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## Caregiver-Leave Benefits

The federal Equal Employment Opportunity Commission (EEOC) reports an upsurge in complaints against employers for discrimination against employees who take leave to perform caregiving duties. As more Americans begin caring for elderly parents, the number of employment-practices complaints over leave benefits is expected to continue its upward trend.

While your business must comply with federal and state law on family leave, most of those requirements don't mandate paid leave. That makes absences for caregiving financially untenable in many cases and leads to anxiety and, oftentimes, underperformance



or serious distractions while at work.

One way of helping employees prepare for the possibility that someone in the home would need caregiving services is

to offer, and promote, the use of individual disability insurance.

It can be offered on a voluntary basis, and some companies now include financial assistance in the event of the disability of a spouse. When offered through your workplace, disability insurance can be much more affordable than it is on the private

market. Moreover, it can help your employees through difficult times and keep you out of employment claims lawsuits.

## Voluntary Benefits Under Healthcare Rules

Although national healthcare reform (the Patient Protection and Affordable Care Act) shakes up the health insurance industry, many believe that growth in the voluntary benefits marketplace will continue unscathed. The voluntary benefits business has been growing for years, thriving on products like vision, dental and critical illness insurance. Such benefits are made available to employees through their workplaces with little or no cost to the employer.

Employers changing over to federal health

insurance from private-market policies may be able to distinguish themselves in recruiting efforts by offering voluntary benefits that are attractive to prospective workers.

Firms that are not required to provide health insurance under federal law may also use voluntary benefits as a low-cost or no-cost way to offer employees benefits on some level and boost retention and morale. What's more, in study after study, employees consistently say they are interested in voluntary benefits. They may be a good fit at your company.

## Spending Retirement Savings Wisely



The majority of employees are not even close to saving adequate amounts for retirement. But simply putting enough away for retirement is just the first step. Once your employees build up significant retirement assets, they will find themselves confronting yet another key issue: making those savings last throughout their retirement years.

With average life expectancy increasing with each generation, it is growing more difficult for workers to determine the adequacy of their retirement funds. The standards utilized for years by planners and retirees are no longer valid.

Employees need to avoid both under-saving and over-spending, and they need a great deal of assistance with planning to avert their own “fiscal cliff.” Our trained professionals are ready to help with benefits and strategies that meet your employees’ plans and needs. Consider setting up an educational seminar at your workplace conducted by one of our professionals. Your employees will thank you for it!

## Employees Like Paid Time Off

“PTO” or “paid-time-off” programs are gaining favor among employers, and employees have responded positively to the implementation of such programs. However, employers must proceed with caution. Attorneys Aliza Herzberg and Wade W. Herring II, in a conference sponsored by Business & Legal Reports, offered the following suggestions to employers considering a PTO program:

**Communicate.** Train supervisors on how to track days and how to communicate information to employees. Only after supervisors are fully up to speed should you begin to implement the plan.

**Revise Written Rules.** Think of places where your current time-off system is

written down. Employee guidelines? Policies? Handbook? The plan must be written correctly and consistently.

**Adjust Compensation.** If PTO is considered compensation (which it usually is), it must accrue and be paid out if not used.

**Establish Accountability.** The plan must be administered consistently to every employee, not just favored ones. For example, if your plan requires a doctor’s note, this must apply to everyone. Accountability must be expected from employees as well. In the case of unscheduled absences, inform employees that they, not a spouse or friend, must call in about the absence. When the employee calls, require them to provide a number for a call-back if necessary.

## Concierge Care and Your Benefits Plan

According to recent studies, many directors, officers and employees are actively considering “concierge medicine” as an option or alternative to their traditional healthcare provider.

The concept is much like first-class treatment by airlines or hotels: For an additional fee, concierge patients are treated to increased access, 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 healthcare provider marketplace.

Of the currently estimated 3,500 concierge doctors countrywide (a number the American Academy of Private Physicians

expects to 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.

Employers need to remember the practices are still quite controversial. Concierge care, depending on how it is arranged, may violate contractual provisions or insurance laws, and there is no guarantee your current benefits providers will pay for such services. And remember, there will always be some treatments needed that go beyond those provided by primary physicians, such as surgery, that will still need insurance coverage reimbursements to be available and affordable.



## Make Sure Benefits Are Fair

**B**enefits may not be equal to all employees, but they must be fair. That means that you can offer an executive benefits package that differs from the menu you offer to your lower-ranking employees, but you can't discriminate based on age, gender and other demographic characteristics.

If you do, you can quickly find yourself in legal trouble.

If you are in a situation in which benefits for a certain segment of your workforce are too expensive, you probably can't move that segment out into another, lower-cost option if that means their benefits are worse or more expensive to them than to others. The fair-basis rule holds true for your wellness programs, too. You can offer incentives for healthy outcomes, but you must make incentives available in some way that corresponds to the abilities or disabilities of participants.

With health insurance exchanges around the corner, the benefits



picture will get even cloudier. Our benefits professionals are keeping up with all the legislative and regulatory changes, and we are experts at crafting fair and balanced benefits

packages for companies with diverse internal needs. Give us a call to set up a meeting on how to maximize your offerings without venturing into a regulatory snare.

## Employees Overwhelmed by Benefits Info

Benefits providers need to better explain important package information to employees, according to Employee Benefits News (EBN).

While many employers have taken an active role in trying to educate employees about current products and upcoming changes imposed by law, employees feel overwhelmed with details, disclaimers and other information. To help combat this problem, EBN conducted research among readers and solicited advice from experts to respond to common concerns. Following are a few suggestions:

HR staff should start with simple messages that affect a majority of employees. For example, focus on

new pieces of healthcare law that require policies to cover dependents up to age 26 and that ban exclusions for pre-existing conditions. Such items are important to most, are

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more easily explained, and can serve as the catalyst to an employee taking a proactive interest in the employer's benefits plan.

Rather than sending an e-mail or a letter packed with jargon, confus-

ing details and other information that may not be relevant to that employee, employers can take a simpler approach, such as asking the employee to provide a list of questions that can be forwarded to the plan administrator for clarification.

More frequent communication that lets employees know that benefits are a yearlong endeavor, not a product that should be discussed only during open enrollment, is extremely important.

We have numerous brochures and notices that can help you establish a regular schedule of outreach on benefits issues that are important to your employees. Give us a call to make use of our resources.

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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

## Dental Benefits and Heart Disease

Did you know that, when it comes to your employees' health, your dental benefits may be as critical as major medical coverage? Recent studies are confirming a clear connection between gum disease and heart problems. In fact, people with gum disease are almost twice as likely to suffer from coronary heart problems. Previous studies found a relationship between periodontal disease and stroke.

It's clear that encouraging your employees to take advantage of your current dental benefits offers them better health and your company a lower medical claims rate.

When was the last time you sat down with a benefits professional to review your current periodontal benefit offerings or to add such treatments to your benefits program? We have both employer-paid and voluntary options available.