



Wellness and Safety

news

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Monthly Newsletter for the Employer



Enhancing Life's Journey through Health and Wellness Programs!



HELPING EMPLOYEES QUIT FOR LIFE



Warnings against smoking abound, not to mention the high cost of tobacco products. Yet, people still smoke. How can you encourage your employees who smoke to quit? Like most health-related behaviors, tobacco use is a personal and complex behavior for employers to target. However, an employer can be influential by establishing a tobacco-free worksite, removing designated smoking areas and promoting effective cessation methods, such as counseling and the use of nicotine replacement products.

Most smokers recognize that smoking is an unhealthy habit and have already heard the reasons why they should quit from family, friends and health care professionals. They may have tried to quit many times, but they can't seem to do so permanently. It is important to let your employees know that you understand the chemical and psychological addiction that is smoking. Focus your efforts on promoting and rewarding cessation attempts, not punishing employees for their unhealthy behaviors. Smoking at work may even have some unintentional rewards associated with it in some workplaces. Who doesn't want a few breaks throughout the day away from their desks to socialize with fellow employees outside?

Maybe it's time to offer your employees something different. One of the most effective resources for tobacco cessation is the Free & Clear Quit for Life Program. This program is unique because it treats tobacco use as an addiction, not just a bad habit. With the help of the Quit for Life program, a person's chances of quitting are **eight times** better than trying to quit on their own. Why is this particular program so successful? Because it

helps people quit in their own way as the program finds out what has worked in the past and what hasn't. Then it helps create a personalized "quit plan" that includes:

- Access to Web Coach™, a private, online community where participants can complete activities, watch videos, track progress and join in discussions with others in the program.
- Quit Guides, their easy-to-use printed workbooks, that participants can reference in any situation to help them stick with their quit plan.
- Recommendations on type, dose and duration of nicotine replacement therapies or medication if appropriate (including patch, gum, bupropion or Chantix).
- Nicotine replacement therapy (patch/gum) mailed directly to their home if appropriate.
- Unlimited toll-free access to Quit coaches, who offer as much support as a participant needs. Quit for Life coaches are true experts in tobacco cessation who have had 240 hours of specialized training in tobacco addiction and behavior change.

If you want to have fewer tobacco users, then make it easier for them to quit. Take some time to review your worksite policies related to tobacco use and the opportunities on your worksite campuses to limit or eliminate tobacco use. Review your benefits plan design to determine if tobacco cessation medications are a part of your pharmacy benefit. Send positive, supportive and frequent messages about the resources available to employees to help them quit. Encourage

employees who have succeeded in quitting to share their stories or mentor other smokers. To learn more about the Free & Clear Quit for Life program or creating a supportive cessation environment in your worksite, contact your Willis service team.

Source:
http://www.willis.com/documents/publications/Services/Employee_Benefits/FOCUS_2010/HRFocusIssue36June10.pdf



STAY HEALTHY

Join the American Cancer Society® on November 18, 2010 in marking their 35th annual **Great American Smokeout** by encouraging employees to use the date to make a plan to quit, or to plan in advance to quit smoking by that date.

Quitting smoking is not easy, but it can be done.



2010 November National Health Observances

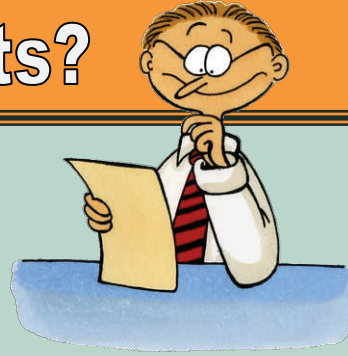
Pancreatic Cancer Awareness Month
<http://www.pancan.org>

Gastroesophageal Reflux Disease Awareness Month
<http://aboutgerd.org>

Great American Smokeout
<http://www.cancer.org/Healthy/StayAwayfromTobacco/GreatAmericanSmokeout/indfes>



What do your employees really know about their benefits?



Employers spend a lot of money to provide their employees with quality health care options, and for good reason: a strong benefits package can be a big factor in employee satisfaction. In fact, the *Society of Human Resource Management* found that benefits are the second-most important factor in job satisfaction and employee retention. Why go through the time and expense of recruiting, hiring, and training new employees when better benefits communication can help you retain the talented employees you already have?

From the employee's standpoint, health care is a serious purchase decision, for themselves, and for their families. Everyone wants to make a smart decision, and no one wants to overpay or miss out on a better plan because they didn't understand their options.

When employees make the wrong plan selection, it ends up costing both employees and employers a decent amount of money. And by the way, ongoing health care reform is likely to increase both costs and complexity, meaning effective benefits communication will only become more important.

How can you help employees select the right plan?

When it comes to health care options, employees are asking themselves questions like these:

- What's right for me?
- How do I weigh all these different options against each other?
- What if I make the wrong choice?
- Is the company forcing a plan on me that I don't actually need?
- How stressful is this decision-making process going to be?
- Can someone give me an explanation of what I'm actually getting?
- How do I know I'm not spending too much for a plan I don't really need?

As the complexity of health care offerings grows, you'll want to keep the process simple and answer the questions listed above. People prefer being spoken to in language they can understand. They want to be engaged (maybe even throw in a little humor). They want benefits communication that is personalized to fit their individual needs.

1. **I can't stress it enough: keep it simple and speak plainly.** It's easy to get caught up in the details of deductibles, co-pays, out of pocket and co-insurance costs; but realize your audience (who is probably not as familiar with health care terms as you are), may not know what those things mean — let alone what they mean for them. HMO/PPO, in-network/out-of-network; what most employees are thinking is: will this plan give me the coverage I need? If you eliminate the jargon, you can eliminate a lot of anxiety and confusion. Explain benefits in a clear and concise manner: "The company offers insurance options for you: A or B. You can buy extra if you want, to cover your family. Plan A gives you X, Y, Z coverage and will cost you this much." Try reading your drafts of written decision support materials out loud. If you sound like an underwriter, there's a great chance most employees won't be able to track along.
2. **The other important thing to recognize is that every person is different, so their insurance needs are different.** Most companies have a range of employees — from 22-year-old Joe who isn't worried about his health, much less his insurance, to Nancy in admin who's having another baby, to Richard in accounting who's in to see his doctor every week or so. How can one brochure meet the educational needs of all the different people in a company? It can't. You're better off individualizing benefit plan recommendations to each participant, based on what they tell you (imagine... actually letting people tell you what their needs are).
3. **On top of explaining what each plan includes, explain how it will work for each individual.** Be engaging, and ask questions along the way. Interact with the employee. Maybe crack a joke or two. For one thing, it's much more enjoyable than going through a stack of jargon-filled paperwork. And, more importantly, you're able to help people understand the choices that matter to them — so they can make more informed decisions.

What's the bottom line?

With the pace of business today, individual benefits counseling can be a tall order for any company. Luckily, there are powerful tools now available that can help any organization offer a personalized experience to all their employees.

Individualized recommendations will keep people engaged and happy. They'll feel like they work for a company that cares about them. And everyone likes it when you get to the point.

So, here it is: your employees don't understand their benefits because you haven't explained them in language they can understand. But, you can improve the situation, if you communicate in a simple way, explain, ask questions, and guide employees through the process.

Source:

<http://www.tnt.com/2010/08/02/what-do-your-employees-really-know-about-their-benefits/>



Can someone give me an explanation of what I'm actually getting?

Health Tip

Nothing To Sneeze At Preventing Colds and Flu

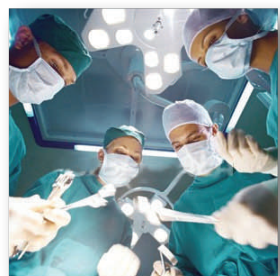
Cold and Flu viruses are transmitted through the air as well as on objects. One way to shorten their life is to use a humidifier. Viruses prefer dry air which is why cold and flu viruses are more common during the winter months.



Top 10 Most



Expensive



Medical

Procedures

Posted: By Claire Bradley for Financial Edge Investopedia.com

We all know healthcare is expensive in the United States. Most of us have paid a medical bill, wondering why the cost of that seemingly small procedure is so high. But what are the most expensive surgeries? Here's a list of the top ten most expensive medical procedures according to a Millman report and citizenreviewonline.org, along with the reasons why they cost so much:

1. Intestine Transplant Cost: \$1,121,800

A transplant of the intestine is done to replace dead intestinal tissue with live tissue from a donor, often because of disease or the presence of a tumor. Because intestinal disease is sometimes accompanied by liver failure, intestine transplants can be done in conjunction with a liver transplant, adding more than \$180,000 to the bill.

2. Heart Transplant Cost: \$787,700

Heart transplants are among the most complicated of procedures, carrying great risk. Waiting lists are long, and preparation for the surgery is lengthy and expensive. Add to this the expensive procurement of the organ, and you can see why the cost is so great.

3. Bone Marrow Transplant Cost: \$676,800 Allogeneic (\$300,400 for Autologous)

Bone marrow transplants can be done with a donor's marrow (allogeneic) or your own bone marrow (autologous), costing much less. Finding a donor for a bone marrow transplant is difficult, and complications after the procedure are very common. Add to this the risky nature of the procedure, the lengthy prep time in the hospital as well as an extensive recovery period, and you have a cocktail for a hefty medical bill.

4. Lung Transplant Cost: \$657,800 double (\$450,400 for single)

When other therapies don't work, lung

transplants are a last resort for patients of lung disease like emphysema and cystic fibrosis. As with other transplant surgeries, wait lists are long and cost is high because of the lengthy hospital stay.

5. Liver Transplant Cost: \$523,400

As with a heart transplant, liver transplants are high risk and high cost, with an accompanying waiting list. Criteria are high, which means administrative and prep procedure costs add to the bottom line.

6. Open Heart Surgery Cost: \$324,000

With heart disease as the leading cause of death in the U.S. at 26%, open heart surgery is a more common procedure than may be expected. Part of the high cost of open heart surgery is because it's often an urgent medical procedure that is usually followed by complications. Longer care and follow-up needed after surgery add to the price tag.

7. Pancreas Transplant Cost: \$275,500

Transplants of the pancreas are usually needed when a patient has type 1 diabetes or renal failure. It is often done in tandem with a kidney transplant, almost doubling the cost of the surgeries at \$439,000.

8. Kidney Transplant Cost: \$259,000

Kidney transplants, like the other transplants on this list, are expensive due to the risk, recovery and prep expense. The one difference is that with kidney transplants, the old kidney isn't removed because it's been shown it reduces risk that way; surgeons find a different blood supply to attach the new kidney to.

9. Tracheotomy Cost: \$205,000

A tracheotomy involves making an incision in the neck to allow the patient to breathe, either permanently or temporarily. Since this is often an emergency room procedure, costs are high. After care is extensive, adding to the bill.

10. Destruction of Lesion of Retina Cost: \$153,000

When lesions on a retina (this is part of the eye), also called retinoblastoma, are removed, the risks are great as with the above-mentioned procedures. This procedure is pricey because of the precision skills required for this procedure, the lengthy recovery and follow-up.

Bottom Line

If you think these costs are high, consider that patients with a chronic disease affecting more than one organ often need multiple organ transplants, with bills exceeding a million dollars. Why the whopping price tags for all these surgeries? In cases of transplants, the hospital stay before and after the surgery makes up about 75 percent of the bill. Some of the cost comes from liability insurance, those high premiums hospitals and doctors have to pay to cover themselves in case of lawsuits. A side-effect of the large amount of liability lawsuits is that doctors often order more (expensive) tests than needed to cover themselves, a practice called defensive medicine.

Lack of insurance among more than 47 million Americans drives costs up, since the uninsured use emergency rooms, and often when they've waited so long that pricey emergency surgery is the only option. Add this to the high cost of medication and medical equipment, and you can see how these price tags balloon. The bottom line: health insurance coverage is vital if you need one of these life-threatening and extremely expensive procedures.

Source:

<http://financialedge.investopedia.com/financial-edge/0310/Top-10-Most-Expensive-Medical-Procedures.aspx>

Gastroesophageal Reflux Disease

By the Mayo Clinic Staff

DEFINITION:

Gastroesophageal reflux disease (GERD) is a chronic digestive disease that occurs when stomach acid or, occasionally, bile flows back (refluxes) into your food pipe (esophagus). The backwash of acid irritates the lining of your esophagus and causes GERD signs and symptoms.

Signs and symptoms of GERD include acid reflux and heartburn. Both are common digestive conditions that most people experience from time to time. When these signs and symptoms occur more than twice each week or interfere with your daily life, doctors term this GERD.

Most people can manage the discomfort of heartburn with lifestyle changes and over-the-counter medications. But for people with GERD, these remedies may offer only temporary relief. People with GERD may need stronger medications, even surgery, to reduce symptoms.

SYMPTOMS:

GERD signs and symptoms include:

- A burning sensation in your chest (heartburn), sometimes spreading to the throat, along with a sour taste in your mouth
- Chest pain
- Difficulty swallowing (dysphagia)
- Dry cough
- Hoarseness or sore throat
- Regurgitation of food or sour liquid (acid reflux)
- Sensation of a lump in the throat

WHEN TO SEE A DOCTOR :

Seek immediate medical attention if you experience chest pain, especially when accompanied by other signs and symptoms such as shortness of breath or jaw or arm pain. These may be signs and symptoms of a heart attack.

Make an appointment with your doctor if you experience severe or frequent GERD symptoms. If you turn to over-the-counter medications for heartburn more than twice per week, see your doctor.

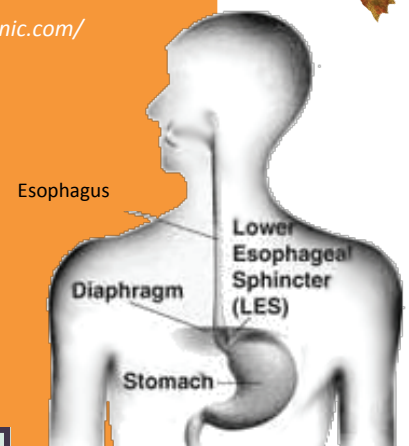
CAUSES:

GERD is caused by frequent acid reflux — the backup of stomach acid or bile into the esophagus.

When you swallow, the lower esophageal sphincter — a circular band of muscles around the bottom part of your esophagus — relaxes to allow food and liquid to flow down into your stomach. Then it closes again.

However, if this valve relaxes abnormally or weakens, stomach acid can flow back up into your esophagus, causing frequent heartburn and disrupting your daily life. This constant backwash of acid can irritate the lining of your esophagus, causing it to become inflamed (esophagitis). Over time, the inflammation can erode the esophagus, causing complications such as bleeding or breathing problems.

Source: <http://www.mayoclinic.com/health/gerd/DS00967>



Healthcare Reform Update

How Should Employers Handle the New W-2 Reporting Requirements?

June 22, 2010 (PLANSPONSOR.com) – Section 9002 of the Patient Protection and Affordable Care Act ("PPACA") requires employers to disclose the aggregate cost of "applicable employer-sponsored coverage" on each employee's Form W-2.

This week's column focuses on some commonly asked questions about the new reporting requirements.

When does the new requirement take effect?

The new Form W-2 requirement is effective for taxable years beginning

after 2010. This means that the first Form W-2 including information on the aggregate cost of employer-sponsored health coverage will be the 2011 Form W-2 due in January 2012.

What is "applicable employer-sponsored coverage" for purposes of this requirement?

Applicable employer-sponsored coverage is defined generally to include major medical coverage, amounts under Health Reimbursement Accounts (HRAs), Medicare supplemental coverage, employer-provided Medicare Advantage plans, the value of on-site medical clinics,

and so-called "mini-medical" (or limited benefit) plans. The Form W-2 also includes any amounts contributed by the employer to a health savings account (HSA) or Archer medical savings account (MSA) of the employee (or the employee's spouse) under a pre-PPACA requirement.

Are there certain types of employer-provided coverage that are excluded?

Yes, certain types of employer-provided coverage are specifically excluded from new Form W-2 reporting requirement, including: the amount of any salary reduction contributions to a health flexible spending arrangement (health FSA); stand-

alone vision or dental insurance coverage; long-term care coverage; hospital indemnity or other fixed indemnity insurance (if paid for with employee after-tax dollars); coverage only for a specific disease or illness (if paid for with employee after-tax dollars); coverage only for accident, or disability income insurance, or any combination thereof; and workers' compensation insurance.

How does an employer determine the aggregate cost of coverage?

The provision requires the employer to determine the value of employer-sponsored coverage under rules similar to the rules that apply for purposes of determining COBRA continuation coverage premiums, including the special rules that apply for self-insured arrangements.



Enhancing Life's Journey through Health and Wellness Programs!



Keeping Your Mind and Body fit

Staying Sharp:

A Lifetime of Learning *Source: www.personalbest.com*

Research proves it — your mind is like a muscle. Exercise it, and it grows strong, let it be sedentary and it will weaken. Keeping your mind sharp helps keep your body well. Here are some quick tips to keep learning in the school of life.

10 WAYS TO LEARN YOUR WHOLE LIFE LONG

1. Read every day. The more you read, the better your retention.
2. Keep a journal. It's a launching pad for ideas.
3. Talk to a child. Kids can teach lessons that grown-ups have forgotten.
4. Play "I Spy". Notice at least one new thing on your daily commute. You'll broaden your perspective.
5. Sample new food. Teach your taste buds a new thing or two.
6. Sign up for something fun. You'll learn something new and meet like-minded people.
7. Visit your neighborhood library. It's free, it's quiet, it's loaded with knowledge, and it's just about the most stress free environment you'll ever encounter.
8. Volunteer to teach. It is a guaranteed way to learn something.
9. Take a trip. Even a one day jaunt exposes you to something new.
10. Ask questions. Be curious at work, at play, with friends, and with family. You'll strengthen social bonds and learn more than you ever thought possible.

Having a Hobby can Provide a Boost to Your Health

Source: <http://www.suite101.com/content/hobbies-and-health-benefits-a150291>

Participating in a hobby can reduce stress, lower blood pressure, and sharpen the mind. What better way to keep mind and body in sync than finding an enjoyable hobby?

Most people think of hobbies as a diversion to help while away the time, however, hobbies also play an important role in the health and wellbeing of an individual, particularly seniors, by reducing the risk of depression and dementia. Hobbies can be an effective tool in reducing stress and lowering blood pressure, and hobbies that engage the brain, puzzles for example, have been found to be effective in delaying the onset of Alzheimers.

Physical Benefits of Hobbies:

- manual dexterity
- focus and concentration
- creativity
- improved health

Hobby Goals

In a social setting, hobbies allow people to connect and exchange techniques and new ideas. Many groups even work toward a common goal; quilts for the homeless, community gardening, or building toys for children. The best hobbies are ones that combine a love of the task with achievement and purpose. Purpose doesn't have to be big. Fulfilling personal goals are just as important.

Levels of activity will vary from person to person depending on what they are capable of. Walking is a relatively easy activity for those that desire some physical benefit from their

hobby. Others might enjoy hobbies such as woodworking, lapidary or fly-tying. Enjoy performing? Prestidigitation is an excellent hobby involving manual dexterity and performance.

Examples of Different Types of Hobbies:

- Ceramics
- Sculpting
- Geocaching
- Trivia
- Metal Detecting
- RC Cars
- Photography
- Astronomy
- Fishing

Finding a hobby is relatively easy. First, choose a hobby that has appeal and matches the physical capabilities necessary. Try several different hobbies in order to find the best fit, and don't be afraid to have more than one favorite. Having a variety of hobbies helps alleviate boredom and provides a change of pace from time to time.

Still at a loss for a hobby idea? Ask friends what they like to do in their spare time. The answers might not only be surprising, but they may just provide the perfect hobby idea.

When you're trying to improve your physical health, it's important to focus on your mental well-being, as well. While the concept of a mind/body connection might seem too vague and even somewhat far-fetched, its existence and importance to the concept of overall health is well documented. According to the American Psychological Association (APA), a decline in mental health can lead to a parallel decline in physical health. Likewise, poor physical health can take a toll on mental wellness. Poor emotional health can weaken your immune system making you more susceptible to colds, flu and other infections. A positive outlook, the APA notes, can help keep you healthy.

Source: <http://corporatewellnessadvisor.com>



How to Lose Weight while Sleeping



Source: http://weblogs.wpix.com/news/local/morningnews/blogs/2009/03/how_to_lose_weight_by_sleeping.html
Source: Jenny Stamos Kovacs
Source: <http://corporatewellnessadvisor.com/daily/employee-health-programs/fight-fat-with-sleep/>



Great American Smokeout

The American Cancer Society is marking the 35th Great American Smokeout on November 18, 2010, by encouraging smokers to use the date to make a plan to quit, or to plan in advance and quit smoking that day.

By doing so, smokers will be taking an important step towards a healthier life one that can lead to reducing cancer risk.

Quitting smoking is not easy, but it can be done. To have the best chance of quitting successfully, you need to know what you're up against, what your options are, and where to get help.

Quitting smoking is easy, I've done it a thousand times.

Want another reason to get your forty winks?

How about this: Not getting enough sleep may hinder the effectiveness of your diet.

A new study funded by the National Institutes of Health found that dieters who got an adequate night's sleep (approximately seven and a half hours) lost more fat than those who slept about two hours less.

If your goal is to lose fat, sleep may be your secret weapon, helping your body to burn more fat and keeping hunger under control so that you're better equipped to stick to your diet.

Sound to good to be true? Studies show that sleep deprivation wreaks havoc on hormones that control appetite, cravings and the metabolism of fat. According to Dr. Michael Breus, clinical director of the sleep division at Southwest Spine & Sport in Scottsdale, Arizona and author of *Beauty Sleep*, the average person gets 6 hours 40 minutes sleep, he recommends catching at least 7½ hours of sleep.

Sleep More, Eat Less

Whether you notice it or not, you probably eat more, sometimes much more, when you're tired. When you

are deprived of sleep, you have an increase in ghrelin—what we call the “go” hormone—because it makes you want to go eat more,” says Breus. You also have a drop in leptin, the “stop” hormone that tells you to stop when you are full.” Not only do you want *more* food when you're sleep-deprived, you also want *junkier* food: Your body craves simple carbohydrates (chocolate, pastries, candy) that it can break down fast for quick energy, explains Breus.

Sleep More, Store Less Fat

“During deep sleep, your brain secretes a large amount of growth hormone, which tells your body how to break down fat for fuel,” explains Breus. Deprive your body of deep sleep, and when extra calories get stored as fat, there isn't enough growth hormone to break it down. So your body takes a shortcut and packs it away wherever you tend to put on weight.

Sleep More, Have More Energy

Breus says “Your perception of how hard or easy exercise is to do, is directly affected by how sleep-deprived you are”.

If you want to start the Sleep Diet, here are some rules to live by:

Go to sleep and wake up at the same time everyday. Write down the time you need to get up in the morning, then count back 7½ hours. That is the time you need to be in bed.

Start a bedtime routine. Create a pre-sleep ritual—such as light reading, a hot bath, stretching—beginning somewhere between 45 minutes to an hour before the time you've planned to close your eyes.

Watch your caffeine and alcohol habits. Don't have any caffeine after 2:30 P.M. (including caffeinated tea and soda), and avoid sipping alcohol three hours before bedtime. Alcohol may knock you out at first, but it keeps you from getting deep sleep, says Breus.

Experiment with exactly how much sleep you really need. According to the National Sleep Foundation, some require as many as 9 hours of sleep a night. If you're snoozing 7½ hours and still can't wake up without your alarm, you need more sleep. Try hitting the sack 15 minutes earlier each night until you reach the perfect time for you.



Mark Twain

HOW TO QUIT:

Smokers often say, "Don't tell me why to quit, tell me how." There is no one right way to quit, but there are some key elements in quitting with success. These 4 factors are key:

- Making the decision to quit
- Setting a quit date and choosing a quit plan
- Dealing with withdrawal
- Staying quit (maintenance)

<http://www.cancer.org/Healthy/StayAwayfromTobacco/GuidetoQuittingSmoking/index>

F L U & Y O U

Fact: The flu usually spreads from person to person when an infected person coughs or sneezes.

Where Germs Are Waiting to Meet You

Some examples...

- Doorknobs and handles
- Desks and tables
- Shared objects such as computer equipment and phones
- Restrooms and dining places
- Close quarters such as a crowded elevator (another good reason to take the stairs)
- Any areas where people gather

Top 5 Germ Fighters

1. Frequent hand washing with water and soap
2. Disinfecting shared equipment as often as possible.
3. Distance...three to six feet from people who may be sick.
4. Staying home when you're sick (your employer may require a doctor's note for an excused absence).
5. Covering coughs and sneezes with a tissue or sleeve.