



**Happy Easter!**

**“With the national unemployment rate at 7.6 percent, a 17-year-high, it’s easy to forget that more than 90 percent of workers are employed today.**

**Workplace and career writers are guilty of this, too. The hard-luck stories tend to get more play, and let’s be honest, good news is sometimes boring news.” –**

**Duane Hoffmann,  
MSNBC.COM**

## JDI Prospective

**April 2009**

**Preparing you for the road ahead.**

### Stimulus Bill COBRA Highlights

The Stimulus Bill provisions that took effect on February 17, 2009 require special COBRA treatment for "assistance eligible individuals." See "Stimulus Bill COBRA Amendments Require Immediate Group Health Plan Action" for more information.

The Stimulus Bill definition of "assistance eligible individual" generally includes any COBRA "qualified beneficiary" who meets all of the following requirements:

Is eligible for COBRA continuation coverage at any time during the period beginning September 1, 2008 and ending December 31, 2009;

Elects COBRA coverage (when first offered or during the additional election period); and has a qualifying event for COBRA coverage that is the employee's involuntary termination during the period beginning September 1, 2008 and ending December 31, 2009.

This definitions includes both involuntarily terminated employees and their dependents who lost coverage under a group health plan due to the involuntary termination. Presently, no additional guidance exists regarding this definition.

As part of their COBRA amendments, the Stimulus Bill limits the COBRA premium that a COBRA-covered group health plan

can charge an "assistance eligible individual" to 35% of the otherwise applicable COBRA premium for a period of up to 9 months (the "Subsidy Period") beginning March 1, 2009. Employers sponsoring these group health plans must pay the remaining 65% of the COBRA premium (the "COBRA Subsidy") for the assistance eligible individual during the Subsidy Period. However, the Stimulus Bill allows an employer to seek reimbursement by claiming a payroll tax credit for these COBRA Subsidy payments by complying with applicable IRS procedures.

The Stimulus Bill also requires certain assistance eligible individuals whose employment terminated between September 1, 2008 and February 16, 2009 and did not elect COBRA coverage when previously offered or who allowed COBRA coverage to lapse after electing that coverage be offered a second COBRA enrollment period in which to elect prospectively to enroll in COBRA coverage. It also requires that group health plans that offer employees different plan options allow assistance eligible individuals the option to change their coverage choice. Also Group health plan administrators must provide certain notifications to assistance eligible individuals concerning these changes.-

Cynthia M. Stamer March 4, 2009, HR Resource

### 3 Surprising Sight Savers:

**KIWIFRUIT:** Excellent source of lutein, zeaxanthin, and vitamin c, antioxidants that may reduce the risk of age-related macular degeneration (AMD) and cataracts. Eat 2 kiwi per week for benefits.

**POMEGRANATE JUICE:** Reduces systolic blood pressure (a risk factor for eye disease) by 5 % after 2 weeks. Increases blood flow to the eyes by widening optic blood vessels. Drink 1/2 to 1 cup of 100% pomegranate juice without added sugar, 5-7 times a week.

**WHEAT GERM:** High in vitamin e and one of the best sources of folic acid, which keeps levels of homocysteine, an amino acid linked to AMD, in check. Take 2 tablespoons a day for benefits. -



## **The American Recovery and Reinvestment Act**

In mid-January the American Recovery and Reinvestment Act (Stimulus Bill) was introduced with a \$787 billion recovery to assist in correcting economic conditions. On February 17th, President Obama signed the final version of the Stimulus Bill. The bill allocated \$59 billion specific to health care including:

1. Subsidies to health care coverage for the unemployed, providing coverage through Medicaid.
2. Assistance to state Medicaid programs.
3. Health information technology systems.
4. Prevention and wellness.

-Blue Cross and Blue Shield of Florida, Inc

## **Autism Coverage Legislation Implementation**

Senate Bill 2654 was signed into law in 2008, and included a provision requiring large group insurance and HMO plans to include coverage for Autism Spectrum Disorders beginning April 1, 2009. This coverage will be included for new large groups (51+) with effective dates on or after April 1, 2009.

For existing large groups, the coverage is effective on renewals that occur on or after April 1, 2009.

This Autism Spectrum Disorder coverage includes a \$36K annual benefit maximum and a \$200k lifetime benefit maximum. These services can be covered for children who were diagnosed as having a developmental disability at age 8 or younger are either under 18 years old or over 18 years old and still in high school. - Blue Cross and Blue Shield of Florida, Inc

## **Drug and Alcohol Testing Add Value to Bottom Line**

Incorporating the use of drug and alcohol testing in the workplace is a matter of corporate culture, company policy and even compliance in some industries. Even if an employer does not have a drug and alcohol testing policy, adopting a "zero tolerance" statement is the first step in communicating its disdain for such abusive behaviors.

Notifying candidates at the time of application that the company has zero tolerance for drug and alcohol abusers, as well as providing employees with clear and direct corporate statements in company handbooks and "break room" signs, sends a clear message that abusers are not welcome at that place of employment.

Although adopting a substance abuse policy and testing program can seem a bit overwhelming, companies will reap the benefits once their programs are completed and needed vendor contracts have been established. Positive return on investment will be evident quickly, including signs of a safe, productive and secure work environment for all employees. - Robert Capwell, 3/28/09, SHRM Online

# April 2009



Sun	Mon	Tue	Wed	Thu	Fri	Sat
			1 April Fool's Day	2	3	4
5 Palm Sun	6	7	8	9	10 Good Friday	11
12 Easter	13	14	15 Income Taxes Due	16	17	18
19	20	21	22	23	24	25
26	27	28	29	30		

## Oral Health and the Total Health Connection...



The connection between oral health and overall health is clear—from heart disease and cholesterol levels, to diabetes and prenatal health, dental care has an impact on total health and well-being. Periodontal disease has been associated with a higher overall rate of heart disease, and healthy gums are connected to lower cholesterol levels. Additionally, the treatment of periodontal disease has been shown to improve the control of blood sugar levels in diabetics. Pregnant women with periodontal disease may be more likely to deliver preterm, low-birth weight babies, but the right dental treatment may minimize the risk.

-Blue Cross and Blue Shield of Florida, Inc.

**Cancer Proof Your Diet...** certain foods supply chemical compounds that can work against cancer using the same mechanisms as pharmaceutical drugs, says David Servan-Schreiber, MD, PhD, author of *Anti-Cancer: A New Way of Life* (Viking 2008) 1. Eat fruits and veggies, 2. Eat fatty fish or flax, 3. Eat whole grains, 4. Drink 2-4 cups green tea daily, and 5. Add 1 teaspoon turmeric to each meal.



-Natural Health, April 2009



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