

IMPORTANT BILLING REMINDER

Please review your billing statements carefully. Changes must be reported by the 10th of each month to ensure proper premium credit and to correctly extend eligible employee coverage.

Do not manually change your billing statement. Remit the balance due and make adjustments using an enrollment application or an enrollment change form.

Adjustments will appear on the next billing statement.

- Premiums are due the first of each calendar month.
- Retroactive credit will be given for a maximum period of three months.
- All terminated employees should be removed from the billing statement immediately. If in the future COBRA coverage is elected and premium is paid, then coverage will be reinstated.

EYE EXAMS CAN DETECT HEALTH PROBLEMS

March is Workplace Eye Wellness Month. Annual eye exams not only detect eye diseases like cataracts and glaucoma, but also can provide early detection of other diseases such as diabetes and high blood pressure, according to the American Optometric Association.

HEALTH TIPS FOR 2009

Chronic illnesses including diabetes and heart disease account for an estimated 70 percent of health care spending. Most of these illnesses can be avoided or managed through healthful lifestyles. For example, obesity eats up \$36.5 billion in U.S. health care costs annually, while smoking burns through \$75 billion annually.

Here are ways you can take charge of your health.

- **Fuel up.** Make breakfast your most important meal of the day. Breakfast can provide the fuel you need to concentrate and solve problems. Plus, it may increase your metabolism and help with weight control.
- **Move more.** Experts recommend 30 minutes of physical activity most days of the week. Long-term exercise may also help you lower your risk for several health problems. Even if you have a sedentary job, you can get some physical activity at work by parking at the back of the office parking lot to increase the distance you walk when arriving

at work. If you take the bus, get off a few stops early. Use the stairs instead of the elevator. Deliver messages to coworkers in person rather than using your phone or e-mail.

- **Maintain a healthy weight.** Eating right and moving more will help you maintain a healthy weight. Research indicates a sustained 10 percent weight loss can reduce an overweight person's lifetime medical costs by \$2,200 to \$5,300. Sports nutrition expert Nancy Clark recommends you eat breakfast like a king, lunch like a prince and dinner like a pauper. Consider healthful foods such as fruit, sliced veggies or low-fat yogurt for snacks.
- **Manage stress.** Stress can lead to burnout and health problems, including high blood pressure and weight gain.
- **Quit using tobacco.** Tobacco-related illnesses are the No. 1 cause of preventable deaths in the U.S. The health benefits of quitting are enormous. Check to see if your health plan includes tobacco cessation benefits.

WAYS TO SAVE MONEY

Taking charge of your health will help decrease health care costs. Here are more ways to manage costs:

- **Use generic drugs whenever possible.** Generics are available for depression, migraines or high cholesterol, among others.
- **Avoid repeating unnecessary medical tests.** If you change physicians, arrange for your records to be transferred from one provider to the other.
- **Plan your surgery.** If you need surgery, ask if there is an outpatient procedure. If not, try to schedule it early in the week to avoid staying in the hospital over the weekend.
- **Avoid the ER.** Unless it's a true emergency, you'll probably pay more than you need to and you'll have to wait while doctors tend to real emergencies.
- **If your employer offers flexible spending plans, take advantage of them.** With these accounts, you can set aside pre-tax dollars to pay for medical expenses that aren't covered by your health plan, such as copayments or eyeglasses.
- **Plan for your doctor visits.** Write down your questions before your appointment and make sure you understand your condition and treatment before you leave.

2008 HEALTH BENEFITS REVIEW

Premiums for employer-sponsored health insurance rose to \$12,680 annually for family coverage in 2008 – with employees on average paying \$3,354 out of their paychecks to cover their share of the cost, according to the 2008 Employer Health Benefits Survey by the Kaiser Family Foundation and the Health Research & Educational Trust. Enrollment in consumer-directed plans (CDP) is on the rise at small companies, which employ from three to 199 people.

The survey revealed:

- Premiums rose 5 percent. That's more than double the family premiums paid in 1998 (\$5,791, of which employees paid \$1,543.)
- Many workers are facing higher deductibles. This is partly due to increase of CDPs, which feature high deductibles, and a tax-preferred Health Savings Account or Health Reimbursement Arrangement.
- Preferred Provider Organizations, the most common plan type, cover 58 percent of covered employees. CDP enrollment is at 8 percent, up from 5 percent in 2007.
- Many small businesses struggle to provide any health benefits for their workers. Small companies are more likely to offer CDPs, which feature higher deductibles.
- Employees at small businesses that offer health benefits pay more for family coverage (\$4,101) than employees at larger companies (\$2,982). Employees at small companies have higher deductibles than those working for large employers. However, workers at small firms pay less for single coverage, \$624 versus \$769.
- Three in 10 large employers offer retiree health benefits.
- Most companies offer one or more wellness programs such as weight loss programs, gym membership discounts or on-site exercise facilities, tobacco cessation programs, personal health coaching, classes in nutrition or healthy living, web-based resources for healthy living or a wellness newsletter.
- Few companies offer incentives to encourage wellness program participation.
- Ten percent of companies offering health benefits give their employees the option of completing a health-risk assessment to help employees identify potential health risks. Of those, 12 percent offer a financial incentive to employees to complete the assessment.

BEING OVERWEIGHT COSTS \$179,000 FROM AGES 25-65

On average, overweight and obese people will spend an extra \$19.39 in health care costs for each pound they are overweight in 2009, according to a Humana news release on the Business Wire web site. That's an extra \$1,037.64 for each overweight person, and an additional \$127 billion in national health care spending.

A person who remains overweight from ages 25 to 65 will spend \$179,000 more in health care costs in those 40 years than a person with a healthy weight, according to the release.

More than 122 million Americans between the ages of 20 and 65 are overweight or obese. In 2009, overweight 25-year-olds will spend an extra \$10.25 for each overweight pound. The average 64-year-old will spend an additional \$26.32 for each pound they are overweight.

On average, overweight people are 29 pounds overweight and obese people are 82 pounds overweight, according to the release. The added annual health care cost for an overweight 25-year-old is \$209, and an obese 25-year-old will spend an additional \$960 each year. By age 64, this number jumps to \$610 per year for overweight people and \$2,300 per year for obese people.

According to Humana, small changes can help overweight Americans become healthier. Reducing food intake by 276 calories a day or cutting out soft drinks and walking more could help shift millions of overweight Americans into the healthy category.

10 MOST DANGEROUS FOODS TO CONSUME WHEN DRIVING

You know not to drink and drive, but eating while driving can be just as hazardous. Especially foods that are messy, drippy, spicy, served at extreme temperatures or require utensils.

Here are the 10 most dangerous foods, ranked from bad to worst by vintage car insurer Hagerty Classic Insurance.

- Chocolate
- Soft drinks
- Jelly- and cream-filled doughnuts
- Fried chicken
- Barbecued food
- Juicy hamburgers
- Chili
- Tacos
- Soup
- Coffee