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# Employee Benefits

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## Technology Supports Wellness

The proven standard model for effective weight loss has always been “group support” or “buddy systems.” Those enrolled in such support models consistently have been shown in studies to be the most likely to lose weight.

Now it appears that “peer support” doesn’t necessarily have to be human. In a recent study by the *Archives of Internal Medicine*, adults in a physician-directed weight loss program who were given the same basic care were then randomly assigned to one of two groups: One provided support through biweekly group meetings while the other gave participants a mobile device to self-monitor



diet and physical activity and provided biweekly coaching calls.

The result? Over a one-year period, dieters using the mobile devices lost an average of nearly nine pounds more at each quarterly weigh-in, a 3.1% greater weight loss, than the group-meeting segment.

It might be beneficial to supply your wellness program participants with the new mobile/PDA diet and activity tracking devices. There are numerous health benefits

derived from beating obesity. A well-constructed wellness plan that takes advantage of the newest technology is one more way you can help employees live healthier lives.

## Wellness for Dependents, Too

Are you maximizing both your return on investment and impact on participants by targeting your promotions to employees’ dependents?

For example, if you have a “stop smoking” initiative, you might want to promote dependent participation. Did you know that the *Journal of Pediatrics* has reported that smoking is widespread among children and young adults with diabetes yet few healthcare providers are counseling children and young adults with diabetes to stop smoking or to not start? Less than

half of the youth in the study reported that they had been counseled against smoking by their healthcare provider.

Don’t let an assumption that treatable conditions such as smoking, alcoholism, obesity or addictions are exclusively employee or adult problems. If you already have programs to address these and other conditions, consider expanding them to include dependent participation and make sure your employees are aware of that offer. It could help put a dent in your overall healthcare costs ... and theirs!

## Legal Services Meet a Clear Need



Did you know that, according to a recent study by MetLife:

- 70% of Americans have at least one new or ongoing legal issue each year
- 64% of responding employers say legal plans are easier to administer than other voluntary benefits
- 93% of employers currently offering a legal services plan say they are likely to continue to do so?

Organizations that currently offer such plans also provided the following reasons employees consider legal services a valuable benefit:

- 80% say it's easy access to services
- 74% say it gives peace of mind over legal matters
- 68% say it reduces stress dealing with legal matters
- 62% see below average costs for legal services
- 57% see above average quality of legal services.

If legal services are not currently a part of your benefit plans, you are missing out on a clear driver of employee satisfaction and value. Consider adding the benefit this year.

## Long-Term Care as a Voluntary Product

Long-term care insurance (LTC) has gained in importance as our steadily aging population has begun to realize there is more to healthcare costs than traditional medical bills. Yet due to changes in the regulatory and financial environment, experts say one of the most popular previous options for employers—the inclusion of a long-term care group policy in the benefits program—has for many employers disappeared from the menu or become severely limited in its coverage.

But there is an LTC alternative. Many firms are finding an alternative method

for continuing to offer this valuable coverage to interested employees: the inclusion of individual LTC policies as a voluntary benefit option. Employees will now have a trusted source for obtaining a desired individual policy at no cost to your company.

As with any voluntary benefit, there are advantages and disadvantages compared to a group policy. One negative would be the employee would have to pass individual medical underwriting, but among the plusses are access to potentially better coverage and rates when compared to what is available in the individual marketplace, along with individual ownership of the policy.

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## Stress and Younger Workers

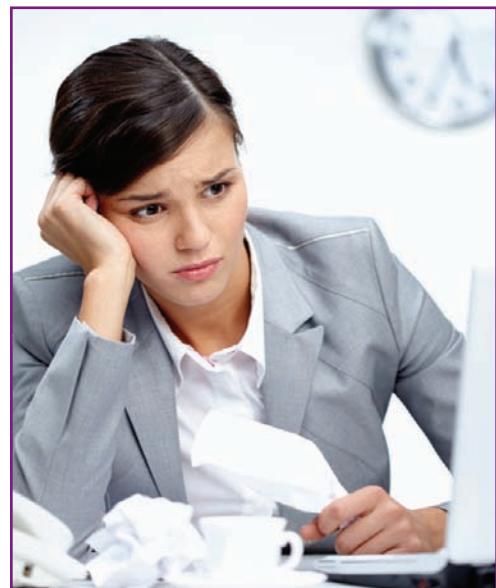
The most recent edition of the American Psychological Association's *Stress in America* study indicates that, at least when it comes to stress, Millennials are carrying the heavier load. The latest survey found not only that stress levels were highest and rising among the current 18-33-year-old age group but that stress levels had actually decreased among every other age group.

What do Millennials say is weighing on their minds? The top three stressors, ranked by percentage of responders citing the issue as a top stressor are:

- Work: 78%
- Money: 71%
- Relationships: 59%.

Since Millennials already constitute a third of the workforce (and growing), it is clearly in an employer's best interest to address this major issue.

One method is the EAP: Employee Assistance Program. Typically a combination of short-term counseling combined with other work-life benefits that specifically address the stressors, EAPs can have a positive impact. Other studies show resolution-driven Millennials will take advantage of the EAP if offered.



# Effective Benefits at Lower Cost

*Fortune* magazine's latest "100 Best Companies to Work For" list offers a myriad of benefit ideas utilized by these firms to keep valuable employees on the payroll. These vary from what may seem like typically hyped Silicone Valley gimmicks (foosball in the game room, anyone?) to the more practical (broad medical care).

While many companies may want to offer a wide array of benefits, economic conditions may make such offerings too extravagant for the average firm. But dig a little deeper and you will find that many companies are impressing employees with benefits that are far less costly yet are still proven simple and effective.

For example, Hilcorp Energy ranks No. 7 on the *Fortune* list and offers two benefits available to any firm. One is that, if key companywide goals are



met, *every* employee is promised an equal bonus, not just the typical situation where such rewards are often tilted heavily towards top managers or high achievers. A second is that managers are provided a budget to reward deserving employees in personalized ways. In the past those have included such unique rewards as free trail rides,

a barbecue, or horseshoe throwing lessons. You can design your own perks.

There are compensation plan structures and reward plans that are suitable for all sizes of companies. For new ways to improve your current offerings or add unique features proven to work for others, talk with our benefits team today.

## Employee Work Savings Still Low

The Employee Benefit Research Institute has just released its 2013 survey on employee savings, and sadly for employer benefit plan savings initiatives, not much has changed since 2012. Despite a nearly unending barrage of articles in the media about the lack of adequate retirement savings by nearly every age group, the percentages of those who express confidence in having enough money for a comfortable retirement are essentially the same as in past years—barely 50%.

One change is clear. According to the study, many workers are beginning to realize just how large their savings targets are going to have to be to achieve financial

security: 20% believe they will need to save between 20-29% of their income, and 23% believe they will need to save 30% or more.

So why aren't your company savings plan's coffers being filled by

**Just 23% of workers reported they had consulted a professional financial advisor.**

employees stashing away additional retirement cash? The answer may be that 41% of employees report that their current cost of living and daily expenses are the top reason they do not contribute more, if at all, to

employer-provided plans.

How would your employees have answered the EBRI survey? Do they fully realize how your current benefits program can be of help? Are their options and procedures for

beginning, increasing or making contributions clear? And given that just 23% of workers reported they had consulted a professional financial advisor, do you offer information options where they can obtain clearly needed and valid personal financial advice on setting proper goals and realistic contribution levels? Now is the time to encourage employees to take advantage of the valuable options your company offers for a better future.

## **Employees Willing to Chip In for Benefits**

Are life and disability benefits currently part of your benefits portfolio? If so, do you also include options for employees to voluntarily purchase more in situations where they feel the need to enhance employer-provided amounts?

Surveys are showing increased awareness by employees of the need for life and disability protection. Recent studies, for example, have even found that nearly 40% of younger workers and 29% of baby boomers consider supplemental disability benefits so crucial that they are prepared to pay the full cost of the product. A similar percentage say the same for additional life insurance coverage. Yet many employer benefit plans either minimize these offerings or “cap” amounts offered due to group plan maximums.

Be sure supplemental amounts of life and disability protection are available as part of your benefits program.

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