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## Start! Your Healthy Workplace

A healthier workplace benefits both employees and their companies. Yet, while many employers recognize this value, they aren't sure where to start in developing healthy lifestyle programs.

The American Heart Association (AHA) has helped many employers answer that question with a program appropriately titled "Start!" The AHA provides lists of activities, suggestions for implementation, and even a recognition program in which participating employers can earn Platinum or Gold certification and awards for innovation.

One of the key activities included in Start!

is daily walking. No one disputes the benefit, but just where is there a safe place to walk near your workplace? And how do you keep employees interested and motivated?

AHA has once again come to your rescue with free downloadable "apps" for both Android and iPhone. Employees use a GPS to find nearby paths created by you or others, create their own paths as they walk, and create personal Start! accounts to save their favorites.

Partner with AHA to bring more variety and energy to your employees and more health, satisfaction and productivity to your workplace.



## Auto Enroll for Benefits

Even during this recession, studies show that automatic enrollment—where employees participate in a 401(k) plan unless they opt out—is very effective at increasing both participation and savings.

Without auto enrollment, many employees just never get around to filling out the paperwork, reading the materials or turning in forms. With auto enrollment, employee participation rates often exceed 90%. Participation is significantly higher among lower-income and minority workers—from an average of 20% in voluntary

enrollments to 80% and higher when they are enrolled by the employer and offered an opt-out opportunity.

Surveys indicate that employees are increasingly concerned about being financially under-prepared for retirement. Automatic enrollment can help to ensure that your 401(k) plans are more effective at filling gaps in retirement income. Talk with our professionals today about automatic enrollment and other options proven to make your current retirement benefits even more effective at meeting your and your employees' needs.

## Caution on 401(k) Borrowing



According to recent studies, the percentage of employees who have taken funds from their 401(k) accounts increased from 26% in 2009 to 28% in 2010. While this may be no surprise given the recent economic conditions, if any of your employees are counted among those percentages, have you made certain they are properly informed of the possibly severe financial consequences of their borrowing? For example, do they realize they will be repaying a loan of pre-tax savings with post-tax dollars? Do they know the interest rate and how it may compare to other options? How about the requirement that they repay the entire loan within 60 days if they leave your employment?

You have put great effort and resources into offering solid benefits to your employees. Enhance that effort by educating them on how to use their 401(k)s in difficult circumstances with the least loss of future fund availability.

## Bolster Benefits ROI and Awareness

A recent report from the Employee Benefit Research Institute (EBRI) found that benefit costs as a percentage of total compensation costs were 30.3%. EBRI stressed that this percentage is an average for all employers included in the database of the Bureau of Labor Statistics, so allowing for the fact that not all employers offer benefits, the actual percentage may be higher for those who do.

The real question for employers who offer benefits, then, is twofold: (1) Are you getting the best return for

your investment; and (2) do your employees appreciate the full value of what you are providing?

We can help answer the first part, plus help you deliver the message for the second. A full review of your current benefit plans with our experienced professionals can provide both reassurance as well as possible options of value to consider. Afterwards, we can assist in developing presentations or informative articles for your employees on the value of their benefits package, both professionally and personally.

## Women's Benefits Needs

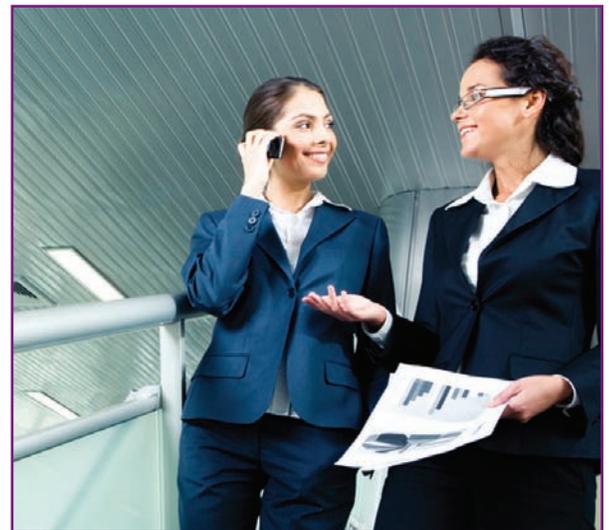
Women are not only an increasing presence in the workplace, they are also changing assumptions many businesses have held for years.

They now make up more than half of the U.S. workforce and have brought about changes such as more flexible work hours and more family-friendly leave benefits.

Women are usually the main providers of healthcare and the primary caregivers and are increasingly the lead breadwinners in the home, as well. They are also better educated. For every two men graduating from college, there are three women graduates.

These, along with other trends, clearly indicate women's needs should factor strongly in your firm's benefits program choices. Are your health, retirement, telecommuting, vacation, sick leave, flex-time and other benefits meeting the needs of your female employees?

One way to know is to ask them. Consider surveying your female staff to find out their thoughts on your current benefits as well as what they would like to see offered. Then talk to us about enhancing your benefits to appeal to the broad range of employees at your business.

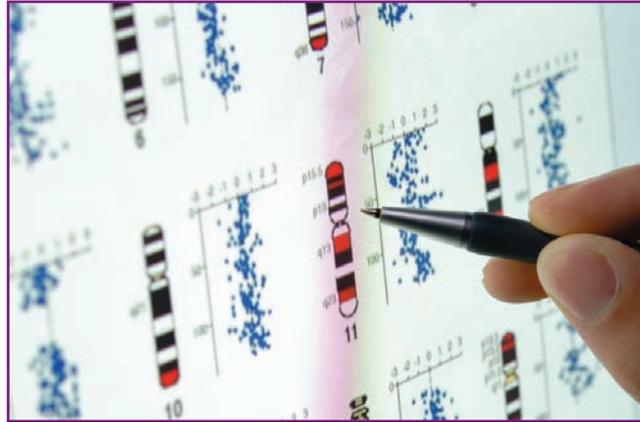


## Use of Genetic information

The Genetic Information Nondiscrimination Act of 2008 (GINA) took effect on November 21, 2009.

It was enacted in response to concerns that insurers and employers could use results of genetic testing to discriminate against applicants and employees.

The act requires employers to treat genetic information as part of a confidential medical record and to maintain the information in separate forms and files. GINA's confidential medical record requirements mirror the ADA's requirements for employment examination results. According to Auburn University, there are only six exceptions in the act under which employers may dis-



close genetic information concerning an employee:

- To the employee upon the employee's own written request
- To an occupational or other health researcher for research

- To public health agencies, if related to a contagious disease
  - To government officials investigating GINA compliance
  - In connection with the employee's compliance with the Family Medical Leave Act (or similar state law) certification requirements
  - In response to a court order.
- As the health and benefits environment becomes increasingly complex for employers, it becomes ever more important to take a risk-management approach to minimizing and insuring against possible errors and oversights. Contact us today for a review of your options.

## Cost Sharing in a Positive Light

As medical coverage costs rise, more employers have turned to consumer-directed health plans as a way to minimize premium increases and create more employee awareness by putting more of their own "skin in the game." Yet, too often, even astute employers inadvertently frame the discussion in ways that cause the employee to see only a reduction in benefits and an increase in their out-of-pocket expenses.

Employers often forget to graphically show the savings for employees who make wise healthcare decisions. For example, consider higher deductibles.

Rather than allowing employees to simply focus on the additional costs, calculate what they will save



on their share of benefit premiums. Employees who live healthy lifestyles and don't have chronic conditions

requiring treatment can often see hefty savings.

If you also offer health savings accounts or other medical spending funds, you might find employees really enjoying the personal control they have over their own healthcare costs. Many prefer to be in the driver's seat, and you can empower them with a little education on the numbers and methods behind effective cost sharing.

Give us a call if you need information to provide to your staff about their healthcare options. We're happy to help.

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Thank you for  
your referral.

If you're pleased with us,  
spread the word! We'll be  
happy to give the same great  
service to all of your friends  
and business associates

## Educating Beneficiaries

Recently, several state regulators have begun trying to understand why so many life insurance proceeds go unclaimed by beneficiaries. Part of the reason may be that employees accept or purchase life insurance benefits, but their families don't know about them or understand how to access payouts.

There are other elements of life policies that are often overlooked. Those include borrowing against the policies, using them as collateral for other loans or cashing them out in emergencies. Sometimes, beneficiaries don't even know they are listed on a policy or what the options are for using the accrued value of the policy.

Consider offering an annual beneficiaries seminar at your workplace. In one short meeting, your employees and their trusted partners can hear about the benefits to which they are entitled and options they might want to consider.