

JDI Prospective



Preparing you for the road ahead.

More Employers Use Incentives for Health Management Programs

According to a new report, the number of larger U.S. employers using incentives to promote employer-sponsored health and wellness programs rose from 62 percent to 71 percent between 2007 and 2008. The report, *Employee Health & Productivity Management Programs: The Use of Incentives*, is available for free online and includes fresh data about what programs employers reward, how much they spend and what they expect in return for their investments.

A survey of 225 major U.S. companies employing 7.6 million employees explored employer expectation for return on investment (ROI) for health and wellness programs. It found that of those who have measured, 83 percent of those are seeing program returns of better than break-even.

“More than three out of four major employers are using health and wellness programs in an effort to rein in costs that continue to soar year after year,” says John Engler, president and CEO of NAM. NAM is the nation's largest industrial trade association, representing small, medium and large manufacturers in every industrial sector and in all 50 states. “Employers are keenly interested in innovative ways to lower costs and enhance productivity. Incentives are proving an effective tool to engage employees and keep them interested in these programs.”

(Stephen Miller is an online editor/manager for SHRM.)



It's Time for Back to School Again!

2009 Maximum Contribution Levels for HSAs

Updated information is now available for employers regarding the maximum contribution levels for HSAs per the IRS 2009 limits for Health Savings Accounts (HSAs).

Previously, the maximum contribution levels for HSAs in 2008 for individual coverage was \$2,900, and for 2009 it will

be increased to \$3000. Family coverage for 2008 was \$5,800, and for 2009 it will be increased to \$5,950.

The catch up contribution allowed for those 55 and over in 2008 was \$900, and for 2009 will be \$1000.

(MHM Resources LLC,
www.mhmResources.com)

August 2008

Jordan Dynamics, Inc.

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“Be willing to be wrong about your limits so you can be right about your possibilities.”

Alan Cohen

Employers Can Help Workers Avoid Heart Attacks, Stay Healthy

The death of journalist Tim Russert has helped to focus attention on the role that employers and their corporate HR departments can play in preventing their workers from suffering crippling or fatal heart attacks, according to a leading prevention expert.

Dr. Boyd Lyles, corporate medical director at U.S. Preventive Medicine, says it's not uncommon for heart attacks to strike individuals who seem relatively healthy or who feel good. Some of his suggestions for employers to provide employees with:

- A proactive, employee-friendly portal to preventive health care information and resources.
- Health risk assessments, life-style/behavior education opportunities and guidance for appropriate medical testing.
- Health coaching, either by telephone or Internet. An online "library" that is easily accessible that features publications by the American Heart Association, American Cancer

Society, American Dietetic Association and other recognized health authorities.

Consider providing cardiopulmonary resuscitation (CPR) training for volunteers. Information is available from the American Heart Association).

Also purchasing an automated exter-



CPR Training and purchasing a defibrillator is recommended.

nal defibrillator (AED), and training volunteers in its use (information is available from the American Red Cross).

(Stephen Miller, 7/08, online editor/manager for SHRM)

New Changes in Form I-9

Five documents have been removed from List A of the List of Acceptable Documents:

Certificate of U.S. Citizenship (Form N-560 or N-561)

Certificate of Naturalization (Form N-550 or N-570)

Alien Registration Receipt Card (I-151)

Unexpired Reentry Permit (Form I-327)

Unexpired Refugee Travel Document (Form I-571)

One document was added to List A of the List of Acceptable Documents:

Unexpired Employment Authorization Document (I-766)

(Robert Devine, HRResource.com)

The new I-9 form can be found at: <http://www.uscis.gov/i-9>

Consumerism Counts For Getting Health Care Value

The key to health care consumerism is educating employees to live healthier lives, and to make better health care purchasing decisions. Programs can be designed that use financial incentives that give workers a stake in lowering costs and changing their behavior.

Offer no year-end bonus to employees who have not had an annual physical and taken a health risk assessment. If an employee participates in a health risk assessment, put extra money into his or her health reimbursement account or health savings account. Give a 5 percent reduction in premiums to employees who take three online or in-person health care tutorials per quarter. Incentives to participate in health risk assessments should be valued at \$50 or more to be effective, although once an employee begins participating, this amount can decline.

Design a health care approach based on factors such as employee health needs and income, and determine how much risk your employees can handle. Educate employees, on an ongoing basis, to teach them how these tools can be used to build a "health portfolio" that can improve their (and their families') health. (Nancy C Blough, American Health Data Institute)

DRINK YOUR WATER ON THE ROCKS...

Studies show people who drink water regularly eat 200 fewer calories a day. (Here are some other sneaky tips to get rid of extra calories.) If you make it ice-cold, you may even burn extra calories without trying—researchers in Germany found that drinking six glasses of ice water a day can raise you metabolism by 50 calories. I'll drink (a whole lotta frigid H₂O) to that! (www.realage.com)

August 2008

Sun	Mon	Tue	Wed	Thu	Fri	Sat
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3	4	5	6	7	8	9
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31						

HR Update: IRS Increases Standard Mileage Rate Due to Gas Prices

The Internal Revenue Service announced an increase in the optional standard mileage rates for the final six months of 2008. Taxpayers may use the optional standard rates to calculate the deductible costs of operating an automobile for business, charitable, medical or moving purposes.

The rate will increase to 58.5 cents a mile for all business miles driven from July 1, 2008, through Dec. 31, 2008. This is an increase of eight (8) cents from the 50.5 cent rate in effect for the first six months of 2008, as set forth in Rev. Proc. 2007-70.

In recognition of recent gasoline price increases, the IRS made this special adjustment for the final months of 2008. The IRS normally updates the mileage rates once a year in the fall for the next calendar year.

"Rising gas prices are having a major impact on individual Americans. Given the increase in prices, the IRS is adjusting the standard mileage

rates to better reflect the real cost of operating an automobile," said IRS Commissioner Doug Shulman. "We want the reimbursement rate to be fair to taxpayers."

While gasoline is a significant factor in the mileage figure, other items enter into the calculation of mileage rates, such as depreciation and insurance and other fixed and variable costs.



IRS increases standard mileage rate

The optional business standard mileage rate is used to compute the deductible costs of operating an automobile for business use in lieu of tracking actual costs. This rate is also used as a benchmark by the federal government and many businesses to reimburse their employees for mileage.

The new six-month rate for computing deductible medical or moving expenses will also increase by eight (8) cents to 27 cents a mile, up from 19 cents for the first six months of 2008.

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