



**DANNY PAGE
EMPLOYEE
BENEFITS**

Page's Positive Points

VOLUME 1, ISSUE 1

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**MONTHLY
MOTIVATION:**

**YOU HAVE
ACHIEVED
SUCCESS IF
YOU HAVE
LIVED
WELL,
LAUGHED
OFTEN,
AND LOVED
MUCH!
-ANON**

**INSIDE
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Our newsletter is a monthly publication created to assist you with the administration of your insurance, keep you informed of trends and regulations within the insurance industry, as well as help improve your health and well being !

Happy New Year!

In our commitment to excellence Danny Page Employee Benefits has added this newsletter as a new and unique feature that we hope you will enjoy. Our goal is to be the best insurance agency in the area by thinking "outside the box" and go above and beyond our competition. We plan on doing this by keeping a commitment to the absolute highest standard of customer service, support, and edu-



cation through strong carrier relationships and years of industry experi-

ence. Ethics and Integrity are not hollow spoken words, but absolute commitments in every decision made both professionally and personally. Each of our client's issues are reviewed on an individual basis and decisions are made as business partners, not mere clients. We believe that if we are doing the best with our responsibilities it will leave more time for you to be the best at yours.

IS YOUR COMPANY IN COMPLIANCE WITH NEW FTC RED FLAG RULES?

Our Federal Government has passed new legislation regarding identity theft and data security. These laws require all employers to implement a program to protect the confidential information of clients, vendors and employees. In addition, **all companies that invoice for a product and/or service must be in**

compliance with the latest law, THE FACTA RED FLAG RULES by May 1, 2009. Companies failing to begin the compliance process may face serious liability issues from government entities as well as class action suits. In response to this situation, we have partnered with Michelle Ratkovic, Cer-

tified Identity Theft Risk Management Specialist, to implement an Affirmative Defense Response System. This program can help minimize risk and mitigate damages when a data breach and identity theft event among your employees occurs. **This program is done at no cost to our clients!**

Continue Coverage with COBRA

“COBRA provides former employees and qualified dependents the right to temporary continuation of health coverage at group rates.”

COBRA provides former employees and qualified dependents the right to temporary continuation of health coverage at group rates.

Who is entitled to COBRA? A qualified beneficiary generally is an individual covered by a group health plan on the day before a qualifying event who is either an employee, the employee's spouse, or an employee's dependent child.

Qualifying events are certain events that would cause an individual to lose health coverage. The type of qualifying event will determine who the qualified beneficiaries are and the amount of time that a plan must offer the health coverage to them

under COBRA. A plan, at its discretion, may provide longer periods of continuation coverage.

Qualifying Events for Employees: voluntary or involuntary termination of employment for reasons other than gross misconduct or reduction in the number of hours of employment

Qualifying Events for Spouses: voluntary or involuntary termination of the covered employee's employment for any reason other than gross misconduct, reduction in the hours worked by the covered employee, covered employee's becoming entitled to Medicare, divorce or legal separation of the covered employee, death of the covered employee, cov-

ered employees becoming entitled to Medicare,

Qualifying Events for Dependent Children: voluntary or involuntary termination of the covered employee's employment for any reason other than gross misconduct, reduction in the hours worked by the covered employee, covered employees becoming entitled to Medicare, Divorce or legal separation of the covered employee, or death of the covered employee.

COBRA administration varies by group size, carrier, and state. Contact our office to clarify how to offer your employees COBRA.

What is Open Enrollment?



employee enrollment made easy

Open enrollment occurs annually during the month prior to the anniversary of your insurance policy. During this period each eligible employee is given an opportunity to select Coverage from a different plan included in the groups benefit package.

Open enrollment is also the time of year when dependent changes can be made with-

out a qualifying event or life change. Spouses and children who were not covered on the insurance during the previous period may be added to the policy.

Qualifying events that allow changes to be made during the plan year are marriage, birth, loss of coverage, or death. Please notify our office of changes within thirty days of

the event, or changes will need to wait for open enrollment.

Another opportunity provided by open enrollment is for employees who refused the benefits after their waiting period to once again have the option of electing coverage.

Please make sure that your employees are educated as to when they can make these changes.

How to Maintain Participation



State guidelines require that 75% of eligible employees must participate in the group's insurance policy. The insurance carriers audit groups at renewal to ensure that participation is being met.

One way to make certain that your group is meeting the participation requirement, is offer new employees the benefits at the completion of their waiting period. Please contact our office

when you have employees who are about to be eligible for coverage. We would be glad to send out a representative to explain the benefits and enroll your employees. It would be best to contact us at least 3 weeks before the employee would become effective, so that we can schedule a time to meet with the employee and to send the information to the insurance carrier before the next month's bill is

generated.

It is also important to notify our office of employees who have become eligible due to a qualifying event, such as marriage, birth, or loss of coverage within 30 days of the event. If the change is not requested within 30 days of the event, the change cannot be made until open enrollment (please see the article above for further explanation of open enrollment)

Living Well: Wellness Tips for Healthy Living

TOP 5 REASONS WALKING CAN IMPROVE YOUR HEALTH AND REDUCE STRESS

1. Walking strengthens your heart. Mortality rates for males who walk less than 1 mile a day are twice that of males who walk 2 miles per day.
2. Walking also strengthens the heart if you are female. Women who walk 3 hours or more per week reduce their risk of heart attack or other coronary events by 35% compared to women who do not walk.
3. Walking is good for your brain. In a study on walking and cognitive function researchers found that women who walked the equivalent of an easy pace at least 1.5 hours per week had significantly better cognitive function and less cognitive decline than women who walked 40 minutes per week.
4. Walking helps alleviate symptoms of depression. Walking for 30 minutes, 3-5 times per week for 12 weeks reduced symptoms of depression by 47%.
5. Walking improves fitness. Walking just three times a week for 30 minutes can significantly increase cardio respiratory fitness.

BEFORE STARTING A WALKING PROGRAM CHECK WITH YOUR DOCTOR.

“When you get a tax refund, bonus, or cash on your birthday put it in your emergency fund.”

Save for a Raining Day by Creating a “Sinking Fund”

Every home owner needs to create a special savings account to cover the cost of future home repairs. Accountants often call this a “sinking fund” because you need to make regular payments into the fund whose proceeds will pay off future expenses. The trouble is, many people do not set aside enough money each month and they do not raise enough money to account for inflation. The spreadsheet at

<http://spreadsheets.google.com/ccc?key=pu0Vn7dyo03Dg7LEI5RAFQQ>

will calculate your projected expenses.

If saving money is not an option because your budget is already tight, you will have to make these payments in another fashion. No matter what our income is most of us have difficulty finding money to save. These three simple ideas might help.

- Place \$1/day plus your loose change in a jar. At the end of a month you may have \$40+ to deposit in your savings account

count

- Instead of buying lunches, pack a lunch. You easily can save \$100 a month
- When you get a tax refund, bonus, or cash on your birthday put it in your emergency fund.

It would be wise to set aside money now, because these payments will have to be made in one form or another.

Spicy Corn and Potato Chowder

INGREDIENTS

- 1 bunch green onions, chopped
- 2, 14 oz cans sliced new potatoes
- 2, 10 oz cans low-sodium cream of chicken soup
- 1, 4 oz can chopped green chilies
- 1, 1 1/4 oz pkg taco seasoning mix
- 1, 10 oz frozen whole kernel corn
- 1 red bell pepper, chopped
- 1 green bell pepper, chopped
- 1 cup water
- 1, 16 oz French onion dip
- 2 cups reduced-fat shredded cheddar cheese (2% milk)
- 2 cup skim milk

Method

Mix all but last three ingredients together in large soup pot. Cook on medium until bubbly. Reduce heat to medium low and add dip, cheese, and milk. Mix well, stirring often, until cheese is melted.

Cook time is 30 mins. and is perfect on cold winter evenings!





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At Danny Page Employee Benefits our priority is personal service and building relationships. Our company provides comprehensive benefit packages with health, life, dental, and disability. We have been in the industry for over 16 years, and are contracted with all major insurance carriers.

**“WHERE INSURANCE MEETS
INTEGRITY AND OUR SERVICE
MAKES THE DIFFERENCE”**

**We're on the web:
www.dannypageinsurance.com**



Client Spotlight

Every month we will highlight one of our client's businesses. Are you running a special deal? Are you adding a new service to your repertoire? Let us know what you have to offer !!!



**PICTURE YOUR
COMPANY
LOGO HERE!!!**