after their health, whether it is regularly following a healthy diet or a routine exercise. It then becomes only a matter of time before some health concern emerges as a result of this unhealthy lifestyle.

in a country like India where urban population is over 400M out of which over 73% are overweight. Lifestyle diseases like Diabetes and obesity have reached an epidemic level. Employers need to priorities their employee's health in order to maintain a strong and dynamic workforce.

## **OBJECTIVES OF THE STUDY**

### **GENERAL OBJECTIVE:**

To Study Wellness Activities And Its Impact On Employees Efficiency Working At Amex.

### **SPECIFIC OBJECTIVES:**

- To find out various welfare facilities provided to employees.
- To find out the levels of satisfaction among employees with respective to Various wellness measures.
- To understand the extent of awareness among employees with various statutory and non-Statutory welfare measure.
- To suggest remedial measures to improve the employee wellness.

## LITERATURE REVIEW

Employer wellness program has yet to formally evaluate its impact on employee morale, productivity, and corporate culture. It plans to use recommendations from a recently commissioned study (see below) to identify some organizational metrics that should be monitored. Nonetheless, participant testimonials seem to suggest that the wellness program is helping them boost their morale and productivity levels: “I highly recommend guided meditation,” says one wellness program participant in a recorded message. “It definitely assists you with returning to the workplace and helps being more productive, because you are not allowing thoughts and concerns to interfere with the productivity of your work.”

According to study participants often tell that having regularly scheduled wellness activities “forces them to go out and then get their exercise for that day.” She also mentioned that she gets “a lot of e- mails thanking [the program for] the massage therapy...and [for] anything that creates relaxation, such as free guided meditation sessions.”

A number of university employees shared their thoughts in online podcasts promoting the program. Here are some of their comments: “[The walking program] is a very 19 sociable experience.” “It is a great way to burn stress and get energized.” It also helps “get colleagues out of the office and meet new people.” While these testimonials suggest that this is a wellness program that helps participants “feel good” and socialize with colleagues, they cannot be used to formally evaluate the program’s impact.

Based on study conducted among employees of Vindhya Telelinks Ltd. Rewa (M.P.), employee welfare is an area of social welfare conceptually and operationally. It

covers a broad field and connotes a state of well being, happiness, satisfaction, conservation and development of human resources and also helps to motivation of employee. The basic propose of

employee welfare is to enrich the life of employees and to keep them happy and conducted. Welfare measures may be both statutory and non statutory laws require the employer to extend certain benefits to employees in addition to wages or salaries. <sup>2</sup>

Organizations provide welfare facilities to their employees to keep their motivation levels high. The employee welfare schemes can be classified into two categories viz. statutory and non-statutory welfare schemes. The statutory schemes are those schemes that are compulsory to provide by an organization as compliance to the laws governing employee health and safety, these include: canteen facilities, drinking water, proper and sufficient lighting , facilities for sitting , changing rooms , first aid appliances, latrines and urinals , washing places, spittoons, rest rooms. Non statutory welfare schemes may include: personal health care, flexi-time, employee assistance programs, harassment policy, employee referral scheme, Medi-claim insurance scheme. The non statutory schemes differ from organization to organization and from industry to industry.

According to Survey conducted for this study, approximately half of U.S. employers.

Offer wellness promotion initiatives, and larger employers are more likely to have more complex wellness programs. Programs often include wellness & screening & activities to identify health risks and interventions to reduce risks and promote healthy lifestyles. Most employers(72 percent of those offering a wellness program) characterize their wellness programs as a combination of screening activities and interventions. Wellness benefits can be offered by employers or a vendor to all employees or through their group health plans to plan members.<sup>3</sup>

According to a recent study, people who exercise regularly are more productive, happier and feel less stressful as compared to those who are not so physically active. Employees who exercise before work are seen to be proactive and have a better focus level. Regular exercise and healthy diet also keeps people away from the lifestyle diseases and helps them maintain a healthy weight.

Studies also show, employees who are physically active, record less sick days each year and are more energetic at work. Investing in the health of your staff pays dividends through increased productivity and enhanced goodwill. In short, physically active employees are happy employees<sup>4</sup>

Also, in a country like India where urban population is over 400M out of which over 73% are overweight. Lifestyle diseases like Diabetes and obesity have reached an epidemic level. Employers need to prioritise their employee's health in order to maintain a strong and dynamic workforce.

## **METHODOLOGY**

### **STUDY AREA**

The study was conducted at Amex, wellness Health camp Organized by ABC

### **STUDY DESIGN**

Descriptive Analytical Study.

### **SAMPLE**

- Sample Size – 60

### **DATA COLLECTION**

For collection of primary data a questionnaire was designed.

### **TOOLS & TECHNIQUE**

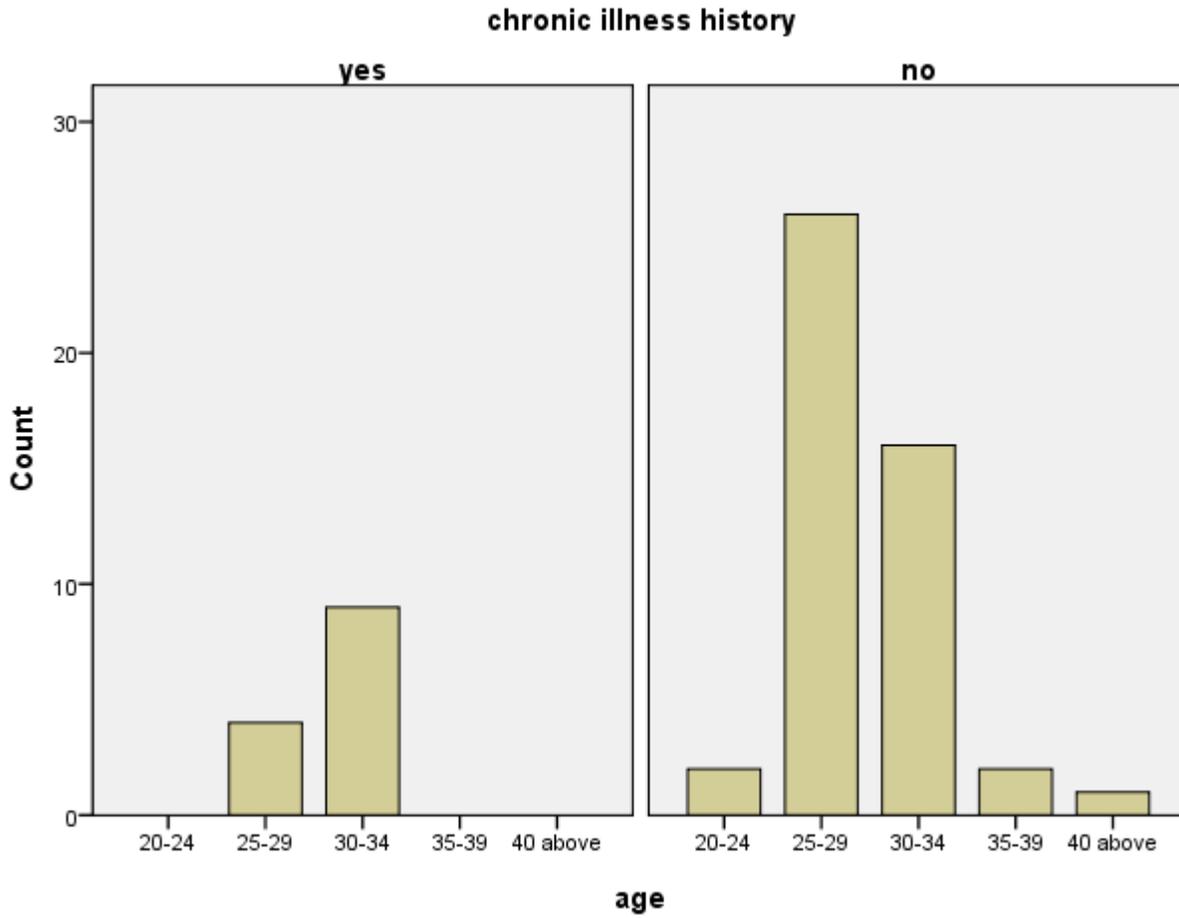
- A Questionnaire was prepared consisting of 11 questions.

### **FINDING AND ANALYSIS**

- Data was collected and analyzed using SPSS 16.1
- Collected by questionnaire
- Analyzed by SPSS 16.1

## FINDING

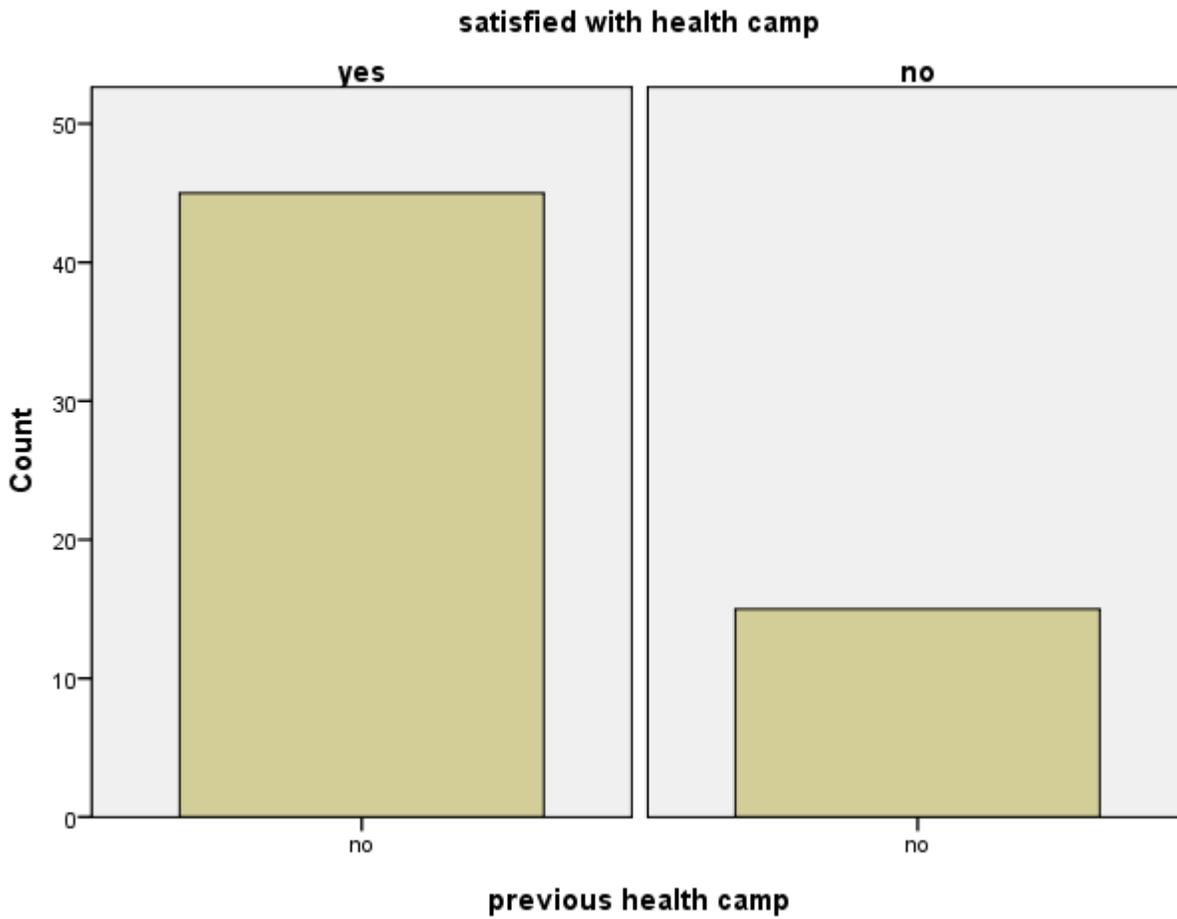
Fig: 1 Which age group have history of chronic illness?



### INTERPRETATIONS:

Analysis of different age groups for chronic illness history made it clear that the age group between 25-29 & 30-34 had history of chronic illness.

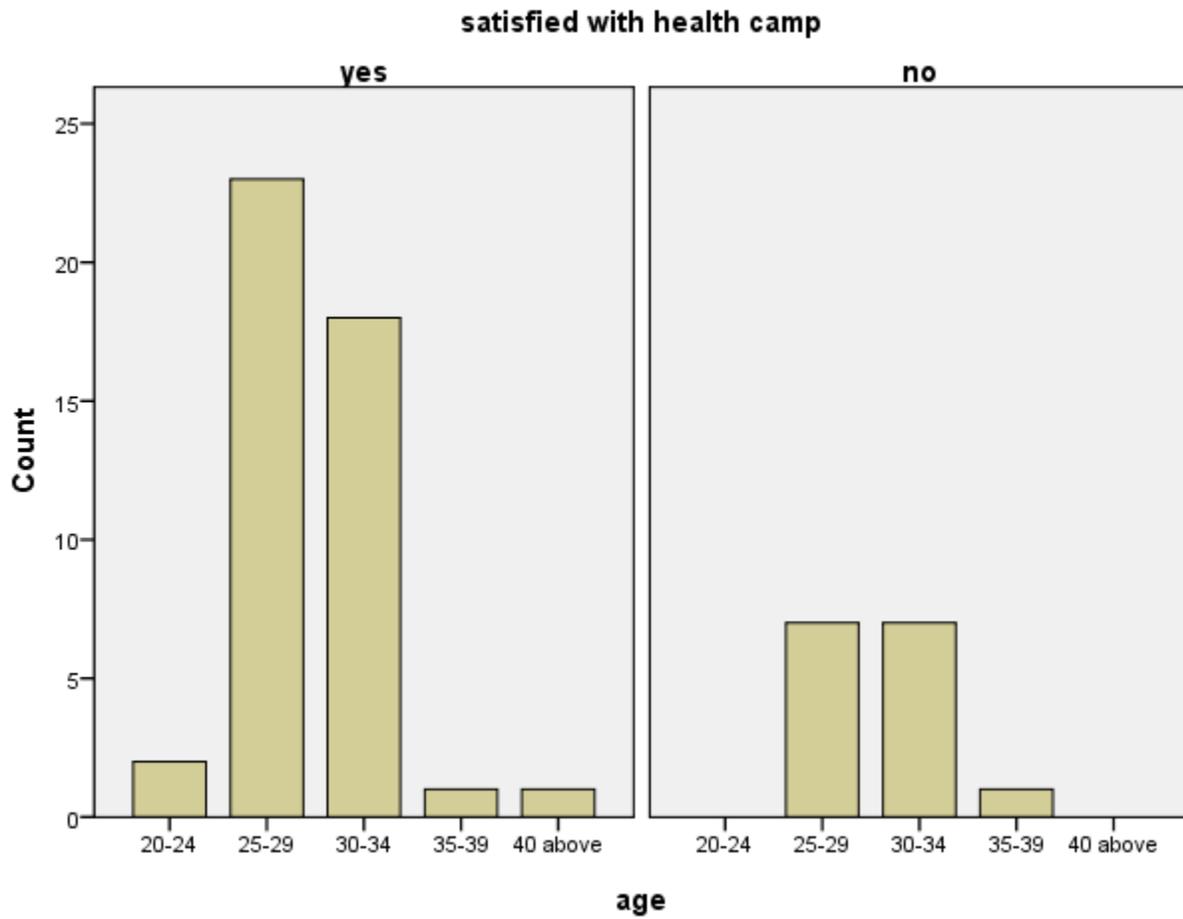
Fig:2 How many employees are satisfied with health camp?



**INTERPRETATIONS:**

Analysing this graph shows that 70% of employees were satisfied with camp but the major concern is the rest of 30% employees who are not satisfied with camp.

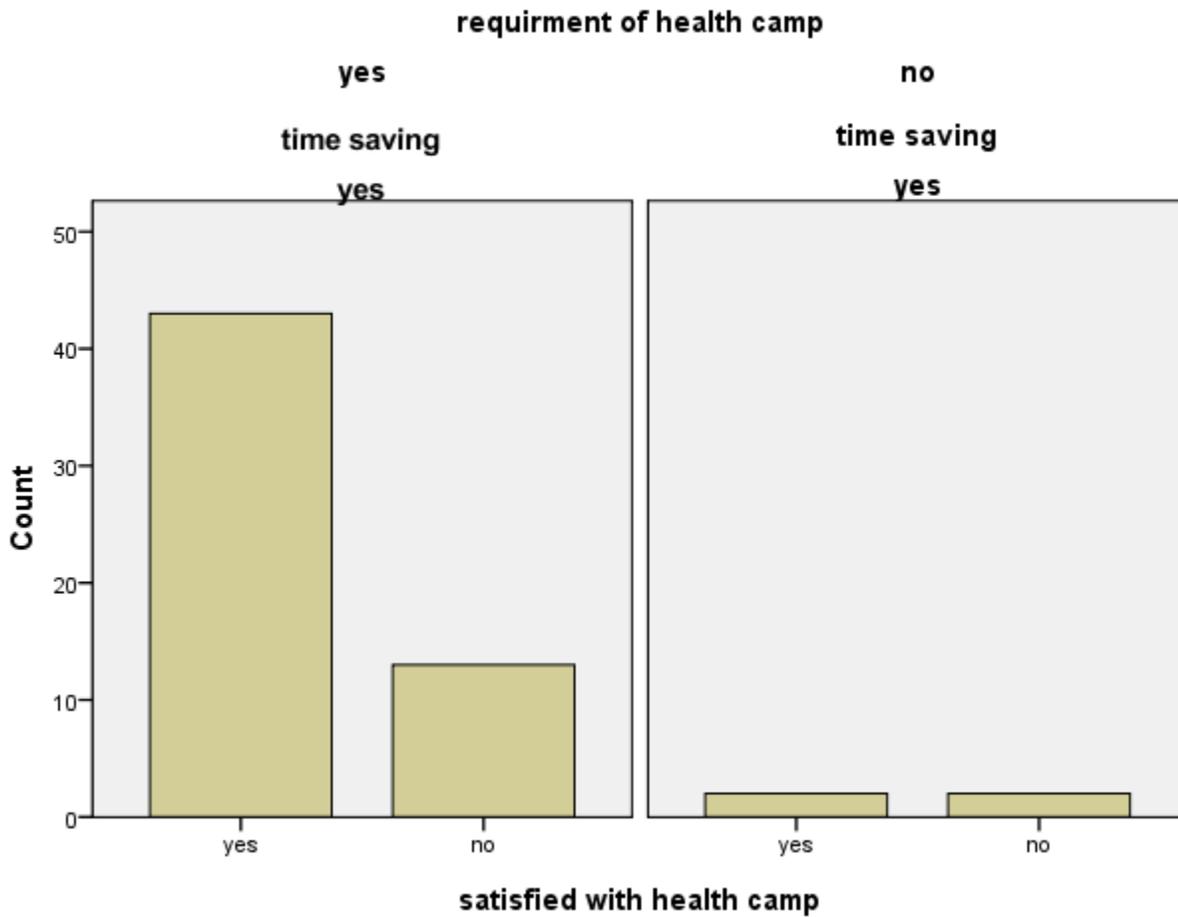
Fig: 3 which age group is more satisfied with health camp?



**INTERPRETATIONS:**

Analysing different age groups of employees for satisfaction with the health camp made it clear that the employees of age group between 25-29 & 30-34 are more satisfied with the health camp.

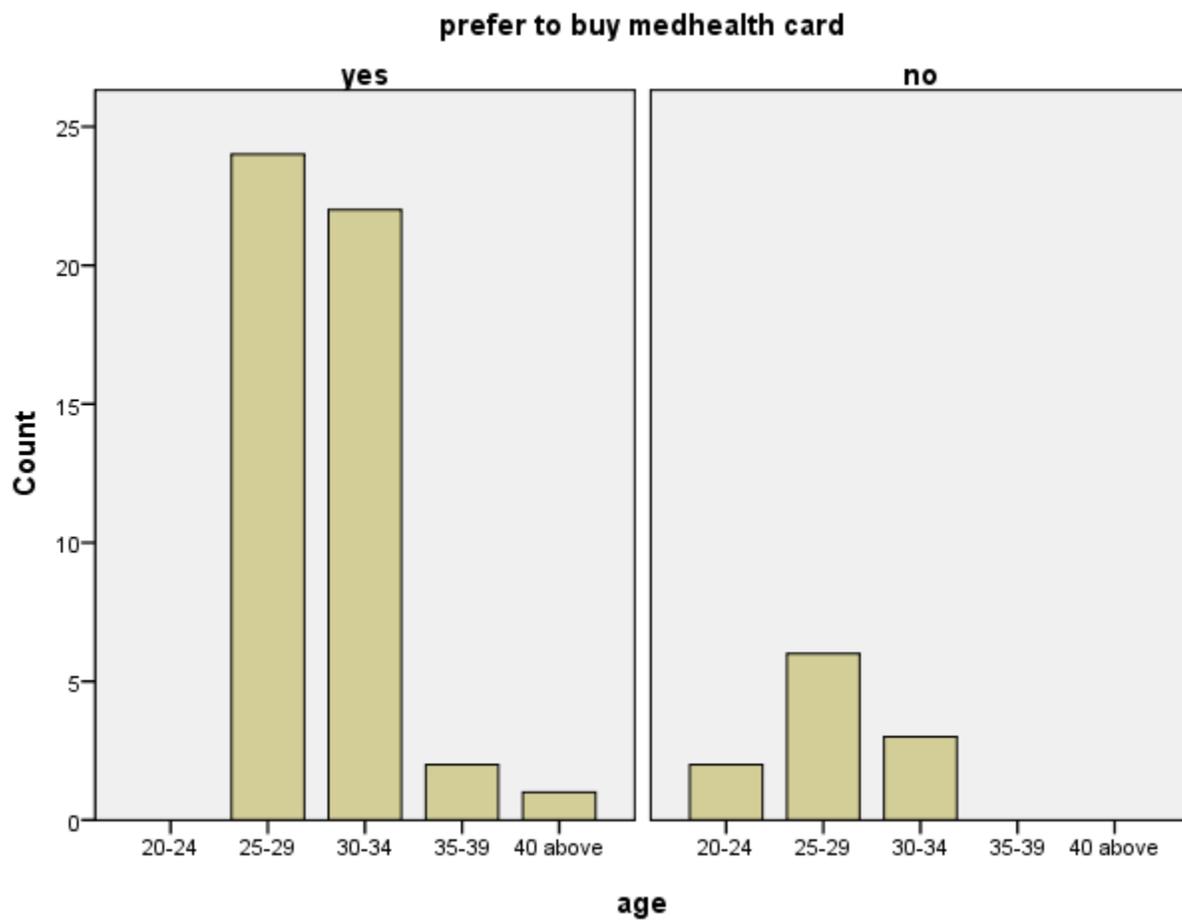
Fig: 4 Is there any requirement for wellness health camps in future ?



**INTERPRETATIONS:**

Analysing this graph shows 70% of employees think that there is a requirement of health camp in their organisation and it saves time as well. But 5% still have this notion thinks that there is no requirement of health camp in organisation but it saves time as per their view. No employee was against the fact that the health camps conducted in the organisation are time-saving.

Fig: 5 How many employee prefer to buy med-health card?



**INTERPRETATIONS:**

Analysis of different age groups for purchase of Med-Health card suggests that the employees in the age group between 25-29 & 30-34 want to buy Med-Health card.

## CONCLUSIONS

Health camps, being the important part of the business development amongst TPA & corporate groups, have proved to be a success in gaining confidence of the employees lately.

Wellness activities do have certain good effects on employees.

This study conducted in AMEX involves 60 employees, by which the satisfaction of the employees was mapped through the questionnaire.

By the analysis, it was clear that the employee with age group 25-29 were more aware of their medical history and about health camps. These employees contribute more into this study to gather information for the wellness activities provider for the satisfaction level as well as beneficiality of the activities.

This study will have an outcome to work more on than wellness activities which can be provided to the corporate groups to build better relation with them.

## **RECOMMENDATION**

- **WALKING PROGRAM:**

We hold a monthly event designed to encourage employees to participate in group walking during the lunch hour and incorporate more physical activity in their daily schedules. Every last Wednesday of the month, program participants can meet at a Center and take scenic routes around campus.

- **WELLNESS ON WHEELS:**

For those employees who find it difficult to leave their workplace during the workday, the wellness program can come to their office. Health screening and personal coaching, massage therapy, and guided meditation sessions can be scheduled at a campus location convenient to participants. Health coaching can also be done over the phone.

- **HEALTH TALKS**

Renowned specialists can be invited to deliver distinguish lecture on health or wellness.

- **ENGAGING ACTIVITIES**

Such activities should be conducted in corporate premises to reduce daily fatigue caused due to stressful work environment(Example: virtual badminton).

Improve the quality of health camp so that employee's satisfaction increases.

**ANNEXURE:**

<b>NAME:</b>	
<b>AGE:</b>	<b>GENDER:</b>
<b>ADDRESS:</b>	
<b>Q1. Does employee have any history of chronic illness?</b>	
Yes <input type="checkbox"/>	No <input type="checkbox"/>
<b>Q2. Whether any health camp has been arranged before?</b>	
Yes <input type="checkbox"/>	No <input type="checkbox"/>
<b>Q3. Are you satisfied with the activities conducted by health camp?</b>	
Yes <input type="checkbox"/>	No <input type="checkbox"/>
<b>Q4. Will you consult any doctor for secondary opinion by any other specialist?</b>	
Yes <input type="checkbox"/>	No <input type="checkbox"/>
<b>Q5. Have you ever consulted any doctor/ physician for regular check-up?</b>	
Yes <input type="checkbox"/>	No <input type="checkbox"/>
<b>Q6. Do you feel any any requirement for health check-up?</b>	
Yes <input type="checkbox"/>	No <input type="checkbox"/>
<b>Q7. Did it save your time due to the busy work schedule?</b>	
Yes <input type="checkbox"/>	No <input type="checkbox"/>
<b>Q8. Were you satisfied with our consultants?</b>	
Yes <input type="checkbox"/>	No <input type="checkbox"/>
<b>Q9. Are looking forward for more health camps in your organizations?</b>	
Yes <input type="checkbox"/>	No <input type="checkbox"/>
<b>Q10. Do you prefer to buy Med-Health card from vipul Medicare?</b>	
Yes <input type="checkbox"/>	No <input type="checkbox"/>

**Q11. Any suggestions for additional health camp activities ?**

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