



BENEFACTION
INSURANCE AGENCY, INC.

benefits + satisfaction

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Medical ▪ Dental ▪ Vision
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CHECK OUT
OUR NEW BLOG AT
BENEFACTION-INS.COM
FOR UP-TO-THE-MINUTE
INFO!

It's Summer Vacation Time!

Many of us will be traveling this summer and spending much more time outside. We want you to stay safe and take the steps necessary to ensure a safe vacation.

Encourage your employees to take a moment to record key information on a wallet-sized card in case they need medical attention during their vacation:

- Write down your prescription drug information and keep it in your wallet: pharmacy, prescription number, pharmacy phone number; drug name and dose.
- Write down key contact information: member service number of your insurance carrier, primary care doctor and phone number.
- Look up covered hospitals under your medical insurance plan where you will be traveling. Write down the addresses and phone numbers of those hospitals.

By taking these steps, if you do forget to pack a prescription or need medical attention while you are on vacation, you can easily find the health care you need. ☺

A New Tool: Introducing the Bene-Blog!

We've started a blog to keep you informed of changes in benefit administration. You can access our blog off the Benefaction webpage at www.benefaction-ins.com.

Look for detailed information on the recent FMLA changes and COBRA administration. ☺

BENE *facts*

QUARTER 2
2009

A QUARTERLY NEWSLETTER FROM BENEFACTION INSURANCE

INSIDE:

2 If you're considering a high deductible health plan (HDHP) now's the time to start planning!

Help prepare families who are sending kids off to college next fall **3**

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Make sure your employees are prepared when they head out this summer **4**

There's a Lot of Comfort in a Good Wellness Program.

You may be thinking, times are tight and we are watching our budget – now is not the time to start a wellness program. Now *is* the time for exactly those reasons!

Did you know that for every 100 workers: 27 have cardiovascular disease; 24 have high blood pressure, 50 have high cholesterol; 26 are obese; 22 smoke; 10 are heavy drinkers; 50 don't get adequate exercise; and 44 suffer from excessive levels of stress? How do you think all of these factors impact your health care premiums – not to mention the productivity of your employees?

Wellness programs that are properly designed can impact many of these health areas, improve the health, morale, and productivity of employees, ultimately reduce health care costs, and create a company culture of support, health-conscious decision making, and personal accountability.

Benefaction Insurance can help

you design a program to address your specific healthcare needs. We customize programs to your employee demographics and workplace. A Wellness Program may include the following components:

- Monthly brown bag lunch meetings
- Assessment activities
- Self-help programs
- Regular employee communication
- Annual Wellness fair
- Education



Benefaction will work with you on program development and measurement standards to determine the success of your program and potential areas for improvement. If you are interested in working with us to develop your Wellness Program, give us a call or visit our blog at benefaction-ins.com for more information on Wellness Programs. ☺



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Thinking About Saving Money and Moving to a High Deductible Plan? Start Planning Now.

Have you been considering a high deductible health plan (HDHP) that may be a Health Savings Account (HSA)-compatible addition to your benefit plan?

Adding a HDHP option to your benefit plan may be a cost-effective solution to your benefit needs, help stabilize your company healthcare costs, and encourage your employees to become smart healthcare consumers. Benefaction Insurance can provide pricing options and cost comparison projections reflecting both employer and employee costs so you can compare a HDHP to your current plan offerings. We'll work with you to adjust your contribution strategy if necessary to entice employees to the HDHP option.

The best time to implement a HDHP is January 1st, since the deductible is a calendar year deductible. If your plan anniversary date is not currently January 1st, we can still help you make the change on January 1st.

HDHP benefit plans require planning and employee education to be successful. Benefaction has implemented many HDHP benefit plans, and we can help you to develop

an implementation that works for you and your employees. We use a five step implementation process:

1. Gather employee census information and current cost data. We use this information to complete a competitive market analysis including HDHP solutions.

2. Gather current employer contribution strategy and costs. We use this data to complete an employer/employee cost projection for the HDHP plan in comparison to your current benefit plans.

3. Provide recommendations to adjust contribution strategy. Benefaction has the experience necessary to implement and maintain HDHP benefit solutions. We'll make contribution and implementation recommendations to ensure your employees utilize the HDHP plan and you and your employees secure the cost savings.

4. Develop an employee education and implementation plan. Benefaction

partners with you to start educating your employees prior to the enrollment period about the upcoming HDHP plan option and the associated benefits. Once we've established a foundation of understanding and comfort with your employees, we then build with more in-depth information about the HDHP option, cost comparisons, and specific life examples.

5. Finally, Benefaction will hold your enrollment sessions with a presentation to your employees, facilitating all enrollment paperwork, and a Q&A session for employees.

Following the implementation, Benefaction will continue to work with you and your employees, especially during the first year, to ensure the employees understand how the plan works and how to get the most from the benefit plan.

This process requires time, and now is the time to start for a January 1st implementation. Give us a call and we can help you determine if a HDHP plan option makes sense for your company. ☎

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EMPLOYEE CORNER

Info for Employees with Kids Heading to College.

Many of your employees' children are graduating high school and heading off to college this fall. The following article is also available as a payroll stuffer that can be customized based on your insurance carriers. If you'd like to include a payroll stuffer on this topic with your paychecks, please give us a call.

Do you have a child that will attend college in the fall? Any life-style change requires a look at your insurance coverage, but this one is really important. Parents need to look into the following questions:

- Does your insurance plan provide coverage where your child will be attending school?
- If so, is that coverage limited? For example, will the insurance carrier only provide emergency care?
- What additional paperwork is needed by the insurance carriers? Most insurance plans will provide coverage for dependents over the age of 18 if they are full-time student, but most require proof. Talk with your HR staff about the needed forms for proof of full-time student status.
- Should you consider an individual policy or purchase a school's medical insurance policy? Once you have the answers about what type of coverage will be provided by your insurance carrier for your child, you may want to compare the cost for coverage with an individual policy or the school's medical coverage. You can obtain a proposal for individual insurance by calling Benefaction directly.

Most colleges are now requiring proof of medical insurance coverage. Do not wait until August to start this process as it does take time. Start your research now to ensure your child has the coverage they need. ☎

New I-9 Form – What's Changed?

Benefaction wants to ensure that your business is in compliance and is using the newest forms. There's a new I-9 form that employers must start using effective April 3, 2009. The new form with the revision date of 2/2/09 is available on the Department of Labor website.

So what's new on this form?

- Employees cannot use any expired documents.
- Timeframe for replacement documents: Employees must present receipt for replacement document within 3 business days of the date the employment begins and must present valid replacement document within 90 days.
- Changes to LIST A. U.S. Passport Card has been added: Employees can no longer use Forms 10688, 10688A, or 10688B. Employees may use foreign passports with machine-readable visas.
- Changes to LIST C: Employment Authorization document which is issued by the Department of Homeland Security has been added.

Please make sure you update your employee new hire packets with the new form. ☎