

## **EMPLOYEES SATISFIED WITH JOBS DESPITE ECONOMY**

The Society of Human Resource Management's 2009 Job Satisfaction Survey revealed 58 percent of employees say the economy has not affected their satisfaction with their jobs, according to the Business Insurance web site.

The top five components of job satisfaction are:

- Job security, 63 percent say most important
- Benefits, 60 percent say very important
- Compensation, 57 percent say most important
- Opportunity to use skills and abilities, 55 percent say key
- Feeling safe at work, 54 percent say very important.

Employees value health and medical benefits more than paid time off. The long-term employees are more likely to regard defined contribution plans and defined pension benefit plans as factors important to job satisfaction than are short-term employees.

Women were more likely than men to list paid time off, work relationships and work/life balances as being very important to their jobs.

## **HOW MENTAL HEALTH PARITY BILL MIGHT AFFECT YOU**

The impact of the federal mental health parity law should be less than a 1 percent increase for employers, according to a survey by the Segal Co. The act was signed into law as part of the 2008 economic stimulus package and will take effect for plan years beginning after October 3, 2009.

The law applies only to group health plans and group insurance plans that include benefits for mental health and substance abuse treatment and if the employer sponsoring the plan has more than 50 employees. Under the new parity requirements, benefits for mental health and substance abuse treatment must be covered with the same deductibles, coinsurance and any treatment limitations that apply to substantially all of the medical and surgical benefits in the plan.

The survey included cost projections from 21 national and regional health insurers. On average, only 5 percent of employer health plan costs result from treating behavior health conditions, Business Insurance reported.

## **COBRA ENROLLMENT DOUBLES TO 38% AFTER STIMULUS**

The number of unemployed people keeping their former employer's health coverage doubled after the economic stimulus package's Consolidated Omnibus Budget Reconciliation Act (COBRA) subsidy went into effect this year. According to a story in *USA Today*, a Hewitt Associates analysis found COBRA enrollment increased from 19 percent for the period September 2008-February 2009 to 38 percent for March-June 2009.

COBRA allows people who leave their jobs to continue their former employer's health coverage for up to 18 months. Before the stimulus, enrollees paid the entire premium, plus a 2 percent administrative fee, "making COBRA unaffordable for most unemployed workers," the story said.

Under the stimulus package signed into law in February, the federal government subsidizes 65 percent of COBRA premiums for workers laid off from their jobs between September 1, 2008, and December 31, 2009. "That means the average family can continue COBRA coverage for \$377 a month, vs. more than \$1,000 a month without the government subsidies," according to Kaiser Family Foundation information in the *USA Today* story.

With unemployment at a 25-year high, more than 14 million people are eligible for subsidized COBRA. Employers also are seeing an increase in the number of dependents covered by COBRA, according to Watson Wyatt consulting firm.

People who sign up for COBRA file more claims than other workers, according to a consultant at Segal, a human resources consulting firm. That's because they want to get as much medical treatment as possible before their coverage expires. COBRA enrollees also tend to have more medical problems than other covered workers, the story said.

"If the COBRA subsidy attracts more young and healthy workers, that would cut employers' overall costs," the story said. However, it's too soon to determine whether that's happening. The Segal consultant predicts the jump in COBRA enrollment will boost costs, "forcing some companies to raise their premiums next year," according to the story.

## MINNESOTA STATE COBRA SUBSIDY NOTICE AVAILABLE

Communicating to employees about COBRA can be a complicated matter. Under a new Minnesota law, involuntarily terminated low-income employees may qualify for a state subsidy if they are eligible for the federal COBRA premium subsidy. The Minnesota Department of Human Services web site, [www.dhs.state.mn.us](http://www.dhs.state.mn.us), features a model notice employers can use to communicate this information to their employees.

The Minnesota COBRA premium subsidy will pay for 35 percent of the COBRA premium for eligible laid-off employees directly to the employer or plan administrator. The federal subsidy pays 65 percent of the COBRA premium up to nine months for people who lose their jobs through December 31, 2009. With the combined subsidies, eligible beneficiaries will have free COBRA coverage for a limited time period.

### Eligibility requirements

- **Single.** The monthly gross income limit is \$2,257, and assets, excluding certain items such as retirement plan funds, cannot exceed \$10,000.
- **Family.** The monthly gross income limit for a family of three is \$4,198, with an asset limit of \$20,000.

The state subsidy is available as long as the beneficiary is eligible for the federal subsidy. Not covered are COBRA premiums paid by beneficiaries prior to July 1 or premiums paid during the time their subsidy applications are being reviewed by state regulators.

## GOOD HYGIENE, YOUR DEFENSE AGAINST H1N1



Practicing good hygiene always makes sense, and is even more important with the threat of H1N1 flu.

The Centers for Disease Control and Prevention offers these tips to help you protect yourself.

- Cover your nose and mouth with a tissue when you cough or sneeze. Throw away the tissue. If no tissue is available, cough into your sleeve.
- Wash your hands often, using soap and warm water, for 15 to 20 seconds. Alcohol-based hand sanitizers are also effective. Rub your hands until the gel is dry.
- Avoid touching your eyes, nose or mouth.

- Avoid contact with people who are sick.
- Stay home if you have flu-like symptoms at least 24 hours after your fever has ended.
- Stand three feet away from people with flu-like symptoms.
- Improve airflow in your living space by opening windows when possible.
- Practice good health habits including adequate sleep, eating nutritious food and keeping physically active.

## LIVING RIGHT PREVENTS CHRONIC DISEASE

If you're weary of exercising and trying to eat right, remember your efforts do make a difference, according to a German study.

German researchers found four lifestyle choices can reduce by 78 percent your risk of developing chronic diseases, including diabetes, stroke, heart attack and cancer.

The study did not include alcohol because of "the well-documented harms caused by alcohol abuse," *MedPage Today* reported. The lifestyle choices in the study included never smoking, having a body mass index (BMI) of less than 30, exercising at least 3.5 hours a week and eating a healthful diet.

The study included self-reported data from 23,153 German patients ages 35-65 enrolled in the study between 1994 and 1998. Patients were followed up about eight years later. Patients with all four lifestyle factors had:

- 93 percent lower risk of diabetes
- 81 percent lower risk of heart attack
- 50 percent lower risk of stroke
- 36 percent lower risk of cancer

The researchers said they did not know why cancer was less affected by lifestyle choices than the other three conditions, but they noted obesity is not as strong a risk factor for cancer.

The more lifestyle factors you have, the lower your risk of disease. The BMI was the strongest factor in reducing risk, followed by never smoking, physical activity and healthful diet, *MedPage Today* reported. Even so, those who never smoked and had a BMI of less than 30 had a similar risk for chronic disease as those who had all four lifestyle factors.