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Employee Benefits

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Tie Health at Work to Charity

Looking for a great way to create powerful incentives for your employees to get healthy? How about tying their efforts to a good cause? Employees boost their health, and a deserving charity gets some wealth—talk about your win-win!

For example, one employer decided to offer all employees 15 minutes at the end of each workday—on the clock—to get in shape walking up sets of stairs. The goal was to prepare for the real challenge: running or walking up the stairs at a local high-rise building, earning donations for a worthy charity of \$.25 per step from



friends and family. The result? Employees got in shape, and the charity got a substantial donation, all through an innovative approach to creating a workplace wellness program that emphasized a positive—helping others—versus the all-too-common negative: “Get your obese self in shape!” Putting the practice time on the clock just closed the deal.

Looking for new and different ways to encourage wider employee participation in wellness activities? Think differently, think creatively, and think about contacting us for approaches that have worked well for others.

Help Employees with Healthcare Decisions

Aon Hewitt, the National Business Group on Health, and The Futures Company recently surveyed more than 3,000 consumers currently covered by employer health plans and found that 74% of respondents are concerned about being able to afford healthcare.

How about your workplace? Would three fourths of your employees feel the same?

Here are a few of the survey's findings about employees:

- 35% want personalized health tips and reminders.
- 40% want access to a wellness website.

- 50% want a personalized plan that recommends specific actions they can take to improve their health, based on their individual health status.

- 44% would like cost-savings tips from their employers.

- 33% want cost-estimating tools.

Employees are hungry for extensive, accurate information to help them understand and make the best healthcare choices. Let our benefits staff help with suggestions and best practices from other employers facing the same issues. Give us a call to arrange a meeting.

“Partner-Friendly” Benefits



According to data released from the federal government census of 2010, nearly 7 million U.S. households consist of domestic partnerships—basically, adults choosing to state for the record that they are a couple, but unmarried.

Compare this to U.S. Bureau of Labor Statistics data indicating that only 35% of private employers with defined benefit plans provide survivor benefits for those unmarried partners. For access to health insurance, the percentage is even lower: 25%-29% (it varies by sex of partner).

What percentage of your employees could use benefits for a domestic partner? According to national data, this lifestyle is a growing trend in households across the country. It may be time to find out if your plans could be improved by offering partner benefits.

The Advantages of 401(k) Auto Enroll

Despite the veritable avalanche of articles over the last few years extolling the benefits of participating in an employer-sponsored 401(k) plan, did you know that approximately one third of eligible workers still don't join?

While there may be a multitude of individual reasons, recent studies by the IRS and the U.S. Department of Labor's Employee Benefits Security Administration (EBSA) suggest that automatic enrollment plans could reduce this rate to less than 10%, significantly increasing retirement savings and your employees' future security. The study also lists several key benefits of automatic enrollment:

- Increases plan participation among both rank-and-file employees and owners/managers

- Allows for salary deferrals into certain plan investments if employees do not select their own investments

- Simplifies selection of investments appropriate for long-term retirement savings for participants

- Helps employees to begin saving for their future

- Offers significant tax advantages (including deduction of employer contributions and deferred taxation on contributions and earnings until distribution)

- Permits distributions to employees who opt out of participation in the plan within the first 90 days.

If you do not currently offer these advantages to your employees, talk with our benefits professionals about automatic enrollment today.

Compare the Stats

As another baseball season approaches, the argument is already raging in every sports bar: Who was the best “whatever” of all time? Baseball fans are some of the best data handlers around.

Have you considered that baseball season is a great time to hone your data skills? You can bone up by comparing your current benefit offerings to those of others. More and more research firms are offering analyses of peer benefit practices and results. These reports allow companies to benchmark their plan offerings and costs against other businesses in the same sector, of the same size or in the same geographic region.

Our benefits professionals are another excellent resource. We can share tales of what has worked well for others, as well as facts and figures from a variety of industry resources. You will find data on what the most popular benefits are with other employers; which benefits have recently gained in popularity; which are being cut; and how others are dealing with generational issues, societal changes or the economy.



10,000 Steps

We've all heard of "Ten-Step" programs, but 10,000? Turns out 10,000 is the number of steps cardiologists recommend the average person walk each day to improve their health through cardiovascular exercise.

It's a pretty simple workout: All you have to do is walk! But even the easiest form of exercise in the world takes some motivation, and most people aren't going to walk 10,000 steps by accident—it takes effort.

Employers searching for ways to keep employees healthy and ultimately reduce health costs are invited to encourage staff to participate in a 10,000-step program. Working in teams or groups is sure to improve an individual's chances of reaching that magic number.



So where do you begin? Start by visiting www.thewalkingsite.com for information on the benefits of

walking 10,000 steps. Then order and distribute pedometers (instruments that track the number of steps taken). These gizmos range from a couple of dollars for the basic model to \$20 or more for advanced users. You can even find "apps" for smartphones! Then watch your staff enjoy tracking their steps on their way to better health. It's that simple.

Sure, we like providing your health benefits. But we like it even better when you enjoy the benefits of health. What are you waiting for?

Concierge Medicine for Company Leaders

Are any of your directors, officers or employees considering "concierge medicine" as an option for, or alternative to, their traditional health treatments? Basically, for an additional fee, concierge patients are treated like first-class hotel guests: They are given increased access to providers, more doctor face time, same-day appointments, and extra preventive care.

Also known as direct care, retainer-based or boutique medicine, the concierge approach is a small but growing segment of the health provider marketplace. Of the estimated 3,500 concierge doctors nationwide (a number

the American Academy of Private Physicians expects will double every 12 to 18 months for at least the next few years), some are now exclusively providing direct care, while others add it on to their traditional practices.

Executives receive increased access to providers, same-day appointments and extra preventive care.

Whether or not this approach is a superior form of medical care, as advocates claim, employers still need to remember the practice

can be controversial. Quite a few insurance carriers, as well as governmental regulators, contend that concierge care—depending on how it is arranged—may violate contractual provisions or insurance laws. As a result, there is no guarantee your current benefits providers, or, for current/retired employees, Medicare, will pay for such services.

Before making any decision on benefit alternatives such as concierge medicine, be certain to consult with our benefits professionals for the latest information on how, or if, your current health programs may be affected.

Your Dentist and Heart Disease

Thank you for your referral.

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

No, we're not suggesting your local dentist as an alternative to seeing a cardiologist. We just want to note yet another major study that established a clear connection between gum and heart problems. Specifically, folks with gum disease are almost twice as likely to suffer from coronary disease. Added to previous studies that found a relationship between periodontal disease and stroke, the implication is clear—dental benefits offer far more bang for the buck than merely a nice smile.

Now is a great time to sit down with our benefits professionals for a thorough review of your current periodontal benefits offerings or to add such treatments to your benefits program. We all know a beautiful smile can do a heart good.