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Wellness and Safety news

July 2010

Monthly Newsletter for the EMPLOYER

HEALTHCARE REFORM UPDATE

The timeline of the new health care bill

Because there are many details involved with the new health care bill, the timeline of implementation for the bill is currently set at 10 years. This is assuming that the new health care bill provisions are not repealed or changed in subsequent legislation. The cost of the health care bill is estimated to cost about \$100 billion a year, but that cost is estimated to be more of a cash loan – the cost savings from altering the health care system are estimated by the Congressional Budget Office to be more than twice the yearly cost.

Summary of the new health care bill in 2010

In the year 2010, there would be three major changes to health care. First, insurance companies would no longer be allowed to deny coverage to children with pre-existing illnesses. Second, children would be able to stay on their parent's insurance policies until they turn 26 years old. Third, Medicare recipients who fall into a specific coverage gap will get a \$250 rebate.

Other changes include an excise tax on indoor tanning, which will increase the cost of that service. Also, individuals that have not had health insurance for 6 months will receive a subsidy to enroll in high-risk insurance pools run by the states. All new insurance plans sold must exempt preventative care and screenings from deductibles. Finally, small businesses with fewer than 25 employees would receive up to a 35 percent tax credit for providing health insurance to their employees.

Summary of the new health care bill in 2011

In 2011, the new health care bill will make changes focused mostly on preparing for later updates. The new health care bill will set up a long-term care insurance program. Individuals who pay premiums into this system for at least five years will become eligible to receive support with daily living assistance.

The senior citizens that fall into the "Medicare doughnut hole" – a coverage gap – will get a 50 percent discount on some drugs. In 2011, a new fee on drug makers will also be implemented to help pay for the upcoming changes. The fine on withdrawing funds from a Health Savings Account for non-medical expenses will increase from 10 to 20 percent. Employers will also need to start including the cost of health care on employee's W-2 forms.

2010 National Health Observances



Juvenile
Arthritis
Awareness
Month

International
Group B
Strep
Awareness
Month



International
Massage
Week



UV
Safety
Month



The Importance of Certs

A certificate of insurance provides good general information about one party's insurance policies in a standardized form. Instead of providing entire insurance policies, the certificate allows for the quick transmittal of relevant information.

Definition

A certificate of insurance is a one-page document that provides evidence of certain insurance coverages maintained by the party providing the certificate. It is essentially a summary of the declarations page of an insurance policy.

Purpose

Many business transactions require the parties to provide evidence of certain insurance coverages to each other. A certificate of insurance can document the required coverages and limits in a standardized format.

Format

Much of the insurance industry uses standardized certificate forms that

are recognizable to most parties.

Benefits

A single page certificate is much simpler to transmit than a lengthy insurance policy. Additionally, the certificate does reveal proprietary business information often captured in the body of insurance policies.

Disadvantages

The certificate does not provide details as to limitations of coverage and does not offer any actual insurance coverage to the party receiving it. A certificate is merely a statement that a policy is in force and representations on the certificate do not actually modify the underlying insurance policy.

Ordering

In most cases insurance certificates are produced by the insurance agent that provides the workers compensation coverage. In reality the certificate is probably prepared by a service person at the insurance agency where your insurance agent works. So if you need to have

a certificate of insurance sent to someone for you then the first place to start is to contact your insurance agents office.

Unless the only line of insurance coverage you carry is workers compensation the insurance certificate that you ask for will also include other coverage that you have in force. This may include general liability, commercial auto along with umbrella and other insurance policies that you may have purchased. Sometimes, under certain circumstances, certificates cannot be prepared at the insurance agents office and must come directly from the insurance company.

Sometimes additional endorsements to the workers compensation policy are required by the requesting entity. Both circumstances may cause unplanned delays in securing the certificate. So it's always better to make your requests for certificates as soon as you can to ensure their timely delivery.

Source: http://www.ehow.com/facts_6072754_certificate-insurance_.html



Every Body Deserves a
Massage Week
July 18th - 24th



HR

When people get out of bed and go to work in the morning, they want to use their talents in the service of goals they believe in. When team members at Whole Foods Market go to work, they're inspired to change the way Americans eat. When Patagonia employees go into the office, they're on a crusade to save the planet through sustainable design. Those who work at the quirky apparel company Life is Good Inc. spread the power of optimism. These companies provide examples of the power of purpose to inspire people.

Some managers might dismiss the power of purpose as a fluffy concept that distracts from the goals of achievement, productivity and competition. Those managers don't understand that performance follows purpose. If organizations can genuinely fulfill a purpose employees believe in, employees will be inspired. "Maximizing profits may excite investors, but I assure you most employees don't get very excited about it even if they accept it as one of the legitimate goals of business," notes John Mackey, founder of Whole Foods Market. But "Employees can get very excited and inspired by a business that has an important purpose." Purpose is the definitive statement about the difference you are trying to make in the world.

Purpose:

- Will drive all major decision-making and become the determining factor in how you allocate resources, hire employees, plan for the future and judge success.
- Is a path to high performance. It fulfills a deep-seated need and will drive preference for your company.
- Fosters visionary ideas and meaningful innovation.
- Rallies troops to overcome seemingly insurmountable odds.
- Holds you steady in a turbulent marketplace when times get tough and the road seems unclear.
- Injects your brand with reality.
- Creates a competitive advantage in attracting talented, passionate people.
- Brings energy and vitality to work. It provides sustainable motivation.
- Contributes to a life well-lived. Work is no longer a 9-to-5 job to be endured, but a meaningful source of fulfillment.

Defining Your Purpose

Before any high-performing culture can exist, a manager must articulate the fundamental purpose. Why does the organization exist? How does the organization achieve goals differently from competitors? What difference is the organization trying to make in people's lives? What are you asking your employees to strive for? Purpose is an animating force. As a manager, you will see the power of purpose at work in a variety of dimensions.

Source: From SHRM; by Haley Rushing;
www.thepurposeinstitute.com

Dealing With

ARTHRITIS

In The Workplace



Despite being one of the number one causes of disability in America, Arthritis is very rarely thought of as one. There are over 100 different forms of arthritis and related conditions so the odds of someone in the office dealing with it are pretty high. It might even be you.

Severe cases of Arthritis can affect your work, but what does that mean for your job exactly? There are laws in place to protect the rights of the employee and the employer when dealing with this kind of disability. The idea is to work together to put forward both of your best interests.

The Americans With Disabilities Act of 1990 bans hiring, employment and other types of discrimination against people with disabilities and requires employers to make accommodations for employees as long as they can still perform their primary function of their job while also making sure those accommodations are within reason for the employers sake.

Anyone who has a physical or mental impairment that substantially limits one or more major life activities, has a record of such impairment or is regarded as having such an impairment is protected under ADA.

Employers must offer the same health benefits to other employees. The plan may not cover arthritis or may take a while to become effective for arthritis as long as it is the same plan being offered to other employees. Extra benefits are not mandatory if either of these events occur. The Health Insurance Portability and Accountability Act along with the Rehabilitation Act of 1973 help to make sure that employees with pre-existing conditions are covered while employed with companies that offer health insurance plans.

Source: arthritis.org

What an employer can & cannot ask regarding disabilities under the ADA:

- An employer cannot ask if you have a disability or how severe it is
- An employer can ask if you are unable to perform essential duties of the job
- If you have an obvious physical disability, the employer can ask how you would perform your duties and whether you need modification (an accommodation) to help you do them. You can be asked to demonstrate how you would perform the tasks
- If accommodations are needed, the employer cannot pay you less to cover the cost or ask you to pay for the costs yourself. If providing the accommodation would be an undue hardship to the employer, the employer must give you the choice of providing it yourself or paying for a share of it.

July is National Juvenile Arthritis Awareness Month.

For more information on Arthritis visit:

www.arthritis.org



Sunburns

UV Safety Month



There's nothing worse than a sunburn in the summer. It hurts, it looks funny, and it means you have to stay inside until it gets better -- or go outside in the hot summer sun fully clothed to protect your burnt-to-a-crisp skin. Why does the sun cook us like a strip of bacon? According to the CDC's web site, "Sunlight consists of infrared, visible, and ultraviolet light, and ultraviolet light consists of UVA, UVB, and UVC rays. The UVA rays cause tanning and wrinkling, while UVB rays cause sunburn, aging, wrinkling, and skin cancer."

How to avoid it. It's simple -- either stay inside or wear sunscreen. According to the CDC's web site, "Dermatologists recommend using a full-spectrum sunscreen that blocks or absorbs all UV rays." And of course, don't think just because it's cloudy you can skip the sunscreen. Most UV rays pass right through clouds.

Warning signs. While the sun might feel nice while you're baking underneath it, a few hours

later, you'll pay the price if you didn't protect yourself with sunscreen. According to the CDC's web site, "Symptoms usually start about four hours after sun exposure, worsen in 24-36 hours, and resolve in three to five days. In mild sunburns, the skin becomes red, warm, and tender. More serious burns are painful, and the skin becomes swollen and may blister."

What to do. The bad news is, there's really no way to treat a sunburn -- you just need to ride it out. The CDC recommends aspirin, acetaminophen (Tylenol), or ibuprofen (Advil, Motrin) to relieve pain and headache and reduce fever; drinking water to help rehydrate; and cool baths.

If the sunburn is more severe and blisters develop, the CDC's web site recommends, "Lightly bandage or cover the area with gauze to prevent infection. The blisters should not be broken, as this will slow the healing process and increase the risk of infection."

Source: <http://women.webmd.com/features/avoid-summers-health-woes?page=3>

Thinking Innovation

By David R. Butcher

Stepping sideways to see things from another angle often leads to breakthrough thinking, which in turn creates new markets and topples traditional ones. Innovation is a top strategic priority for a large majority of companies today. As such, creativity — arguably the driving force behind successful innovation — is increasingly gaining recognition as the new capital in uncertain and challenging economic times.

Although most companies today claim to value innovative thinking and thinkers, when pressure to cut costs is especially intense, such as in an economic downturn, creativity is one of the first casualties.

Yet innovation is not simply about throwing funding at a team for "innovation development," nor is it necessarily about scientists working in R&D labs. Innovation thrives on breakthrough thinking, nimbleness and empowered people, not huge budgets. Companies, especially smaller ones, often depend on big ideas and creative employees to develop innovative products and services.

Developing an atypical way of thinking allows you to see opportunities that would otherwise be hidden. Such thinking starts with creating an organizational culture open to change. This is no easy feat. Even in prosperous times, leading a change initiative that fosters a culture of "trying something new" can get bogged down in bureaucracy and resistance to change.

However, for people trying to innovate and work within a creative, adaptive culture, below are 11 ideas for thinking way outside the box.

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|-------------------------------|--|
| •Take risks. | •Try a different angle. |
| •Be willing to make mistakes. | •Value randomness and confusion. |
| •Study another industry. | •Record ideas. |
| •Be an accidental tourist. | •Look for weak signals. |
| •Listen to novices. | •Be willing to scrap your original idea. |
| •Suspend judgment. | |

<http://news.thomasnet.com/IMT/archives/2010/07/an-idea-so-crazy-it-might-work-outside-of-box-thinking.html>

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Handling ARTHRITIS Pain

Your mind plays an important role in how you feel pain and in how you respond to illness. So, building a sense of control by adjusting your thoughts and actions is an important part of pain management. Below are some ways you can take control of your thoughts and actions to help control your pain.

Research your condition: Try to learn what causes your pain and how to control it.

Learn about treatment options: Find out about available medications. Alternative therapy can also be an option.

Exercise regularly: Through exercise, you can help manage your pain and ease symptoms of chronic pain.

Protect your body: Ask a doctor about how to do routine tasks in a way that reduces stress on joints. Listen to your body when it signals that it needs rest.

Keep a positive attitude: Live what is called a "wellness lifestyle." This means to think positive thoughts, keep a sense of humor, eat a balanced diet, exercise every day, and enjoy activities with others.

Don't dwell on your pain: One way to take your mind off the pain is to focus on someone or something else. If you can't help but think about the pain, try to think about it differently. Think of the pain as your body's message to do something different.

Change your pain habits: Do you drink alcohol several times a day, use up pain medication faster than you used to, spend all day in bed, or talk about pain or arthritis much of the time? Changing your pain habits will help you feel better. Discuss these habits with your doctor, nurse or other health care workers who specialize in pain management. Ask them to help you find new ways to cope with your pain.

Seek support: Share your successes and frustrations with others--whether it's with family, friends, loved ones, or others that have pain.

Take control of your pain, so it doesn't control you.

Source: www.orthop.washington.edu/

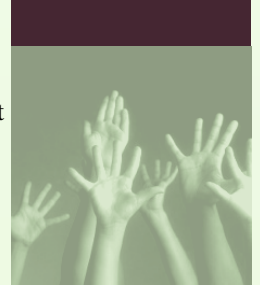
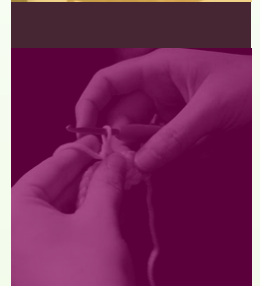
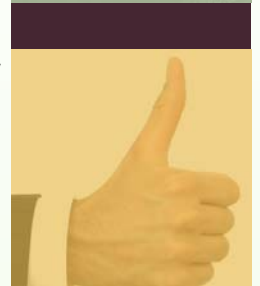
UV Safety Month



Source: <http://beauty.about.com/cs/summerbeaut1/a/tintglasses.htm>

Tips for Purchasing Sun-safe Sunglasses:

1. Check for the OSHA label with 99 or 100 percent UV protection.
2. Look for sunglasses that are close-fitting. These will prevent UV rays from filtering in.
3. Look for larger lenses or wrap-around sunglasses to prevent light from entering in.
4. Don't be misguided by price -- higher priced sunglasses usually reflect fashion or durability, not UV protection.
5. Dark-colored sunglasses don't necessarily provide better protection. A clear chemical coating applied to the lens is responsible for UV protection, not the lens color.
6. UV-absorbing contact lenses should not be used as substitutes for sunglasses.



Grilled Chicken Breast with Banana and Grape Sauce

Chicken

- 1 tsp vanilla extract
- 1 tsp ground cinnamon
- A pinch nutmeg
- 1 tbsp honey
- 1/2 tsp cayenne pepper
- 2 drops olive oil
- 2 whole chicken breasts, skinless
- 1 banana, cut lengthwise
- A spring of fresh rosemary for garnish

Sauce

- 1 cup of white grape juice
- 1 tsp of cornstarch, mixed w/a little grape juice
- 2 tbsp of white wine
- 1/2 cup of seedless grapes

1. In a bowl, combine the vanilla, cinnamon, nutmeg, honey, cayenne pepper and olive oil. Mix well, coat chicken with the mixture and refrigerate for 1 hour. Preheat the grill.
2. Make the sauce: In a small saucepan, bring the grape juice to a boil. Add cornstarch mixture and reduce heat to simmer. When the sauce thickens, add wine and grapes. Simmer for 2 minutes.
3. Grill the chicken until it is done. Grill the banana for 1 minute on each side.
4. Put the chicken on a plate and spoon the sauce over it to one side. Place the grilled banana on the other side of the chicken. Garnish with sprigs of fresh rosemary.

This recipe can help ease arthritis symptoms. What you eat can help you manage your arthritis pain.

Please visit arthritisrecipes.com for more info and great tasty options that those with and without arthritis can enjoy.

Source: <http://www.arthritisfoods.net>

EATING FOR YOUR ARTHRITIS

“Arthritis food” can help in pain relief and inflammation issues. Fish such as herring, sardines and tuna can help to decrease joint ache and stiffness. For people who dislike fish, they have the option of fish oil capsules. Food such as garlic, onions, sprouts and cabbage are rich in sulphur, which assists cartilage cell regeneration and reduces arthritis inflammation.

Food for Arthritis pain should also contain vitamin and mineral supplements. These include Vitamin B, which is found in sunflower seeds, toasted wheat germ, brown rice, wheat bran and soy beans. Minerals which should be taken are calcium, magnesium and zinc. Food rich in copper is also recommended, as copper helps to improve arthritic conditions; this can be found in almonds, barley, beans, avocados and greens.

A vegetarian diet of fruits and vegetables can lessen arthritis pain, as they are rich sources of Vitamins A, C and E, which are anti-oxidants. Blueberries, cherries and black cherries are rich in bioflavonoid which helps to strengthen collagen and keep joints healthy.

INTERNATIONAL GROUP B STREP AWARENESS MONTH



By Mikel Bossette

There are two types of Strep. Group A and Group B. Group A is a bacterium that can and will affect children and adults alike and can lead to many other illnesses. Yes, Strep throat is among them, but not the limit. If you have Group A, you should see a physician immediately. Don't bother second guessing. Better safe than sorry.

Group B is another bacteria altogether. Though they share the same family, Group A and B are two completely unrelated issues. Group B is more common and thankfully infinitely less dangerous in adults. In fact, 10% - 35% of adult women carry this around in their intestine without symptom or harm. Men can be carriers too. Group B is only a threat to adults in cases of severely weakened immune systems or entry into the bloodstream.

The real people at risk are new born babies. Though many people are carriers, pregnant women can pass Group B to their newborns during labor if preventative measures aren't taken. That's why a GBS screening is very important for pregnant women. Getting screened is step one in preparing. The test itself is a simple swab-and-wait. Your results should be available in two to three days, and your practitioner will give them to you at your next prenatal appointment. If she doesn't tell you, be sure to ask.

A positive result only means that you carry the bacteria – not that you or your baby will definitely become ill, even if you don't receive proper treatment. However, getting antibiotics during labor lowers the odds enormously. Again, you're better safe than sorry, so make sure you remember your GBS screen.

Source: <http://www.groupbstrep.org/>

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