



eNEWS TO SEE FROM CBG

Your partner in healthcare

December 2007 - Volume 1, Number 7

In This Issue

- Analysis – Many Companies Tighten Up Health Benefits
- An Article for Everyone – Employers tell Workers to get Health or pay up
- Exercise – Finding Time for Fitness During the Holidays
- Nutrition – Healthy Holiday Party Tips

Healthcare Related Links

<http://www.thecommercegroup.com/WebExchange/>
Full access to all of your medical claim information through CBG.

<http://www.americanheart.org>
Information about cardiovascular disease and stroke prevention.

<http://www.lungusa.org>
Information about lung disease and promotion of lung health. Links to your state smoking cessation programs.

<http://diabetes.niddk.nih.gov>
Information about diabetes control, prevention and kidney health.



Analysis: Many Companies Tighten Up Health Benefits

The rising cost of health care is causing many employers to re-consider health care coverage offerings. Only 40% of workers elect to make changes to or even re-confirm their coverage on an annual basis. The assumption is that the status quo is okay. Employers are paying a hefty premium for benefit coverage and want their employees to understand and value the benefit offerings.

Employers have made modifications to plan design to help control costs but now they are looking for ways to further reduce costs without jeopardizing benefits. Dependent Eligibility is becoming a huge issue for employers. The goal is to reduce costs by eliminating dependents that **are not eligible** for coverage under the plan.

There are many ways to help manage your health care dollar, from Medical Bill Audits, Eligibility Audits, and plan modifications. Now is the time to start considering what changes you will make for the coming year.

An article for everyone – Employers tell Workers to get Healthy or Pay up.

In an effort to motivate workers to kick bad habits, companies are hitting them where it hurts, in their wallets. Employers who provide health insurance often use incentives to encourage workers to participate in wellness programs, such as smoking-cessation courses.



Now some employers are wielding the stick as well as the carrot. Employees who are overweight, smoke, or have high cholesterol, for instance, and who don't participate in wellness programs, will pay more for health benefits. 'The bottom line is that employers want to see results', says Tom Parry of Integrated Benefit Institute. These efforts are not without precedence. The Chicago Sun Tribune, Clarion Health, and Kellogg have all started similar programs.¹

¹ New York Times, December 4th, 2007

December is National Safe Toys and Gifts Month

Tips for choosing Safe Toys and Gifts

1. Avoid Toys with Sharp Points or Edges
2. Avoid Toys with Strings or cords longer than 7 inches
3. Avoid electrical toys with heating elements for children under 8
4. Purchase a small parts tester to see if toys or parts present a choking hazard
5. Use mylar balloons instead of latex to avoid choking and latex allergies

DID WE MISS SOMEONE?

To begin receiving your Newsletter today, contact us at:

Commerce Benefits Group
800.223.9941

sales@commercebenefitsgroup.com



Commerce Benefits Group

Now more than ever employers need to focus on cost containment measures where they can. These measures allow employers to reduce costs and improve the overall health and wellness of their employees

Exercise – Finding Time for Exercise During the Holidays

Lets face it, we are going to have parties, dinners, and other events to attend this Holiday Season where we eat entirely too much. All is not lost. By following the tips below you can get the most out your 30 minute workout



- Combine upper and lower body exercises to cut your workout time
- Perform compound exercises, those using several muscle groups at the same time.
- Circuit or interval train to get the most out of your workout.
- Use rest time to work alternate muscle groups
- Increase your intensity or pick up your pace during exercise

If you follow these tips during the Holidays you will be able to fit your workouts into a shorter time period. These same tips can be used throughout the year when you are short on time.

Nutrition: Healthy Holiday Party Tips

The party season is upon us. There are several tips you should follow in order to minimize weight gain and to feel better in general. Most events you attend will have health alternatives you need to know what they are and search them out.



1. Drink low calorie drinks like holiday tea or diet soda
2. Make your first stop the vegetable tray
3. Don't eat greasy finger foods in lieu of the main course
4. Look for protein rich items like chicken or lean meat and fill up on those
5. Avoid the dessert tray