



## Living Healthier Americans Embrace Workplace Wellness To Battle Rising Costs

**A**S EMPLOYERS increasingly encourage workers to adopt healthier lifestyles within the workplace, more than four out of five Americans (82 percent) say they have a positive view toward wellness programs, according to the Employee Benefit Research Institute's *2007 Health Confidence Survey*.



"The tide is turning as Americans realize changing their behavior and adopting a healthier lifestyle is an effective cure for rising healthcare costs," notes

Jerry Ripperger, national practice leader of consumer health for the Principal Financial Group. "We're seeing a sharp increase in the number of workers taking advantage of wellness programs, which typically include health screenings and programs for exercise, weight loss, stress management, smoking cessation, and more."

For the first time since 2004, the survey revealed that an increased number of Americans are making more cost-conscious decisions regarding their healthcare. "Rising healthcare costs are clearly weighing on the minds of Americans as they search for various ways to help shoulder the burden," said Ripperger. "Increasing the frequency of participation in employer-sponsored wellness programs and educating Americans about how they can take control of their own (Continued on page 2)

## Helping the New Growth Engine Healthy People Key to Productive America



MORE AND more employers are recognizing that an employee's health status has a direct link to day-to-day productivity. According to *Trend Watch*, a report from the American Hospital Association (AHA), the prevalence of chronic health problems among working Americans is rising even as the U.S. health system's ability to prevent and treat disease improves.

Health conditions such as heart disease, hypertension, diabetes, cancer, and asthma are some of the costliest conditions to employers in terms of both healthcare expenses and lost work days, according to the report. Each year, 10 common chronic conditions<sup>1</sup> account for an average of more than 10 days of work loss. (Continued on page 2)

<sup>1</sup> The 10 common chronic conditions include depression/sadness/mental illness; any cancer; respiratory disorders; asthma; migraine/headache; allergy; heart disease; arthritis; diabetes; and hypertension.

## Hiring Immigrants USCIS Releases Revised I-9 Form, Handbook



ACCORDING TO THE U.S. Citizenship and Immigration Services (USCIS), the revised I-9 form reduces the number of documents employers may accept for newly hired employees during the employment eligibility verification process in compliance with the reduction requirements of the Illegal Immigration Reform and Immigrant Responsibility Act of 1996.

The most significant change to the revised I-9 form is the elimination of five documents from List A. According to Fisher & Phillips LLP, employers can no longer accept the following documents: Certificate of U.S. Citizenship (Form N-560 or N-570); Certificate of Naturalization (Form N-550 or N-570); Alien Registration Receipt Card (Form I-151); unexpired Reentry Permit (Form I-327); and unexpired Refugee Travel Document (Form I-571). Added to List A is the most recent version of the Employment Authorization Document (Form I-766).

Employers must begin using the 2007 edition of the I-9 form for new hires **now**, as all previous versions of the form are no longer valid, or be subject to fines and penalties. Employers do not need to complete new forms for existing employees unless they require reverification. For more information, the new I-9 form and the revised handbook are available at [www.uscis.gov](http://www.uscis.gov). ■

## Living More Healthy...

*(Continued from page 1)*

health will help reduce overall the impact on their financial well-being."



Similarly, HealthFitness, a provider of integrated health and fitness management services, notes in a recent issue brief that a new approach to healthcare in the 21<sup>st</sup> century should address the most acute challenges of our time and chart a new course through better use of data, prevention, and health management strategies.

According to Gregg Lehman, Ph.D, HealthFitness president and CEO, employers should create a workplace culture of health to resist higher costs and encourage better health management. Lehman notes in the brief that the vision for health benefits in the 21<sup>st</sup> century integrates smart benefit plan design, employee education, decision-making tools, and proven medical management.

"Employers are interested in not just controlling healthcare costs, but also in encouraging personal accountability for employees to maintain a healthy lifestyle," says Lehman. "Employers will increasingly be focused on both employee health and productivity. Productivity is the next great frontier in health management," says Lehman. "The idea of 21<sup>st</sup> century health benefit design is to take a more comprehensive approach when designing benefits, factoring in both direct and indirect cost drivers, to start to provide benefits and tools that will support a culture of health as opposed to a treatment-focused culture of sickness." ■

## Helping the New Growth Engine...

*(Continued from page 1)*

Thus, companies are putting significant emphasis on improving the health and productivity of their workforce, according to the Watson Wyatt/National Business Group on Health *2007/2008 Staying@Work* survey. "Global competition and pressure for greater efficiency are causing employers to seek new ways to help manage benefit costs and increase worker output," says Shelly Wolff, Watson Wyatt national practice leader for health and productivity. "Increasingly, companies are looking at the health of their workers as the new growth engine to stave off healthcare inflation and keep employees on the job and productive."

The AHA study found workplace wellness programs yielded an average reduction in sick leave absenteeism of 28 percent; in health costs, 26 percent; and in workers' compensation and disability management claims costs, 30 percent. In general, savings are due to lower medical costs, reduced absenteeism and presenteeism, fewer workers' compensation and short-term disability claims, and increased productivity.

Employers are now well aware that workers' health and vitality affect their productivity, which in turn impacts the company's performance and competitiveness. Increasingly, employers recognize that they have an important role to play in promoting health and productivity. ■

## New Gemini Group Department Member A Special Welcome to Bea Green



Bea has accepted a position in our department as an Account Executive and will be taking over the consultative role with the block of business currently handled by Michael Jolie.

We are very excited to have Bea join our team. She has an extensive background working for brokerage firms on group benefits business. Bea obtained her B.B.A. from the University of Houston and completed her CEBS designation in October 2005. ■

*Voluntary Products to Complement Your Core Package*

Find out how Gemini Group can help you implement a voluntary benefits package that will complement your company's core benefits. Three of the most important objectives for an employer in managing personnel issues are:

- Attracting and retaining loyal workers
- Providing employees choice and security in their benefits package
- Managing the organizations dollars

Voluntary benefits have proven to be important offerings that address each of the three objectives. Selecting the right benefits, communicating them properly and administering them efficiently is the Gemini advantage.

Gemini is licensed with over 20 of the largest voluntary companies in the country thus allowing us to pick the carrier and product to fit your company's needs. We seek to achieve the right balance that ultimately helps your organization better manage costs and attract and retain loyal workers. ■

**Bulletin Briefs**

◆ *Coalition Unveils Auto Enrollment Education Site*

The [www.RetirementMadeSimpler.org](http://www.RetirementMadeSimpler.org) website features interactive tools and general information about 401(k) enrollment issues, especially useful to small- and medium-sized employers. Its resources include tips on how to get started, the benefits of automatic enrollment, and real-world experiences from companies that have successfully switched to automatic enrollment programs.

◆ *New Interactive Web Tool Helps Employers Comply with Retirement Laws*

The U.S. Department of Labor has a new interactive web tool, ERISA Fiduciary Advisor, to help employers comply with federal employee benefit laws. The site provides information and answers to a variety of questions about who is a fiduciary and their responsibilities under the Employee Retirement Income Security Act (ERISA). Check it out at <http://www.dol.gov/elaws/ERISAFiduciary.htm>.

◆ *IRS Unveils 401(k) 'Cool' Compliance Tool*

The IRS has a new web-based tool it calls 'cool' to help 401(k) plan sponsors avoid, identify, and fix 11 common errors. Each potential mistake is listed in a table with hyperlinks to more information about each topic. To keep your plan error free, check out this cool tool at [www.irs.gov/pub/irs-tege/401k\\_mistakes.pdf](http://www.irs.gov/pub/irs-tege/401k_mistakes.pdf). ■

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