PHYSICAL PAIN CAN AND DOES keep people awake at night, but another major stressor that keeps many of us thrashing in the wee hours is worrying about money.

Over the past few years, financial well-being has been one of the big elements in the employee health and wellness programs of AAA Northeast, headquartered in Providence.

The Northeastern sector of this national company, comprising about 3,700 employees from New Jersey to New Hampshire, recently has put in place several initiatives that put cash into workers' pockets for the purpose of enhancing their health, said Gina San Giovanni, supervisor of benefits and human resources services.

For instance, AAA Northeast paid a $25 cash bonus to employees who declared they had been fully vaccinated against COVID-19, a benefit that about two-thirds of the workforce has claimed, San Giovanni said. Also, the company offers $125 per year toward any costs that support employees' mental health, including things such as counseling, psychological care, meditation classes and relaxation apps.

"The fun part," San Giovanni said, "is that the employee doesn't have to be on the company health plan to claim these cash benefits. You could be a new hire, or on a spouse's health plan and you still qualify."

She said the range of uses to which workers have put the mental health and COVID-19 cash benefits are individual and creative, such as yoga classes, aromatherapy or weighted blankets.

Other ways AAA Northeast is easing workers' financial strains are by paying a living wage of not less than $15 an hour; hiring a new 401(k) vendor and increasing the company's 401(k) match to 6% from 4%; and having the company pay all 401(k) administration fees.

Kristen Botelho Pires, director of total rewards and systems, said she had never been in a business where the "mantra" of putting employees first was taken as seriously and actively as at AAA Northeast.

"Our president is very much aware of what employees are asking for," Botelho Pires said. "This has made it easy to develop wellness programs. We are listening and we are delivering."

Many of AAA Northeast's health and wellness offerings were in planning or in place before the COVID-19 pandemic hit and sent people all over the world online for essential needs.

"As if anticipating the retreat to home computers, AAA Northeast initiated two major health offerings using the online health platform Livongo. One of them, the Livongo for Diabetes program, is paid for entirely by the company, for use by employees and their dependents with Type 1, Type 2 and gestational diabetes."

About 41% of employees who have diabetes are using the Livongo diabetes program, San Giovanni said. It offers guided resources, free testing materials, blood glucose meters, test strips, personalized supports, 24/7 expert help and custom alerts.

Second, AAA Northeast is offering employees Livongo's myStrength suite, a resource for mental health care. MyStrength provides coaching, education and tools to help employees with stress and anxiety, as well as sleep problems and other mental health problems, using any smart device. It is open to all employees, whether they are enrolled in the company's health insurance plan or not. Eleven percent of employees have used myStrength.

San Giovanni said the company decided to offer help with diabetes and mental health problems after examining the overall employee health claims data.

"That is the smoke that tells us where there is a fire," she said. "We saw some of this [stress and anxiety] before the pandemic."

Health and wellness programs are not only beneficial to workers and the business overall, but they can even contribute to loyalty and longevity by workers.

"In these times, it is hard to recruit and retain. But we have a lot of employees who have been here 10, 20, 30 years," San Giovanni said. "I attribute that to continual improvement in benefits such as the health and wellness programs."