



*Our passion is employee benefits.
Our pride is customer service.*

Reminders.....

In the middle of difficulty lies opportunity.
- Albert Einstein

Never under estimate a gesture of affection. - Unknown

Workplace Wellness Interventions

Health Risk Assessments can reduce individual health care cost. Many of us stumble from one self-help program to another with out getting any real results. Why is this? Are the programs ineffective? No. People endlessly go into the next quick fix or magic pill because they are counting on the external item to do all the work and provide eternal happiness, while simultaneously healing or curing them. This isn't going to happen.

"Self-help means taking personal responsibility." says Dr. Arien vd Merwe

Expected results when implementing health and wellness programs:

- Improve productivity & creativity
- Higher levels of company morale
- Reduced absenteeism & presenteeism
- Reduced sick leave
- Improved relationships
- Improved day-to-day quality of work and personal life for the employee and the employer

Congress Improves HSA Rules for 2007

On December 9, 2006 Congress passed several new changes that affect Health Savings Account rules in order to make them a more attractive option. Effective January 1, 2007:

- You can fund your HSA to the full statutory maximum regardless of your deductible amount. A Single contract can fund up to \$2,850 and all others can fund up to \$5,650. Catch up still applies for those over age 55.
- No pro-rating of the dollar amount you can fund your account. You can fully fund your HSA account to the maximum, it no longer matters when your High Deductible plan is effective.
- You are allowed a one time tax free trustee-to-trustee transfer of IRA funds to an HSA... Certain conditions apply

This just names a few.. For more information please contact us.



Ways to wellness...there are many, here is one to meditate on...

Stress Solutions..

- Take time out of your busy day to breathe slowly and deeply and stretch
- 3-5 minutes daily of meditation
- Eat well
- Laugh daily, several times
- Spend quality time with others
- Sleep well

Make this your goal for the next 6 weeks!

Our Service fits our client...

Analysis of current coverage & competitive bidding, Renewal Negotiations, Design Benefit Plans, Handle Employee Claim Concerns, Educational Seminar, Health Fairs, Marketing Surveys, ERISA, COBRA, HIPAA, FMLA

The Birth of JRN Group, Inc

As many of you know, we started JRN Group in October 2006. Many of you have been clients for a long time and I would like to personally say THANK YOU for your commitment to me, it has allowed me the opportunity to start JRN Group. I look forward to the coming years of servicing all of you and watching all our companies grow, build, and become more successful.



Employee Tool Kit

Carrier Updates

Medical Mutual of Ohio (MMO)

MMO adds Summa Health System (Akron/Canton) to their network effective 1/1/07. They are now offering HRA Administration to groups effective 1/1/07. For those of you that would be affected by this service, we have reviewed the opportunity.

COSE is no longer offering CIGNA dental. MMO is taking over that business and offering comparable plan designs at an increased cost. NOTE: CIGNA will enroll your groups direct if you have 10 or more employees enrolled. We can help you through that transition. Please call 216-749-5700.

HSA Accounts administered by National City Bank will no longer be serviced through MMO and First Horizon Msaver, beginning April 1, 2007. If your HSA account is through National City they will assume sole responsibility, therefore, all communication after April 1st will be with National City direct.

United Healthcare (UHC)

UHC has new small group 2-99 employee enrollment applications. If you need to enroll a new hire with UHC please call us. Also, **LabCorp will replace Quest Diagnostics** as the sole national lab provider for UHC. Please make your employees aware of this change effective 1/1/07.

Genworth Financial

Sun Life Financial has agreed to purchase the Employee Benefits Group division from Genworth. The deal is expected to close the second quarter subject to regulatory approvals. We have been reassured that their customers will see no change in service and/or contracts. More information to come.

Encourage employees to register on line with your specific carrier to obtain personal claim data, EOB's, order id cards, etc.:

www.anthem.com—Member registration

www.aetna.com—Members

www.medmutual.com—Member registration

www.myuhc.com—Register now

www.summacare.com _members, SummaCare Plan Central, member portal, first time user

Retirement/ Investment News from George...

Nearly 65% of workers under 35 said they would “definitely or probably sign up for financial planning, if it was offered through the workplace as a voluntary benefit.”

The Pension Protection Act of 2006 makes **permanent** many of the plan contribution limits that were set to expire 2010.

The IRA annual contribution limit for 2007 is **\$4,000** and for those 50 or older \$5,000. 401(k) plans and other workplace plans have higher limits and catch-ups.

SIMPLE IRA plans still continue to be a cost effective alternative for companies with less than 100 employees.

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