



**BENEFACTION**  
INSURANCE AGENCY, INC.

benefits + satisfaction

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*Benefaction is once again sponsoring the Ritter Center's annual Art With A Heart fundraiser. The Ritter Center was established in 1980 to respond to the need of the county's low- and no-income residents. The Center's main purpose is to provide immediate assistance and relief so that people are able to meet their daily needs: food, clothing, a warm shower and private restrooms with hygiene supplies, and laundry facilities. The Center also provides primary healthcare and first aid that adds a quality of life component that's almost beyond measure in terms of its value.*

*The Ritter Center does great work in our community helping the people who need it the most, and we are proud to support their efforts. You can find out more about the fundraising event on the Ritter Center's website: [www.rittercenter.org](http://www.rittercenter.org).*

## Here Comes The Bride!

- Being unmarried can shorten a man's life by 10 years
- The majority of brides plan their weddings for approximately 7-12 months

It's wedding season and although brides do a lot of planning for the wedding, insurance benefits are often overlooked. It's a good idea to remind your employees about your employee benefits and plan requirements.

New spouses must be added to your benefit plans within 30 days of the wedding date. The employee will need to complete a new enrollment form to add the new spouse and include a copy of the marriage certificate as well. ☺

**BENE**

QUARTER 2  
2008  
*facts*

A QUARTERLY NEWSLETTER FROM BENEFACTION INSURANCE

### INSIDE:

2 What's going on with that San Francisco legislation?

2 Debunking some of the common myths about disability insurance.

3 Looking for a no-cost morale booster for your company? Here's something you should consider.

4 A few things to remember when an employee is getting married.

## It's Springtime – Are You Ready to Step Up to the Plate?

Right about the time they're throwing out the first pitch of the season, our team is getting ready for some major spring cleaning. Spring is a great time to dust off your employee benefits program, review your plans, and determine if you still have the best benefits at the best price.

Of course, if you're a Benefaction client, you can sit back and relax, maybe take in a game. This evaluation is part of the value added service that we provide. Each year at your policy renewal, Benefaction completes a comprehensive market analysis and we present the options available and provide our recommendations to you. If there's a better option, you'll know it. We'll also work with you to create a multi-year benefit program. Where do you want to be with your employee benefits program five years from now, and how will your benefit

program contribute to attracting and retaining the employees needed to meet your business goals? We work hard to ensure you have the best benefit program – best in class and best in price.

If you are not yet a Benefaction client, we'd like to offer you a complimentary analysis of your benefit program. We'll meet with you to discuss your current employees, your business goals for this year and the next 3 to 5 years, your greatest business challenges, and your current benefit offering. Then we'll review your benefits, research viable options, and get back to you with our recommendation. You may find you'll want to make a few changes to your playbook this spring. ☺



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# Legislation Update

## San Francisco Health Care Ordinance

Oral argument was heard by a panel of three federal judges in the 9th Circuit Court of Appeals on April 17. The question is whether the government payment option is pre-empted by federal law under ERISA.

The panel of judges includes the same panel which granted the City the emergency stay in January. That stay order is in effect until a verdict is published, expected later this month. Under that stay order businesses with 50 or more employees are required to meet the spending requirement beginning January 9. Businesses with 20 - 49 employees must meet the spending requirement beginning April 1.

Benefaction is still recommending not altering your benefit program until the verdict is released. Once we know the outcome, we will work with you to make any adjustments needed. ☺

### BUSINESS RESOURCES

## Property, Liability and Worker's Compensation Insurance

*As many of you know, we operate our business based on referrals: referrals from all of you as well as from our business networking partners. We want to be a resource to you and your business beyond just your immediate insurance needs, so we provide a strong network of business professionals that are proven, experienced, operate in a similar business strategy as Benefaction Insurance, and are accountable to our clients. As a new addition to our newsletter, we will be highlighting the services of 1 to 2 Business Networking Partners each quarter that we feel may benefit you and your business in the hopes of bringing a value added service to all of you.*

Mike McNamara at McNamara Insurance Services provides business insurance including property, liability and workers' compensation insurance. Like Benefaction Insurance, Mike is an independent broker representing all major carriers in California. That's a great benefit to your company, as it provides many more options, in your current situation and as your company grows or changes.

Mike has worked with several of our clients and consistently provides a high level of service. If you'd like to review your business policies to see if you have the right amount of coverage and possibly reduce your costs, call Benefaction for an introduction at (415) 329-4299. ☺

## Disability Insurance: Can You Afford NOT to Have It?

In working with business owners, we often hear the same reasons why they do not have a long-term disability plan for employees:

**Belief:** I/my employees are covered by state programs or workers' comp.

**Reality:** Nearly 65% of injuries happen off the job, which means they are **not** covered by workers' comp. Only 39% of applicants qualify for Social Security Disability Insurance (SSDI) program benefits.

**Belief:** Disability insurance is too expensive.

**Reality:** Group disability insurance costs less than individual disability insurance. A business owner can typically provide long-term disability benefits for all their employees for the same cost as an individual disability policy for the business owner.

Disability insurance is a great way to offer additional benefits at little cost, making your business stand out against the competition. Give us a call if you'd like to learn more. ☺

## Another Useful Benefit – At No Cost to the Company

What happens if you are 40+, have school-aged children and a chronic health condition? You probably can't buy the individual life insurance policy you need to provide financial protection for your family. Once you develop health conditions, you either pay a substantial premium or are denied for individual life insurance. This means that some of the people who need the insurance the most remain uninsured or under-insured.

Your company may provide a term life policy for employees, but in most cases, the dollar amount of the insurance coverage is limited. What can you do to help these employees who do not qualify for individual plans buy the life insurance they need? Offer a voluntary life program.

Employers with more than 15 employees can now offer their employees the opportunity to buy

additional term life insurance at discounted group rates. The additional insurance offered is guaranteed issue which means that employees will not have to pass medical tests or standards to qualify for the insurance. In addition, employees can also choose to purchase coverage for their spouse or dependent children.

These voluntary policies are easy for employees as no underwriting or medical questionnaires are required and the premium cost is simply deducted from their paycheck. Employers have the opportunity to provide another valuable benefit at no cost – a great employee morale and retention tool.

If you'd like more information on these programs, please give us a call. We'll walk through the options and find the best solution for your company. ☺

## Healthy Choices – Are You Ready for that Swim Suit?

The rain has stopped, our weather is warming, and summer is almost here. Are you ready to put on that swim suit? For most of us, the answer is no. Spring is a great time to launch educational programs for your employees regarding healthy choices – nutrition, exercise, stress reduction, weight loss, and management of chronic conditions.

Benefaction is here to help. We have material available to educate employees on various health topics through payroll stuffers or intranet content. We can also assist in launching an Employee Health fair or setting up a brown bag lunch with local resources. We'd be happy to host an educational meeting for employees on the health programs available through your specific employee benefits program and how to use those programs.

Give us a call and let us help you and your employees get ready for the warm weather. ☺

### EMPLOYEE CORNER

## Payroll Stuffers

*Did you know that Benefaction Insurance provides content for payroll stuffers on a variety of topics?*

We're happy to send you the actual printed materials or a PDF file of the content for inclusion in your payroll system. The information changes quarterly, and this quarter's topic is how to save money on dental care. We've included a sample of the current payroll stuffer on dental pre-determinations. Give us a call if you'd like to receive the stuffers on a quarterly basis to provide additional services and information to your employees. ☺