

HEALTH WEALTH

Healthy employees lead to lower health insurance premiums. Following these basic rules can help your employees achieve wellness.

- Don't smoke.
- Maintain a healthy weight.
- Eat five or more servings per day of fruits and vegetables.
- Exercise at least 30 minutes, five times a week.

For online, interactive resources, visit www.pacificare.com

TYPES OF TRAINING OFFERED

| | |
|-------------------|-----|
| OFFSITE CLASSROOM | 74% |
| COMPUTER-BASED | 68% |
| WEB-BASED | 64% |
| CD-ROM | 38% |
| AUDIO/VIDEOTAPE | 25% |

Source: Customer Service Advantage, December 16, 2005

HIRING THE RIGHT EMPLOYEES

Is your workforce full of friendly, motivated employees who work well together? If not, you may need to take a look at your hiring practices to make sure you are finding the right people for the right jobs. Here are some pointers on finding the best fit when adding employees to your team.

Include a brief description of why someone would want to work at your company in the job posting. This will give the prospect an idea of what your company does, while letting the public in general know that your company is a good place to be.

Find your target audience. Don't just advertise everywhere. Find out the newspapers or websites where people in your field would be looking.

Have an interviewing plan. Look at the candidate's resume or application in advance of interviewing and know what kind of worker and experience you are

looking for. Have specific questions ready that you plan on asking all of the applicants.

Train your managers on how to find the right employees. This process includes creating job descriptions, attracting applicants, interviewing and evaluating potential employees, making offers, and orientation to the company.

Once you hire your dream employee, make sure to set him or her up for success by providing orientation and training on how your company does the job.

Source: www.managementresources.com

TERMINATING EMPLOYEES WITH NEXTEP

It is now more important than ever to let Nextep know immediately when an employee is no longer working for you.

Texas Senate Bill 51 (SB51) has gone into effect as of January 1, 2006, regarding termination of an employee's benefits. According to this law, employers must let the insurance company know of an employee's termination within the same month it occurred. If the notification comes too late, then the employer will be responsible for the full premium payment for the next month.

For example, if you terminate an employee on Feb 12, but Nextep and the insurance companies are not notified until March 1, then your company is responsible for paying that employee's full premiums for the entire

month of March. Even if Feb 12 is written on the termination form, if it is received on March 1, your company will still be responsible for the premiums since we were not notified in a timely manner.

As a reminder, Nextep must be notified of an employee termination **within 24 hours** by faxing the employee separation form to us at 888-811-5161. We in turn notify the insurance companies of the employee's termination. Because SB51 is law, Nextep will have no choice but to charge the company the full premiums if we are not notified in time of an employee's termination.

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