

DSI NEWSLETTER

DEDICATION SERVICE AND INTEGRITY
"OUR BUSINESS IS TO SERVE YOUR BUSINESS"

Legal Updates and Industry News



DANONE SIMPSON
Insurance Services LLC

CA License 0F30734

VOLUME 9 ISSUE 1

FEBRUARY 2010

HEALTH & WELLNESS

Help Employees Prevent Heart Disease



Chronic conditions like obesity, lung, and heart disease rack up billions in healthcare costs. More than \$432 billion a year is spent on heart disease alone, according to the Triple Solution for a Healthier America. And heart disease is the number one killer in the U.S.

But some cases of heart disease can be prevented. You can help employees decrease the likelihood of chronic disease by simply encouraging a healthy diet and exercise program.

So how can you help employees get started?

Promote exercise in the workplace. Adults should strive for at least 30 minutes of moderate-intensity aerobic activity five days a week, or 20 minutes at a vigorous-intensity level three days a week.

Encourage a slow and gradual workout routine that will help build stamina and endurance. Walking on a treadmill, walking outdoors, or riding a stationary bike are all good winter options. Other activities such as ice skating and shoveling snow are also considered aerobic activities because they work large muscle groups and burn calories.

And what's exercise without a sensible diet?

Promote heart healthy eating habits in the workplace by tacking up posters, tabletop reminders, or send an email with the following healthy diet tips that may help prevent heart disease:

Limit unhealthy fat and cholesterol. When you choose fat, go for monounsaturated like olive or canola oil. Butter, lard, margarine (that is not trans-fat

free), and shortening should be avoided or used very sparingly.

Go for low-fat protein. Lean meat, poultry, and fish (omega-3s have proven heart health benefits) are great sources of protein the body needs. Also, low-fat cheese like mozzarella, legumes, and soy will help you get your daily fix. Avoid egg yolks, bacon, and full-fat dairy products.

Fill up on veggies and fruit.

Bring fresh and canned veggies to work, and seasonal fruits. Avoid canned fruit in heavy syrups, and vegetables served in creamy, heavy sauces.

Go for Grains. Whole grains are a great source of fiber and vitamins. Opt for brown rice, steel-cut oatmeal, ground flaxseed, and whole-grain bread. Avoid muffins, cake, and doughnuts.

2010
National Health Observances
February
American Heart Month

Reduce salt. The American Heart Association recommends less than 2,300 milligrams of sodium a day, or about a teaspoon. Choose reduced-salt foods, and add herbs and spices in place of salt. Avoid soy sauce and the salt shaker.

Get a grip on portion control. A serving of meat is equivalent to a deck of cards or your computer mouse. Keep a food tracker to keep you honest.

Plan ahead. Forget the drive-thru: Preparing your own meal for work means you know exactly what you're getting. Measure out portions, add veggies, and forget the salt!

Source: *Corporate Wellness Advisor* - <http://corporatwellnessadvisor.com>
URL to article: <http://corporatwellnessadvisor.com/daily/employee-health-programs/help-employees-prevent-heart-disease/>

COMPLIANCE UPDATE

Medicaid and the Children's Health Insurance Program (CHIP) Offer Free Or Low-Cost Health Coverage To Children and Families

Source: *Baird Holm Labor & Employment Law*

If you are eligible for health coverage from your employer, but are unable to afford the premiums, some states have premium assistance programs that can help pay for coverage. These states use funds from their Medicaid or CHIP programs to help people who are eligible for employer-sponsored health coverage, but need assistance in paying their health premiums.

If you or your dependents are already enrolled in Medicaid or CHIP and you live in a state

listed below, you can contact your state Medicaid or CHIP office to find out if premium assistance is available.

If you or your dependents are NOT currently enrolled in Medicaid or CHIP, and you think you or any of your dependents might be eligible for either of these programs, you can contact your state Medicaid or CHIP office or dial 1-877-KIDS NOW or www.insurekidsnow.gov to find out how to apply. If you qualify, you can ask the state if it has a

program that might help you pay the premiums for an employer-sponsored plan.

Once it is determined that you or your dependents are eligible for premium assistance under Medicaid or CHIP, your employer's health plan is required to permit you and your dependents to enroll in the plan – as long as you and your dependents are eligible, but not already enrolled in the employer's plan. This is called a "special enrollment" opportunity, and you must request coverage within 60 days of being determined eligible for premium assistance.

You should contact your state for further information on eligibility.

California-Medicaid Website: <http://www.dhcs.ca.gov/pages/default.aspx>

For more information on special enrollment rights, you can contact either:

U.S. Department of Labor

Employee Benefits Security Administrator
www.dol.gov/ebsa

U.S. Department of Health and Human Services Centers for Medicare & Medicaid Services
www.cms.hhs.gov

Human Resources

Increase Job Satisfaction for Employees

Article taken from *Corporate Wellness Advisor*

According to a recent report, job satisfaction has reached an all time low. Only 45% of workers surveyed said they were satisfied with their job, versus 61.1% in 1987 when the survey first started.

With one in 10 Americans unemployed today, the looming threat of job loss, decreased team morale, and high stress levels in the workplace all contribute to a loss of productivity and employee burnout. Twenty-two percent of the survey participants said they don't expect to keep the same job by the end of the year, and overall interest in work was down 18.9%.

So how can you help employees stay on task and interested at work? Try implementing some of the following tips to increase overall employee satisfaction:

Create new challenges. Studies show that setting and achieving goals in the workplace can help boost confidence and overall em-

ployee morale. Through your wellness program, a work-sponsored fitness routine, like a walking plan, may help employees become more satisfied in their job by improving their health. The good news: Walking is free, available to just about everyone, and a great health and mood booster.

Offer new outlets. Encourage employees to try new things they can feel good about at work, and outside of the office. For example, partner with a local volunteer organization that can offer employees a way to contribute during work (like dropping off office donations during lunch) or after hours. Or try partnering with a local business that may be able to offer classes to employees at a discount (a yoga class, art classes, a new computer program, culinary classes, etc.).

Be positive. During these uncertain economic times, encourage managers to be complimentary and involved with their

team. If an employee is doing a great job, tell them. Or if a group needs an extra push, set up a brainstorming meeting to get thoughts and opinions flowing. Studies show that good communication helps employees feel more secure and confident in their job position, which translates to higher levels of productivity.

Offer flexibility. Stress is one of the top factors when it comes to job dissatisfaction. Depending on your company policy, remind employees about flex hours, and at-home work options.

Source: <http://corporatwellnessadvisor.com>
URL to article:
<http://corporatwellnessadvisor.com/daily/employee-health-programs/increase-job-satisfaction-for-employees/>

Workers' Compensation & Safety

Preventing accidents in the Workplace

Common Injuries in the Workplace

Sprains and strains remains the most common injury in the workplace. In recent studies, they accounted for 41 percent of all workplace injuries requiring days out of work. In fact, more than 4 out of 10 injuries and illnesses were sprains or strains, most involving overexertion or falls. A major cause of sprains and strains is the use of improper lifting techniques. Therefore, it is important to train employees on how to properly lift heavy objects and to ask for help if the object cannot be lifted by one person. Musculoskeletal disorders (MSD) accounted for 30 percent of the injuries and illnesses requiring days out of work. According to the U.S. Department of Labor, an MSD is "an injury or disorder of the muscles, nerves, tendons, joints, cartilage, or spinal disks." They do not include disorders caused by slips, falls, trips, or motor vehicle accidents.

The most common workplace illnesses are cancers from exposure to hazardous substances, musculoskeletal diseases, and respiratory diseases caused by exposure to pathogens, and hearing loss. Asbestos-

related disease such as lung cancer and asbestosis caused by inhalation of asbestos are also common.

How Accidents Happen

Workplace accidents occur for many different reasons. Floors, walkways, and ground surfaces account for roughly 19 percent of all sources of injury or illness. Make sure ground surfaces are clear of objects that someone could trip over and make sure they are not slippery. Spilled liquids need to be cleaned up promptly to reduce slips and falls. Remember that an employee is less likely to slip if they have the proper treads on their footwear. Slips and falls can also result from carrying too much and one cannot see where they are walking.

Improper storage of supplies and merchandise can lead to accidents. Cleaning materials, toner, and other toxic chemicals needs to be properly stored. They should not be stored with supplies such as paper and pens. Employees must be trained on how to store toxic chemicals so to limit exposure. Electrical burns are also a common cause of workplace accidents.

Workplace burns account for 20%-25% of all serious burns requiring hospital attention and they account for about 5% of all workplace deaths. Make sure employees are fully trained on how to use electrical equipment and that all electrical equipment has clearly displayed warnings on them to prevent electrical burns. Thermal workplace burns result in skin burns and are caused by scalding from such things as grease and boiling water, open flames, and explosions. Chemical burns result in a severe type of burn and can occur when skin or eyes come into contact with strong acids. Remember to wear protective clothing and eye goggles to prevent this from happening.

Car and truck accidents are the leading cause of work-related death. If an employee drives for a living or uses his or her vehicle during work hours to drive to meetings, they should be reminded not to multi-task while driving. Do not use a cell phone while behind the wheel and, especially if it's a long trip, stop and stretch every two hours or pull over and take a 20 minute nap.

Workplace safety is not only addressed by

Workers' Compensation & Safety

continued

companies that perform dangerous activities, such as mills, factories, and auto manufacturers. Office jobs can also pose a threat to employee safety due to lack of movement since an employee may find themselves sitting in one place for a long period of time. Employers should make sure that all chairs are at a proper height so that the employee can reach the keyboard while maintaining good posture. Also, if an employee has to stare at a computer monitor, they may want to reduce the glare on your computer monitor by using a glare screen or cover and allow for breaks during the workday. Cluttered work areas are also a way accidents can happen. Sharp instruments such as letter openers or box cutters can be on a messy desk and may not be noticed until an injury has occurred.

Putting a Plan Together

Employers need to plan ahead to know what the most likely risks are in a given workplace environment. Having a specific plan in place is a way to avoid accidents whenever possible and handle accidents efficiently when they do occur. There should be a safety committee in place to regularly monitor employees, recommend training for employees, and check for potentially unsafe conditions in the workplace. In order to prevent future accidents, the safety committee needs to take action to assess the situation to prevent any further injuries.

Have emergency medical supplies on hand

There needs to be sufficient supplies in case an accident does happen. There should be basic first aid kits and other emergency

medical supplies available. Everyone should be trained on how to properly use the medical equipment. Also, the employer should provide CPR training for some of its employees. Employees need to be told who to contact in the case of an accident or emergency.

Respond quickly

Once a workplace accident occurs, it needs to be responded to in an effective manner to limit injury and/or death. Immediately following a workplace accident can be confusing and it is important to address the medical needs first. If the injury warrants it, someone needs to call 9-1-1 and get emergency medical attention sent to the workplace. The first priority whenever an accident occurs is to deal with the emergency and ensure that any injuries or illnesses receive prompt medical attention. If there are injuries, do not move the injured until medical help arrives. Provide first aid if possible until medical help arrives. For electrical burns, do not apply ice, ointment, or adhesive bandages to the burn injury. If you or someone suffered a chemical burn, remove any clothing or jewelry the chemical may have come in contact with and wash away the chemical. If there is a fire, first smother the fire and remove any burning clothes. Cover the burn injury with a clean, dry fabric. When medical help does arrive, report any injuries and answer any questions about what happened.

Report the injury

Employees must report, in writing, any injury suffered in the course of workplace du-

ties. If a non-life threatening workplace injury occurs, the employee should still notify a supervisor. The employer should be made aware of the situation and the fact that it happened during workplace duties. Some states require injured workers to file a report of the injury or illness. The form should be completed as soon as possible after a workplace injury.

There must be a process put in place to report accidents to help identify the cause(s) of the accident. This will help prevent a similar occurrence in the future. Every employee who sees an unsafe or hazardous condition at work needs to report it. This will play an important role in the prevention of workplace accidents.

Collect the facts

Document any information about the scene to determine the cause(s) of the accident. Interview all witnesses immediately. This ensures that details of the accident will be fresh in their minds and that they will not influence one another by talking about the accident. It also minimizes the likelihood that important evidence is not moved, lost, taken, destroyed, or thrown away before the scene has been thoroughly inspected. It is important to keep people away from potential dangerous equipment but remember not to destroy it or discard it.

Source: <http://www.injuryboard.com/help-center/articles/accidents-in-the-workplace.aspx>

Burns

Article by: Michael V. Nichols,
WSO CSSD CHMS REA, California Loss Control

Burns occur more frequently than you expect. Each year approximately two million burns are reported; 70,000 require hospitalization and 20,000 require admission to specialized burn units. Infection is a major cause of morbidity and mortality; approximately 10,000 deaths are reported each year in the United States due to infection associated with serious burns.

In a study conducted by OSHA in 1985 regarding occupational burns, the injured workers were relatively young —three-fifths were under 35 and job experience did not appear to be a contributing factor; two-thirds had been with the employers at least one year and two-fifths had worked with their employers for five years or more. A

majority of the workers stated that they performed almost daily a task similar to that associated with their accident. The accidents involved a vast variety of activities.

Two-thirds occurred while operating, maintaining or servicing equipment, tools, or vehicles. Nearly three-tenths sustained burns while pouring or lifting hot liquids or substances. The most widely used equipment or materials were welding apparatus, tar or asphalt; vehicles and parts; cleaning or sterilizing equipment; and furnaces, heaters, or stoves.

In an effort to reduce the possibility of occupational burn injuries, employers should label all hot surfaces, in English and in

Spanish, as such. In addition, as a part of the New Employee Orientation, employees must be warned concerning this general and specific hazard. Moreover, all areas where employees may be exposed to heat should be reviewed with employees and in many cases appropriate personal Protective Equipment should be supplied for all effected employees.



National Burn Awareness Week
February 7-13

Employee Benefits

2010 Health Savings Account Contribution Limits Set

February 2010, National Wise Health Consumer Month

The U.S. Treasury and IRS have announced what the maximum contributions will be for Health Savings Accounts in 2010. Individuals may contribute up to \$3,050 in 2010 and families may contribute up to \$6,150 per year. Also, individuals aged 55 or older can contribute \$1,000 as a catch-up contribution. The money that Health Savings Account or HSA participants contribute to their Health Savings Accounts is tax-deductible from their annual income taxes.

In addition to the maximum contribution amounts that HSA participants can contribute each year, there are also maximum out-of-pocket spending caps. In 2010, individuals must have a maximum out-of-pocket spending cap of \$5,950. Families must have a maximum out-of-pocket spending deductible of \$11,900.

Minimum insurance deductibles are also determined by the government. In 2010, individuals must have a minimum insurance deductible of \$1,200 for their high deductible insurance plans. Families must have a minimum deductible of \$2,400 for their high deductible insurance plans.

What is a Health Savings Account?

An HSA is a savings account in which

participants can put money that they earmark for healthcare expenses. The contributions that HSA participants make towards their HSA each year is reduced from their income tax burden, which helps to save Health Savings Account participants money off of their income taxes. HSA participants can use the money that they put into their HSAs to help pay for qualifying healthcare expenses. Often, the healthcare expenses that are covered by HSAs are greater than healthcare expenses that are covered by many health insurance plans.

If HSA participants want to use the money in their HSAs to pay for expenses not related to healthcare, they can withdraw the funds from their HSAs at any time. When they make their withdrawals, the funds will be taxed at that time. Funds will not be taxed if they are spent on qualifying healthcare expenses.

One of the many benefits of enrolling in a HSA plan is that individuals and families are generally able to save thousands of dollars each year while growing their wealth. The money that HSA participants invest in their HSAs can be invested in other high interest-yielding vehicles, such as stocks and bonds. In this sense, HSAs are similar to IRAs.

Also, because HSAs are combined with high deductible health insurance plans, HSA participants can save a significant amount of money each month off of the cost of their health insurance premiums.

Where to get a Health Savings Account

Many HSA participants are able to get their HSAs through their employers. In this case, many employers also make contributions to HSAs for their employees, which are tax-deductible for the employer and helps employees to grow their savings. If HSAs are not available through employers, many individuals opt to enroll in HSAs on their own as individuals or as families.

Many health insurance providers offer HSA options as part of their menu of health insurance plans.

Ultimately, Health Savings Accounts tend to save individuals and families thousands of dollars each year off of the cost of their healthcare. With the Health Savings Account contribution increase in 2010, Health Savings Account participants can put more money away for savings than ever before.

Source: <http://www.articlesbase.com/finance-articles/2010-health-savings-account-contribution-limits-set-1783041.html>

Up Coming Event



Cal/OSHA 10

Training and Certification Workshop

Speaker: Michael Nicholas

When: Thursday, March 25, 2010

Time: 7:30AM to 6PM

Where: Airtel Plaza Hotel

7277 Valjean Avenue

Van Nuys, CA 91406

Cost: \$100 per person

Register Today
Limited Seating

Presented by



DANONE SIMPSON
Insurance Services LLC



HRCI Credit Approval Pending

For more information or registration please call Andrea at (818) 676-0044 or email her at andrea@dsinsuranceservices.com

Danone Simpson Insurance Services LLC, 22110 Clarendon Street, Suite 201, Woodland Hills, CA 91367
Phone: 818.676.0044 / Fax: 818.676.0009, www.dsinsuranceservices.com, CA License #0F30734



DANONE SIMPSON
Insurance Services LLC

Wellness and Safety

news

February 2010



American Heart Month: What it is and Why It's Important

February is American Heart Month. The American Heart Association (AHA) first worked with Congress to require the President to declare it as American Heart Month in 1963 and each year, the President declares it as such again. There are several reasons for the existence of this month of heart awareness. Heart disease is the leading killer in the United States. The object of American Heart Month is to increase public knowledge of various cardiovascular diseases, for the purposes of research fund-raising and the prevention of heart disease by encouraging heart-healthy habits.

Source: <http://www.associatedcontent.com/article/1372745/american-heart-month-what-it-is-and.htm?cat=51>

Five Surprising Ways to Keep Your Heart Healthy

By Donna Cope

There are many things that can lead to heart disease, i.e. high cholesterol, high blood pressure, etc. but there are also some relatively unknown things that can contribute to heart disease. Here is a list of those troublemakers and ways that you can fight to avoid them.

Sleep Deprivation - Sleep deprivation can increase blood pressure, disrupt blood sugar control and increase the production of damaging stress hormones. According to a Cornell University research study, getting less than six hours of sleep each night can increase your risk of heart disease by 39%. To ensure sound sleep, crank down the thermostat to between 60 degrees and 65 degrees. Most people sleep longer and sounder when the temperature is cool.

Psoriasis - The skin disease psoriasis causes dry, red patches of scaly skin. If that is not bad enough, it's also been proven that folks with psoriasis have a 36% greater chance of having a heart attack than people who don't have psoriasis. Apparently psoriasis triggers tissue inflammation which damages blood vessels and ultimately leads to heart problems. If you know you have psoriasis or suspect you have psoriasis, consult with your family doctor as there are treatments for this skin disease.

Gums - Did you know that one in three Americans has gum disease. Gum disease is defined as a chronic, low-grade infection that can double your risk of heart disease. According to a study conducted at the University of Texas Medical School, the bacteria that makes gums red and sore also attaches itself to the artery walls, set-

ting the stage for plaque deposits which eventually leads to heart disease. The solution for bad gums is to brush your teeth regularly and schedule cleanings and check-ups with your dentist at least every six months.

Depression - Over 35 million Americans suffer from depression which can raise your risk for heart disease by 40%. Depression is triggered by a shortage of a chemical called serotonin. A shortage of serotonin can also cause high blood pressure, abnormal heart rhythms and even clotting. To combat depression, try to spend time with people who share your interests. Join a club, go to church, take a class, anything to mingle with people.

Stress - Stress can lead to high blood pressure which can eventually cause heart disease. To relieve stress is not always easy, but you should try to take a deep breath every time you feel yourself getting stressed. You also need to find some distractions, things that you enjoy, that will help alleviate stress.

Heart disease is serious business, so anything that you can do to help prevent heart disease should be a part of your daily routine.

Source: <http://ezinearticles.com/?Five-Surprising-Ways-to-Keep-Your-Heart-Healthy&id=3478602>





SALT AND YOUR HEALTH

Sources: www.americanheart.org
www.strokecenter.org
 WASH - World Action on Salt & Health



SALT CAN DAMAGE YOUR HEALTH

Small amounts of salt are essential for our wellbeing. Adults need less than 1 gram per day and children need even less but most adults now eat between 7 to 10 grams/day, far more than needed. The current amounts of salt eaten can have many harmful effects on our health, and therefore reducing our salt intake is very important.

Blood Pressure

Blood pressure is the biggest cause of death in the world through the strokes and heart attacks it causes. The higher our blood pressure, the greater our risk. Salt slowly raises our blood pressure and eating too much leads to thousands of strokes, heart attacks and heart failure deaths each year. Eating less salt lowers blood pressure and reduces the risks of heart disease and stroke.

For every one gram of salt we cut from our average daily intake there would be 6,000 fewer deaths from strokes and heart attacks each year.

Over a longer period of time, reducing salt intake will have an even greater effect as it will prevent the rise in blood pressure that occurs as we get older. It is particularly important that children do not eat too much salt, as blood pressure first starts to rise in childhood.



Adjust to Less Salt

The salty taste of foods depends on the salt content of the food and also the sensitivity of the taste receptors in your mouth. Initially when you reduce your salt intake foods tend to taste bland, but after two or three weeks your taste receptors become more sensitive, getting the same effect from lower levels of salt and you will start to taste the real delicious flavor of natural food. Give yourself time to adjust.

Stroke

Stroke is the leading cause of serious, long-term disability and the third leading cause of death in the United States each year. An estimated 795,000 people suffer a stroke and over 143,579 people die. High blood pressure is the single most important risk factor for stroke. Salt is therefore directly responsible for many of these strokes.

Over 40% of all strokes could be prevented by tackling high blood pressure.

There is also increasing evidence that salt may have a direct effect on strokes, independent of and in addition to the effect it has on blood pressure.

Heart Attacks and Heart Failure

Raised blood pressure is a major risk factor for coronary heart disease, stroke and heart attacks. Coronary heart disease is the most common cause of death. Untreated high blood pressure can also lead to heart failure, which can make the pumping action of the heart less effective.

Reducing salt intake will help to prevent high blood pressure and so reduce the risk of heart attacks and heart failure.



RECIPE IDEA



Tomato Pasta Sauce

Serves: 2 Time: 35 min

Each serving contains:

- 3.5 g Fat
- 0.4 g Saturated Fat
- 8.0 g Sugar
- 0.3 g Salt

Ingredients

- 1 tsp. oil
- 1 onion, finely chopped
- 1 clove garlic, finely chopped
- 1 tin of (salt free) chopped tomatoes
- 2 tbsp. (salt free) tomato puree
- pinch of mixed dried herbs
- pepper to taste
- 210 g raw spaghetti

1. Heat the oil in a saucepan or frying pan. Cook the onion on a medium heat until it's soft.
2. Add the garlic and cook for another minute.
3. Add the tin of chopped tomatoes, tomato puree and mixed herbs.
4. Simmer gently for 15 minutes until the sauce is thick and rich.
5. Add pepper to taste.
6. Cook the spaghetti according to packet instructions (don't add salt!) and serve topped with fresh herbs.