Are your employees wise health care consumers?  
Empower your employees to take charge of their health and medical care. We have the resources to educate your employees on health care consumerism—and save you money.

Are your employees getting the most out of your benefits program?  
We have memos, flyers, articles and emails to help you announce and explain any new or existing benefit offerings.

Does your current broker provide you employee health and wellness communications?  
We offer monthly newsletters with timely wellness updates, tips and advice designed to keep your employees healthy and productive.

Are your employees spending valuable work time creating employee communications?  
Save time and money by making use of our easily customizable documents.
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Effective employee communication is a vital aspect of the employer-employee relationship. It shows employees that they are valued by the company; conversely, lack of communication can make them feel underappreciated, fostering discontentment and low morale. With all the possible channels for communication today, there are plenty of opportunities to supply employees with timely and accurate company news and information.

**Mediums for Employee Communication**
In today’s technology age, the communication options are seemingly endless. However, it’s important to balance technological channels with face-to-face contact, so that executives and managers stay visible and accessible to employees.

Examples of technological communication channels:
- E-mail
- Videos (online or broadcast on televisions around the building)
- Blogs (written by CEOs or other executives)
- Podcasts
- Intranet
- Hotline telephone number for emergencies or important announcements
- Newsletters
- Bulletin boards (online or physical)

Examples of face-to-face interactions:
- Town hall meetings

**When to Communicate with Employees**
Communication is important on several levels, ranging from groundbreaking company information to day-to-day interaction.

- Company or department-wide meetings
- CEOs or executives walking around chatting with employees
- One-on-one meetings between employees and their direct supervisor

- Significant news: This includes layoffs, mergers/acquisitions, management changes, new product announcements, bankruptcy, organizational crises and company re-organization. It is essential to inform employees of such news promptly, truthfully and transparently. Nothing hurts employee morale and loyalty more than hearing about something on the morning news rather than from their employer.

- Quarterly and yearly goals, initiatives and achievements: Give employees access to company sales data, upcoming and ongoing goals or initiatives, and details on the future direction of the company. They want to know that they are working for a healthy, financially solvent company, and they likely will be interested to hear what direction decision makers are taking the company.

- One-on-one meetings: All employees should have the opportunity to meet one-on-one with their immediate supervisor periodically to discuss expectations, current projects and concerns or questions on either end.

- Praise and recognition: Employees want their hard work to be recognized, so make sure your management team finds ways to praise large accomplishments of teams or individuals. Whether it’s a personal e-mail, an in-person handshake or an announcement on the company intranet, don’t let employee achievement go unnoticed.
Benefits Communication with Social Media

Whether it is promoting open enrollment, explaining plan changes or educating on how to use benefits, communicating benefits information to employees is a perennial challenge for employers. A fast-growing trend among leading companies is to include social media in their benefits communication strategy to extend their reach.

The benefits of social media

Social media provides potential solutions to some of employers’ toughest benefits communication challenges.

• One difficulty employers have is reaching a diverse audience of employees. Social media helps companies expand their reach. Though some employees may still expect printed materials, many would prefer reading a post online or watching a video. Plus, considering the amount of personal time employees spend daily on social networks, it makes sense to target them there, too.

• Budget can be another hurdle for benefits communication efforts and social media is a way for employers to do more with less.

• Benefits information can be overwhelming and complex, making some employees more likely to gloss over or ignore it. Using social media, such as posting videos to Facebook or tweeting reminders, makes benefits information more relatable and personable—and employees are more likely to pay attention and understand.

• Benefits communication must encompass many topics. Employers need to promote open enrollment, educate employees about plan changes, explain how to use the plan, promote consumerism and more. Social media helps break down this overload of information into easy-to-digest posts and reminders—in a place employees are already spending time.

• Posting updates year-round can provide valuable reminders to employees about using their benefits wisely.

• Social media offers two-way communication, so employees can easily ask questions about their benefits or interact with other employees.

“Social media provides solutions to some of the biggest benefits communication challenges.”
Developing a Benefits Communication Program

The process of creating and delivering a manageable and effective benefit communication program can be a time-consuming undertaking. Streamline your success with these best practices.

Know what benefits your organization provides and how they work:
- Make an inventory of dates, contracts and other administrative information for all contracts and plans.
- Create or utilize a comparison of benefits features and costs for each plan you offer.
- Consider your benefits documents from varying perspectives, such as the company lawyer, a judge and jury, employees, employees’ beneficiaries and the press.

Know how your employees feel about your benefit program:
- Ask them how they feel and let them know you are sincere in your desire to know and meet their needs.
- Analyze reports from your providers.
- Study actuarial and provider research.

Understand benefits communication responsibilities and organize yourself:
- Develop a plan that includes required, as well as optional communications that may be helpful.
- Keep employees and beneficiaries informed of changes to their benefits, and explain confusing terms and features of the plans.

Prepare your benefits communication plan of action:
- Determine who will prepare your benefit communications and the costs involved.
- Construct a data sheet to be used for planning, preparing and delivering your communications.
- Designate responsibilities for the preparation of each communication. Be sure to consider both internal and external assistance.

Select, prepare and distribute communications to fit corporate objectives and employee needs:
- Target segments of employees who would most profit from specific features of a benefit by sending tailored communications.
- Decide what type of communication will be most appropriate for relaying messages to employees.
- Determine who will manage the production process of writing, editing and designing communications.

Sell your communication plan to your manager:
- Determine HR and other benefit staff productivity loss due to employee confusion about their benefits resulting from a lack of clear communication of benefit information.
- Set measurable objectives for how much money and time your communications will save.
- Present your communications plan and implementation schedule
- Prioritize compliance with government regulations and clarification of complicated issues, procedures and terms.

Evaluate the effectiveness of your benefits communications:
- Survey employees and provide feedback surveys.
- Establish and monitor indicators of behavior after communications are distributed.
- Revise your communications to meet realistic goals and expectations, your employees’ needs, your communication plan objectives and your organization’s requirements.
Consumer-Directed Health Care – Employee Communication Timeline: HSAs

**WEEK 1**

**Preparation Phase**
1. Check with vendor and see if minimum participation level is required.
2. Train the Trainer: Present to HR and senior leadership.

**WEEK 2**

**Announcement / Awareness Phase**
3. Communication from leadership to all employees on new benefits strategy; send out HSA Announcement Letter.
4. Present to key management, opinion leaders and early adopters.
5. Brainstorm with company leaders, HR, payroll and work team leaders on the best ways to promote HSA to employees.
6. Determine employee groups.

**WEEKS 3 & 4**

**Education Phase**
7. Use email announcements, poster series and employee pieces to educate employees on HSA features.

**Employees will generally fall into one of the following groups:**
1. Single, young, no dependents, in good health, medical expenses tend to be low
2. Families, married with or without children, people with poor health histories, their biggest fear being a medical catastrophe equaling a financial one
3. Higher income, financial stability, less concerned on a day-to-day basis about health costs; looking to maximize retirement investments

**Related Templates:**
- Understanding an HSA
- Consumer-Driven Health Care – Creating Choices For You
- Invest in Your Future: HSAs
- FAQs About HSA Plan Usage
- 10 Reasons to Love an HSA
WEEKS 5 & 6

Employee Buy-In Phase

- One-on-one is best
- Presentations
- Sell from the bottom up

WEEKS 7 & 8

Open Enrollment Period

9 - Set up enrollment deadline

2 WEEKS PRIOR TO GOING LIVE

MONTHLY

Vendor to provide new customer “Getting Started” guide

8 - Market Key Selling Points:

1) Money saver (Groups 1 & 2)
2) Tax saver (all groups, especially 3)
3) Money in their pocket (all groups)
4) Improved retirement account (Groups 2 & 3)
5) Portable (Groups 1 & 3)

Related Templates:

- HSA Eligible Expenses
- HSA Ineligible Expenses
- Frequently Asked Questions About HSA Plan Usage
- HSA Examples
- HSA Case Studies
- HSAs and Retirement
- 5 Tips to Maximize Your HSA
The most common firework injuries are burns, with hands and fingers the likeliest places to be harmed.

Firework Safety

As warmer weather arrives and Canada Day approaches, fireworks may be part of your various summer celebrations. While the bright colours and flashing lights of fireworks are a great addition to a summer party, make sure you use common sense and a few basic safety guidelines to keep the fun from turning into a fire or injury.

- Buy fireworks from a reputable source; don’t alter them and don’t use homemade fireworks.
- Municipalities have different rules for fireworks, including when you are allowed to launch them and which types are legal. Consult your local fire department for more information.
- Follow local laws when shooting and report any illegal explosives.
- An adult should supervise all fireworks. Children under 18 should not handle them.
- Use fireworks outside in a clear area away from buildings, vehicles and animals.
- Have water buckets or a hose nearby.
- Soak duds and spent fireworks in water before disposing of them in the trash.
- Never consume alcohol before shooting fireworks.
- Light fireworks one at a time.

Simple Steps to Cyber Security

Recent Internet bugs and vulnerabilities have had a widespread impact, compromising the security of computers as well as personal information you may enter online.

Although you can’t stop criminals from attempting a cyber attack, you can take several steps to reduce your risk of having your personal information stolen, misused or deleted. Start by using strong passwords, avoiding malware and viruses, and protecting yourself against scams and security breaches.

**Password security**
- Do not use the same password for multiple accounts, especially important accounts such as online banking or an online store with your credit card on file.
- Passwords should not be a word found in the dictionary or a combination easily guessed by a friend; be creative and mix up letters, numbers and symbols to make a strong password.
- Passwords should be periodically changed, especially in the wake of the Heartbleed bug that left much encrypted information vulnerable to exploitation.

**Malware**
- Don’t click on links or download attachments in unsolicited emails.
- Don’t download anything from sites you don’t trust.
- Don’t enter personal information on a website if you clicked on a link; instead, type the URL into the address bar to make sure you go to the site you want.

**Scams and other security breaches**
- Never email personal information on an unsecured Wi-Fi network; the network can be hacked and the information accessed by unauthorized users.
- Don’t disclose private information unless necessary, and always verify the source if asked to input sensitive information into a website or email.
- Before entering credit card numbers or other payment information when shopping online, double-check that you’re on the website you think you are and check the URL for “https,” which is a general indication that the page is encrypted for your security. Some browsers also display a “lock” icon to indicate that a website is secure.
These days, you may feel overwhelmed with all the health information available to you. However, there are really only a few basic tips to keep in mind for your optimal health.

Follow these simple suggestions and you should be well on your way to living a happy and healthy life!

**Everyday Health and Wellness**

**Eat Healthy**

Your body needs the right vitamins, minerals and other nutrients to stay in good shape. A healthy diet means you are eating fruits, vegetables, whole grains, low-fat milk products, fish, poultry, lean meats, eggs, beans and nuts. Stay away from cholesterol-laden items, excessive sodium and added sugars. It is also important to avoid trans and saturated fats.

A healthy diet can protect you from heart disease, bone loss, Type 2 diabetes, high blood pressure and some cancers, such as colorectal cancer. Making small changes in your eating habits can make a big difference in your life. Here are some tips and tools to get you started:

- **Keep a food diary.** Knowing what you eat will help you to make changes. Starting today, write down when you eat, as well as what, how much, where and how you feel when you eat (for instance: 3:30 p.m., two cookies, at work, feeling stressed). Identifying your eating habits can help you make changes.

- **Plan ahead.** If you plan your meals for the week, you can save time and money.

- **Shop smart at the grocery store.** The next time you need to go shopping, eat a snack beforehand. Always use a shopping list and choose 100 percent whole wheat or whole grain bread and crackers. Buy a variety of colorful fruits and vegetables.

- **Read the nutrition facts label.** Look at the serving size, and try to keep saturated fat, trans fat, cholesterol and sodium at 5 percent of your recommended daily value (DV) or less. Select foods that have 20 percent or more DV of fiber, iron, calcium, potassium, and vitamins A and C.

- **Eat healthy away from home.** Choose fat-free or low-fat milk, water or diet drinks. Opt for steamed, broiled or grilled dishes, and ask for your dressing or sauce to be “on the side.”

- **Cook at home.** This will save you a lot of money – and calories!

**Get Moving**

Build physical activity into your life. Start at a comfortable level, and once you get the hang of it, add a little more activity each time you exercise. You should
Understanding Voluntary Benefits

You know the importance of having health care coverage and a 401(k), but are you taking advantage of all the benefits offers? Voluntary benefits are additional benefit options offered through the company. Unlike traditional benefits like health coverage, employees are responsible for paying most or all of the cost of these voluntary options.

What's the Advantage?
You may wonder - if you're responsible to pay, then why elect any voluntary benefits? There are several advantages.

Lower Price
If the benefit in question is something you are planning to purchase for yourself regardless, then it is probably more cost-effective to purchase through . The group rate we can secure is generally lower than what you'd pay buying individually from an insurance company.

Convenience
When you elect a voluntary benefit option through our open enrollment, your premium is paid through convenient payroll deductions just like your other benefits (and you receive the same benefit of pre-tax payroll deductions). Plus, you can skip the hassle of shopping around to find and purchase a plan – simply elect what you need during enrollment time.

Protect Yourself and Your Family
Many of these types of insurance may seem unnecessary, but they are designed to protect you in the event of an unexpected illness, accident, death or other event. For instance, you may be skeptical about needing disability insurance, but consider if you could afford to be disabled and without a paycheck for weeks or months, plus having medical bills to pay? Paying a small premium now can help protect you financially.

Common Types
There are a variety of voluntary benefit options; some of the common ones include:

Unlike traditional benefits such as health coverage, employees are responsible for paying most or all of the cost of voluntary benefits.

- Life Insurance – employees can typically elect up to a certain amount without needing to go through medical underwriting
- Vision Insurance – typically includes free annual eye exam and discounts on glasses and contacts
- Dental Insurance – generally covers preventive services and offers a discount on other treatments
- Long-Term Care Insurance – covers the care people need when they have lost the ability to perform certain daily activities (care that may not be covered under Medicare or Medicaid)
- Short-Term Disability – covers a percentage of lost pay due to time away from work because of a disability, generally up to three or six months
- Long-Term Disability – covers care needed over a longer period of time, for injuries that could affect someone for years
- Accidental Death & Dismemberment – coverage in case an employee dies in an accident or loses a limb, vision or hearing.
Benefits Snapshot

Our employees are our most valuable asset. That’s why at [Company Name] we are committed to a comprehensive benefit program that helps our employees stay healthy, feel secure and maintain a positive work-life balance.

Below is a snapshot that provides you with the monthly deductible for each benefit we offer.

<table>
<thead>
<tr>
<th>Type of Benefit</th>
<th>Coverage</th>
<th>Monthly Deduction</th>
</tr>
</thead>
<tbody>
<tr>
<td>Medical Insurance</td>
<td>Employee</td>
<td>{Insert Amount}</td>
</tr>
<tr>
<td></td>
<td>Employee + 1</td>
<td>{Insert Amount}</td>
</tr>
<tr>
<td></td>
<td>Family</td>
<td>{Insert Amount}</td>
</tr>
<tr>
<td>Dental Insurance</td>
<td>Employee</td>
<td>{Insert Amount}</td>
</tr>
<tr>
<td></td>
<td>Employee + 1</td>
<td>{Insert Amount}</td>
</tr>
<tr>
<td></td>
<td>Family</td>
<td>{Insert Amount}</td>
</tr>
<tr>
<td>Vision Insurance</td>
<td>Employee</td>
<td>{Insert Amount}</td>
</tr>
<tr>
<td></td>
<td>Employee + 1</td>
<td>{Insert Amount}</td>
</tr>
<tr>
<td>Group Life Insurance</td>
<td>Employer</td>
<td>Employer Sponsored</td>
</tr>
<tr>
<td>Accidental Death and Dismemberment</td>
<td>Employer</td>
<td>Employer Sponsored</td>
</tr>
<tr>
<td>Long-term Care</td>
<td>Employee</td>
<td>Employer Sponsored</td>
</tr>
</tbody>
</table>
Understanding a Health Savings Account

What is a health savings account?

Otherwise known as an HSA, a health savings account can be funded with your tax-exempt dollars, by your employer, by a family member or by anyone else on your behalf. Dollars from the account can help pay for eligible medical expenses not covered by an insurance plan, including the deductible, coinsurance, and even health insurance premiums, in some cases.

Who is eligible for an HSA?

Anyone who is:

- Covered by a high-deductible health plan (HDHP);
- Not covered under another medical plan that is not an HDHP;
- Not entitled to (eligible for AND enrolled in) Medicare benefits; or
- Not eligible to be claimed on another person’s tax return.

What is a high-deductible health plan (HDHP)?

A high-deductible health plan is a plan with a minimum annual deductible and a maximum out-of-pocket limit as listed below. These minimums and maximums are determined annually by the Internal Revenue Service (IRS) and are subject to change.

<table>
<thead>
<tr>
<th>Type of Coverage</th>
<th>Minimum Annual Deductible</th>
<th>Maximum Annual Out-of-Pocket</th>
</tr>
</thead>
<tbody>
<tr>
<td>Individual</td>
<td>$1,250 ($1,300 for 2015)</td>
<td>$6,350 ($6,450 for 2015)</td>
</tr>
<tr>
<td>Family</td>
<td>$2,500 ($2,600 for 2015)</td>
<td>$12,700 ($12,900 for 2015)</td>
</tr>
</tbody>
</table>

How does an HSA work?

Part 1: Qualifying High-Deductible Health Insurance Plan

Provides health care benefits after the deductible has been met.

Part 2: Health Savings Account

Pays for out-of-pocket expenses incurred before the deductible is met.

A health savings account can be funded with your tax-exempt dollars, by your employer, by a family member or by anyone else on your behalf.

What are the steps in an HSA?

1. Employee, employer, family member and/or someone else funds the employee’s HSA account.
2. Employee seeks medical services.
Be a Wise Health Care Consumer

25 Ways to Reduce Your Health Care Costs

The way we purchase health care is unlike most other purchases we make. Many Americans will search through a newspaper for a coupon that saves them 50 cents at the local supermarket. However, when it comes to health care—a far more complex and expensive service—we rarely ask questions or consider all the options that could save us time and money.

Learn to shop for value when it comes to health care. With little effort you can save thousands of dollars on your medical bills.

1. **Let’s make a deal.** Ask your doctor, hospital or dentist if they will accept less. Studies show that the majority of individuals who bargain succeed.

2. **Know how much it costs.** You will be better armed to negotiate discounts when you know the real costs of care. You can find rates on the websites of large insurers like UHC, Cigna and Aetna.

3. **Pay in cash.** You can routinely save up to 10 percent on your bill by paying in cash up front, and often much more than that. Doctors lose thousands of dollars every year on credit card processing fees, unpaid bills and collection fees.

4. **Look at your bill closely.** You will often find mistakes. Keep track of your visits, tests and medications, and compare them against your bills. Request a corrected bill if you find an error and notify your insurance company.

5. **Follow instructions.** Follow your health care provider’s instructions for medications. Most medications work most effectively when they are used according to doctor’s instructions. Ignoring instructions could result in additional prescription costs, extra trips to the doctor or even hospitalization.

6. **Visit a retail health clinic.** Retail health clinics are growing in number. They are popping up in high-traffic retail outlets in metropolitan areas around the country. While these clinics lack the personal nature of seeing a family physician who knows your complete medical history, their appeal is the convenience and low prices.

7. **Stay in-network.** Your medical costs can increase greatly when you visit a provider not in your plan’s network. Make sure your primary care doctor and any specialists you may need to see are in your network whenever possible.

8. **It doesn’t hurt to ask.** If you must see a specialist who isn’t within your network, call your insurance company’s pre-certification department and explain why you must use an out-of-network specialist. You can often get your insurance company to agree to pay in-network rates in order to avoid the expensive appeal process. If that doesn’t work, ask your specialist to accept the in-network rate.

9. **Understand what treatment your plan covers.** Are you paying for chiropractic care, massage therapy or acupuncture? Check your insurance company’s website or call their customer service line to make sure you aren’t needlessly paying for health care that is covered by your insurance.

10. **Stay insured.** Generally it is cheaper to stay on your employer’s plan rather than going on your own if you are considering leaving your job in the next year, make the change to the lowest-cost plan during your open enrollment period. After you quit, COBRA allows you to stay on your employer’s health plan for up to 18 months. If you elect COBRA coverage, you pay 100 percent of the premiums, including the share the employer used to pay, plus a small administrative fee.

With these 25 tips, you can learn to shop for value to get the most out of your health care dollars.