

# JDI Prospective

Preparing you for the road ahead.



## Happy Valentine's



**“Success is never final.  
Failure is never fatal.  
Courage is what  
counts.”**

**-Sir Winston Churchill**

## Employee Benefits Are More Than Health Insurance

Providing health insurance is a great benefit your organization offers employees, but it is not the only benefit employees are looking for when contemplating different employment options. There are other insurance benefits such as dental, vision, life insurance, short-term disability insurance, and long-term disability insurance. There are also 401(k) and other retirement plans that benefit employees. And, vacation time is a great benefit to employees, too.

Fortunately, most employees are not expecting your organization to foot the bill for all of the benefits. They do expect your organization to provide the option for buying benefits, which would be at a lower cost

to them than it would be if they were to purchase these benefits on their own and it would save them time in researching and signing up for insurance plans on their own. Some insurance and retirement plans also allow employees to save on taxes, if the insurance premiums or retirement contributions are tax free. Providing some employer-paid benefits will make your organization even more attractive to highly qualified candidates and will help to retain employees as well.

Employer-paid benefits could be in the form of vacation time, part or all of the insurance premiums, or an employer-matched 401(k) plan. For example, a company could match up to 5% of

the amount an employee contributed to their 401(k). The eligibility date for the benefits could be anything your organization wants to establish, such as immediately, the first day following one month of employment, or after a year of employment. Just keep in mind to make the eligibility date for enrollment and participation realistic for your type of organization. Providing a variety of employee benefit options is a step toward being one of the more highly desirable employers in your industry. -

Brandy Pelzel, 01/07/09,  
HR Resource

## Spending Rise for Health Care and Prescription Drugs Slows

National health spending grew in 2007 at the lowest rate in nine years, mainly because prescription drug spending increased at the slowest pace since 1963, reports the New York Times. Dr. Robert S. Epstein, chief medical officer of Medco Health Solutions, which manages drug benefits for more than 60 million people, said the approval of generic versions of blockbuster drugs in 2006 and 2007 “had a tremendous influence” in slowing the growth of drug spending. Out-of-pocket spending on health care increased 5.3 percent in 2007, to \$268.6 billion. Such expenses have been growing more slowly than total health spending, but faster than household income, so many consumers have felt a squeeze on their pocketbooks, federal officials said. • Separately, Drug Benefit News, via AISHealth.com, reports that health insurers are rolling out “value-based prescription drug plans” that waive or reduce employee co-pays (flat dollar amounts) or co-insurance (percentage amounts) for some prescription drugs in order to improve compliance and lower long-term health care costs. -SHRM

## Handling Employee Benefit Communication

The human resources department traditionally spends a great deal of time developing written benefit information within the corporate communications structure. Most companies spent a great deal of resources on general benefit information. Since the role of the HR department has evolved since the 1990s, when the department began to change its role in the workplace, employee benefit communication can be conducted in a number of different ways.

It is important that you are providing your employees with as much information as possible to be completely effective at their daily jobs. If you're running a smaller company, your HR department will most likely consist of one or two people, so it may be a little

easier to have effective employee communications regarding things like changes in health care benefits or paycheck deductions. Corporate communication in the form of mass emails detailing these changes, or reminders to read the new information that will appear on the bottom of pay stubs will most likely suffice in these instances.

No matter how large or small your business may be, holding an employee meeting to learn more about things like 401k, IRAs, Social Security, and health insurance is always a good method of corporate communication. Employees that may have joined the company in their 40s or 50s will most likely be especially concerned about retirement benefits, and those with

children will have questions about health insurance. Being able to utilize hard-copy materials as a form of effective employee benefit communications during a face to face meeting may ease any doubts and answer any questions they may have about their benefits and compensation.

The importance of effective corporate communication is a huge part of your company's success. Be sure that you are being clear and open any time you engage in employee communication and try to have some available at all times during regular business hours to answer any additional questions concerns. -Louis Wright, 01/09/09 SHRM



## Six Steps to More Effective Communication

Effective benefits communication is a challenge no matter what is going on. Here are a few tips experts recommend to keep your message on track.

1. Identify key messages before communication begins. This way, the company can ensure a clear and consistent message from beginning to end.
2. If the company is making changes or cutbacks, tell employees why. Whether cutbacks are the result of market conditions or the company's financial position, it is important to show employees how these changes are part of a larger, coherent plan for the business.
3. Involve leaders to ensure the credibility

of the messages. Leaders can help explain how these changes fit into the bigger picture for the company.

4. Communicate as soon as you can. The longer you wait, the more likely it is that misinformation will spread.
5. Keep it simple. Don't overwhelm employees with extraneous information that obscures your key points.
6. Mix up the delivery media. Using different media channels (e.g., print, online, podcast, video, live presentation) allows employees to access information in the way that is most comfortable to them.

-Joanne Sammer, SHRM.



# February 2009

S	Tue	Wed	Thu	Fri	Sat	
1	2 Groundhog Day	3	4	5	6	7
8	9	10	11	12 Lincoln's Birthday	13	14 Valentine's Day
15	16 President's Day	17	18	19	20	21
22	23	24	25	26	27	28

## Heart Health Benefits of Dark Chocolate

With Valentine's Day just around the corner, it's good to know that dark chocolate is good for your heart.

A small bar of it everyday can help keep your heart and cardiovascular system running well.

Two heart health benefits of dark chocolate are:

1. Lower Blood Pressure: Studies have shown that consuming a small bar of dark chocolate everyday can reduce blood pressure in individuals with high blood pressure.

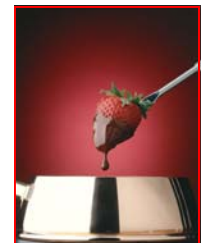
2. Lower Cholesterol: Dark chocolate has also been shown to reduce LDL

cholesterol (the bad cholesterol) by up to 10 percent.

Other Benefits of Dark Chocolate; Chocolate also holds benefits apart from protecting your heart:

1. it tastes good
2. it stimulates endorphin production, which gives a feeling of pleasure
3. it contains serotonin, which acts as an anti-depressant
4. it contains theobromine, caffeine and other substances which are stimulants

Mark Stibich, Ph.D.  
About.com Guide to Longevity





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