

Health Care Coverage Options

Open enrollment season is right around the corner. And with health care reform dominating public media, concerns about health care options, costs and coverage are front and center for most employees.

Employers not only need to balance cost and benefits of various coverage options, but must ensure that their employees fully understand the value of those benefits and know how to use them wisely. Employees who make the best choices save money for employees *and* employers, and enhance morale.

Generating Interest Is Essential

Generating interest among employees during open enrollment season is critical. Karen Hopkins, CEO of The Hopkins Group, in Dallas, points out that health care premiums and costs for companies continue to escalate each year, and will soon reach a level difficult to support. "Employers are looking at such options as refusing to cover an employee's spouse who works for another company that provides benefits, higher deductibles and

wellness plans," she says.

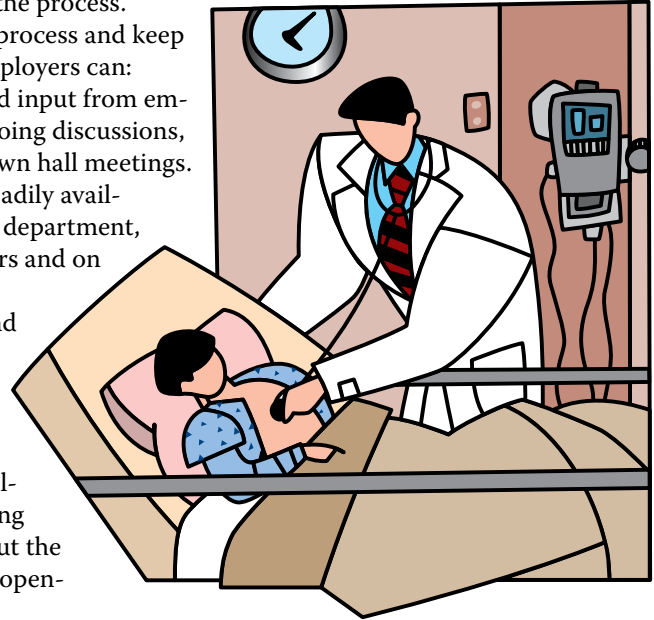
It's a delicate balance, since benefits are critical factors to employees in selecting an employer as well as choosing to stay with an employer. Making sure that employees are making informed choices is a key part of the process.

To help manage the process and keep employees engaged, employers can:

- Generate interest and input from employees through ongoing discussions, polls, surveys and town hall meetings.
- Make information readily available through the HR department, supervisors, managers and on company intranets.
- Provide managers and supervisors with the information they need to respond to employee questions.
- Make health and wellness a topic of ongoing discussion throughout the year, not just during open-enrollment season.
- Offer incentives to employees who

forgo health care coverage if they are adequately covered through some other means.

- Consider outsourcing benefits administration. ▲



For More Information:

Facts on Health Care Insurance Coverage

<http://www.nchc.org/facts/coverage.shtml>

Benefits Outsourcing

<http://moss07.shrm.org/hrdisciplines/benefits/Articles/Pages/BenefitsOutsourcingEasesOpenEnrollmentPain.aspx>

Financial Incentives for Healthy Behaviors

<http://www.kff.org/healthreform/upload/7954.pdf>

Managing Health Care Benefit Expense

<http://www.mercer.com/referencecontent.htm?siteLanguage=100&idContent=1328320>

FLEX-TEMP
EMPLOYMENT SERVICES INC.
FOR ALL YOUR FLEXIBLE EMPLOYEE NEEDS

1514 Farwell St.
Sandusky, OH 44870