

CSA Benefits

SUMMER 2009

CSA is Celebrating 26 Years of Service!

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Feature Story

Examine Your Culture and Control Healthcare Costs

No one knows better than business owners and managers that how something is said can often have a far greater impact than what is said. This is especially true when it comes to health benefits and the need to help employees make informed choices. Employers who do as much as possible to help employees understand their options are more likely to achieve a higher return on their overall benefits investment.

Build Awareness for Wellness

Most of the debate on healthcare reform has focused on rising costs and the number of uninsured Americans. Unfortunately, little attention has been paid to companies that are controlling healthcare benefit cost increases by partnering with employees to identify health risks and modify unhealthy behavior when needed. This is a process that includes data analysis, employee education and incentives for participating in health risk assessments and various programs designed to make employees and their families healthier.

Prevent Future Health Claims

While we have known for years that targeted wellness programs can prevent future claims caused by diabetes, obesity, heart disease and other chronic illnesses, one large employer, Safeway, has gained national media attention by showcasing their own experience. The CEO of Safeway recently told Washington lawmakers that if our nation had adopted this approach just a few years ago, we would have lowered overall healthcare spending by more than enough to provide coverage to those Americans who are presently uninsured. Annual surveys confirm that in addition

to avoiding benefit plan cost increases for four years running, Safeway's approach has made employees both healthier and happier.

Enhance the Employee Experience

With responsibilities and pressures mounting on and off the job, finding ways to improve the working experience is important. Consumer directed health plans can help your company meet specific employee needs, while the tax-saving feature can lower costs. Combining properly designed core benefits with health management strategies, employee education and targeted wellness incentives can go a long way to increase the value of working for your company. To discover what consumer directed health benefits, health management and targeted wellness programs can do to improve the culture of your company, contact us for more information today.



Q&A

Bringing you answers to tough questions

Industry Approaches

A NEW Opportunity to Discover What Matters to Employees

Would you believe diabetes costs our economy \$174 billion each year?

This is just one amazing fact about this dreaded chronic illness and its impact on our economy, on-the-job productivity and our wellbeing. Here are a few other diabetes-related facts that will amaze you:

- In 2007, diabetes accounted for 15 million lost work days, 120 million days with reduced performance and six million days with reduced productivity.
- Since 2002, indirect costs (absenteeism, lost productivity, disease-related disability) related to diabetes have increased from \$16 billion to \$58 billion.
- Overall, one of every five dollars we spend on healthcare is used to manage diagnosed diabetes.
- \$58.3 billion in inpatient hospital care is directly attributed to diabetes.
- \$9.9 billion is spent on physician office visits related to diagnosed diabetes.

Source: American Diabetes Association



There is a lot of buzz surrounding Web 2.0 and social networking tools these days. Workers from various generations are blogging, operating iPods, joining Podcasts, LinkedIn, Facebook and Twitter, not to mention texting on their Blackberries and smart phones. While employers remain skeptical and struggle to find the value social networking can bring to their businesses, ignoring these tools could keep them from capitalizing on a great opportunity.

Employees are using social media tools at home to access the information they want and need on a

daily basis. Employers have the opportunity to make Web 2.0 tools work for them and engage workers in conversation. Leveraging these tools in the workplace and communicating with employees in real-time, on demand and across multiple mediums has the potential to empower employees and increase loyalty.

While maintaining a company blog and social network presence can be intimidating, it gives employers a valuable way to stay connected to employees and communicate regularly. Workers are looking for simple, timely information that they can act on immediately. Social networking sites and blogs offer an easy way for people to respond, comment, share their views and find helpful resources. By giving managers some simple talking points, they can provide employees with money-saving tips and ways to get more out of the benefit programs already offered by the company.

Employees can receive so much information on their health benefits that it's often hard for them to understand and act. Imagine the value in being able to send out a weekly, text message-length recommendation about ways your employees can better use their benefit plan. Social media can help create a workplace where employees constantly have access to timely information, not only about their benefits, but wellness tips, disease management information, as well as company objectives. Engaging employees in two-way conversation about these issues allows companies to gather feedback, monitor reactions and maximize everyone's health benefit investment.



TRENDS *Latest Happenings In Today's World*

Drug Makers May Trim Prices

The pharmaceutical industry agreed to pay half the cost of brand-name prescriptions not covered under a gap in the Medicare Part D Prescription benefit. As part of an agreement the government has made with doctors, hospitals and medical-device manufacturers urged by the healthcare reform efforts of Obama's administration, it will only take effect if Congress passes major health reform legislation in the fall.



CDHPs To Keep Growing

Surveys by benefits consultant Mercer show that more employers, especially those with fewer than 500 workers, are planning to adopt consumer directed health plans combining high deductible core coverage and HSAs or HRAs in 2010. According to their research, many large firms, in fact, are expected to use consumer directed plans to replace traditional PPO plans.

Wellness Needs Custom Tailoring

Many companies have learned the hard way that in order to be effective, a wellness program has to involve everyone - from senior management to entry-level employees. When workers see the CEO wearing a pedometer to count steps, it encourages them to do the same. Shaping the message to the culture of the group is also an important key. For example, if the majority of your workers are in an



BENEFIT BEAT

Keeping An Eye on What's Happening

Paid Leave Granted for Federal Employees



Under the Family and Medical Leave Act, all federal employees are entitled to 12 weeks of unpaid leave, but the federal government offered no paid time off to care for an infant or newly adopted child. Federal employees who have a child and want paid time off used their

accrued sick days and vacation time, forcing many to choose between their child and their paycheck.

The U.S. House of Representatives recently passed the Federal Employees Paid Parental Leave Act. This legislation provides four weeks of paid leave for federal employees, following the birth or adoption of a child. With over 50 percent of U.S. companies providing some type of paid parental leave, federal HR executives believe these benefits will help the government become a more competitive employer in the marketplace.

Improving recruitment and retention for federal agencies is becoming increasingly important as 40 percent of their workforce is expected to retire over the next ten years. The federal government hopes the ability to offer paid parental leave will help attract younger workers.

2010 HSA Contributions

The IRS has released the minimum and maximum contribution levels for Health Savings Accounts (HSAs) and out-of-pocket spending limits for high deductible health plans (HDHPs) connected to HSAs. For calendar year 2010, the annual HSA contribution for an eligible individual with self-only coverage is \$3,050, a \$50 increase from 2009. The maximum contribution for family coverage is \$6,150, which is a \$200 increase.

The maximum HDHP out-of-pocket expense limit for 2010 increased to \$5,950 for self-only coverage and \$11,900 for family coverage, a \$150 and \$350 increase from 2009, respectively.

The required minimum annual deductible for HDHPs increases to \$1,200 for self-only coverage and \$2,400 for family coverage in 2010.

Health Wise

Stressed Out? You're Not Alone!

According to a recent survey, eight out of every 10 people blame the economic crisis for the stress in their lives. There's no question the faltering economy is taking a toll on Americans. Besides the numerous effects in the workplace, at-home people face marital problems, social isolation, increased alcohol and drug use, gambling and food addictions and even child and spousal abuse.

Physically, elevated stress levels weaken the immune system and can cause fatigue, headaches, intestinal problems, high blood pressure and insomnia. Coping with ongoing stress can be very challenging, not to mention overwhelming. Many people are left feeling hopeless and powerless to manage their own lives.

Even though individual reactions to the economic climate will be different, the ways each of us cope with the crisis probably won't be. Below are some tips to alleviate both emotional and physical symptoms, and hopefully, as a result, find more effective ways to manage problems.

1. *Limit your amount of news consumption.*
2. *Remain calm and avoid making hasty decisions.*
3. *Use healthy coping skills, including a nutritious diet, regular exercise and adequate sleep.*
4. *Create a financial plan for now and the future.*
5. *Couples should avoid blaming and stay united.*
6. *Parents, let children know things are under control.*
7. *Get back to the basics - make lifestyle changes to reduce spending.*
8. *Take a little time for yourself everyday, it's invaluable!*
9. *Keep in mind that sooner or later, things will get better.*
10. *If stress starts interfering with quality of life, consider consulting a medical professional.*

industrial plant or perhaps outdoors, don't expect great results if you're expecting them to register for a health risk assessment at an in-office computer. You'll have better results if you try to reach people where they are.

Fatigue Factor Increasing

Human resource consultant Career Builder tells us nearly half of recent survey respondents say they have taken on more

responsibility because of layoffs in their organization and nearly 40 percent say they are doing the work of two people. The heavier workload has forced more and more workers to expand their workday by at least two hours, or work on weekends. Advisors recommend helping employees find time to recharge by going for a walk during a lunch break or exploring flexible work arrangements that could promote a better work-life balance.



What Is Healthcare Costing?

Recent data from the Kaiser Family Foundation shows that one-sixth of our total gross domestic product (GDP), about \$2.5 trillion, is now spent on healthcare annually. At 17.5 percent of GDP, this is up from 13.8 percent in 2000. In 1960, healthcare was just 5.2 percent of GDP. The average cost to employers for healthcare, per worker, increased to \$9,235 in 2008 with families contributing \$3,354 on average.



DID YOU KNOW? *New Ideas for Healthy Consumers*

Sleep May Be Making You Tired

The National Sleep Foundation recommends that adults get seven to nine hours of sleep per night. However, 20 percent of Americans sleep less than six hours per night.

Even when logging respectable time in bed, people fail to realize they may be getting poor-quality sleep. REM (Rapid Eye Movement) sleep is restorative and crucial for consolidating memories, learning, creativity, problem-solving and emotional balance. Deep sleep is critical for development and physical repair.

REM and deep sleep decline with age and are both highly vulnerable to disruptions - from caffeine and alcohol to anxiety - and a variety of sleep disorders. One indicator of a lack of restorative sleep is trouble waking up and excessive daytime sleepiness. Other symptoms of sleep deprivation include mood changes and difficulty focusing or remembering.



Seek Shade in the Summertime

According to the Centers for Disease Control and Prevention (CDC), the most prevalent form of cancer in the U.S. is skin cancer. In fact, more than one million new cases were diagnosed last year.

It's no secret that the sun's ultraviolet (UV) rays are the most important environmental factor linked with developing skin cancer. The more people are exposed to UV rays, the more likely they are to get damage and increase the risk of developing skin cancer. Whether you're at the ballpark, the neighborhood pool or just spending time outside in the garden, there are measures you can take to prevent sun damage to your skin:

Seek Shade – especially during peak sunlight hours. UV rays are strongest and can cause the most harm between 10am and 4pm.

Sport Sunglasses – to protect the sensitive skin around the eyes.

Apply Sunscreen Liberally – using a sun protective factor (SPF) of 15 or higher. Look for both UVA and UVB protection.

Wear a Hat – with a wide brim to shade the face, ears, head and neck.

Even Dieters Need to Indulge

Staying fit is a challenge. Even those who diet deserve to indulge once in a while. Depriving your body of the occasional treat can lead to falling off track and overeating. The good news for dieters is there are ways to limit the amount of damage done by eating too much.

Eat the real stuff. If ice cream is what you crave, stick to brands with an ingredient list of just cream, sugar and milk. Avoid additives, and remember, many low-fat options are high in sugar.

Limit your cheating. Whether it's once a day or once a week should depend on your weight, health, overall diet and activity.

Stick to reasonable portions. Eat just one of what you really want to satisfy that craving. Choose the best cookie or candy bar instead of a big bag of ordinary sweets.

Snack wisely. Pretzels and baked potato chips are tasty treats without the artery clogging trans fats found in regular chips, and crackers.

Please Contact Us: This newsletter is not intended as a substitute for personal medical or employee benefits advice. Please consult your physician before making decisions which may impact your personal health. Talk to your benefits administrator before implementing strategies which may impact your organization's employee benefit objectives.



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