

May Launch for Healthy NY Upstate Pilot Project



Governor Paterson announces Healthy NY Initiative.

Benefit Specialists of NY, a wholly owned subsidiary of the Greater Syracuse Chamber of Commerce, is proud to introduce *Healthcore* to the Central New York region. *Healthcore* is an initiative of Healthy NY, a New York State Insurance Department program that provides affordable health insurance coverage to working individuals, sole proprietors and small businesses.

Compared to typical commercial products, *Healthcore* expands the affordability of health insurance through a subsidy program sponsored by New York State. If you qualify for *Healthcore* you qualify for a minimum 15 percent reduction off the premium.

Awareness of your individual health condition is important in controlling current and future health conditions and consequences. By taking an online and confidential Health Risk Assessment, you will qualify for an ADDITIONAL five percent reduction off the premium.

Healthcore will help New Yorkers reduce the risk associated with the consequences of not having adequate health care coverage by providing:

- Access to affordable benefit packages, preventive care and wellness programs;

- Easy plan enrollment;
- The education and information to help individuals effectively navigate the health care system and the ability to make informed decisions about your health and future.

Paul Muoio, president of Benefit Specialists, stated that the pilot project represents a great opportunity for the uninsured who qualify to obtain affordable health care coverage. In addition, the project will help individuals and businesses better understand how to protect not only their health but also their financial assets. Education, outreach initiatives and community advocacy strategies will be integral aspects of the project.

Healthcore will be offered on a limited basis in Cayuga, Cortland, Herkimer, Jefferson, Lewis, Madison, Oneida, Onondaga and Oswego counties.

Healthcore

A Healthy NY Initiative

There are eligibility requirements to enroll in the *Healthcore* products. For more information about *Healthcore*, please visit HNYHealthcore.com, or call (877) 427-6901.

UnitedHealthcare will be the provider of the health insurance products and are pending NYS Insurance Department approval. *Healthcore* is expected to be available for a May 1, 2009 effective date.

Health & Wealth Management – April Is Wellness Month

HEALTH Benefit Specialists with the assistance of Loretto nurses will be offering free blood pressure and blood sugar screenings at this year's Chamber Business Show on April 2, and again on April 8 at the WISE conference. Visit us at our booths and help us promote good health.

WEALTH Visit the Donahue Financial Management booth at the Chamber Business Show on April 2 to see how DFMG can help with your blood pressure levels.

KNOW YOUR NUMBERS

Classification of Blood Pressure systolic/diastolic

- Normal <120/ <80
- Prehypertension 120-139/or 80-89
- Hypertension stage one 140-159/or 90-99
- Hypertension stage two >160/or >100

Blood Sugar

- A blood test can tell if you are prediabetic
- If your fasting blood sugar levels are between

100 and 125 milligrams per deciliter, you have prediabetes

- Symptoms: feeling thirsty, urinating more often, feeling very hungry, and blurred vision

Lipids: Triglycerides

- Normal <150mg/dl
- Borderline high 150-199 mg/dl
- High 200-499 mg/dl
- Very high > 500 mg/dl

Health Care? Expertise matters

There is now a major focus on health care and health insurance at all levels of government. Every day there seems to be a new idea or new legislation intended to solve the issue of health care and health insurance access and affordability.

“Everyone needs medical care sometime, and the most common way to pay for it is through private health insurance coverage. While most Americans have some type of private coverage, the different types of insurance and how they work can be confusing and difficult to understand.

“When you need to purchase health insurance, turning to a local insurance agent or broker is always a smart first step. Whether you’re looking at health, dental, disability or long-term care, your agent or broker will help you identify the benefits that will satisfy your individual needs or the needs of your company. They not only look out for your bottom line, but they also work to make sure you get the products that are right for you.

“Professional health insurance agents and brokers provide the expertise you need to make the right choices. They are experts who:

- know the market—by distinguishing the best products from the merely adequate
- know the law—by reviewing state and federal

legislation and regulations that impact the sale of health insurance products

- know the industry—by completing stringent licensing requirements and continuing education courses

“Your health insurance agent will help you:

- review your unique needs
- learn about different insurance companies and types of coverage that can satisfy your specific concerns
- ease the burden on your time by doing the “legwork” for you
- get the most from your coverage after you’ve bought it

“Independent agents and brokers work for you—not any one insurance company. This ensures that your ongoing needs are their priority.”*

The National Association of Health Underwriters (NAHU) is a group of health insurance professionals whose primary goal is to support and promote access to affordable health insurance. Benefit Specialists of NY is a proud and active member of the Greater Central New York chapter of NAHU. For more information please refer to NAHU.org.

**Content from the National Association of Health Underwriters Web site at NAHU.org.*

“Navigating” Series Kicks-Off with “Healthy Employees, Healthy Business”

On Thursday, March 5, Loretto, Benefit Specialists of New York and Donahue Financial Management Group launched their first seminar, “Healthy Employees, Healthy Business,” part of the group’s, 2009 “Navigating the Road Ahead” mini-series at the Greater Syracuse Chamber of Commerce.

Loretto Vice President for Human Resources Kevin Brogan discussed Loretto’s leadership development and how it’s W.A.V.E. (Working to Appreciate and Value Employees) committee helps to empower employees to address issues that are important in the workplace such as communication, recognition, wellness, events, and charitable giving.



Pictured from left to right is Sandy Pinckney, Loretto registered nurse; Mary Jo Weinheimer, Loretto nurse practitioner; Donna Herlihy, Donahue Financial Management Group; Jeannette Jones, Benefit Specialists of NY; Joyce Garee, Loretto supervisor of recruitment and retention; and Kevin Brogan, Loretto vice president for human resources.

Joyce Garee, Loretto supervisor of recruitment and retention, then outlined some of the initiatives Loretto has implemented to become an employer of choice including its benefits, continuous improvements and future goals. Garee also explained that careful attention to employee retention is essential in protecting a company’s bottom line because it saves time, training and money.

Loretto Registered Nurse Sandy Pinckney and Loretto Nurse Practitioner Mary Jo Weinheimer emphasized the

importance of employee health and wellness in the workplace. Together they illustrated employee wellness programs such as meditation, hypnosis for smoking, relaxation, weight loss, yoga and blood pressure screenings.

Disability Income Insurance: Who needs it?

Simply stated, you do.

Contrary to popular belief, the younger you are, the more likely you are to be out of work with a disability for at least three months before you reach age 65.¹

Here's another fact: Most people are disabled by an illness, not an injury.²

And the most surprising fact of all: You are more likely to be disabled during your working years than you are to die.³ Yet most people own a life insurance policy, but do not own a disability insurance policy.

Unfortunately, most people don't fully appreciate the value of personal disability insurance until it's too late to buy their own policy. That untimely realization can be financially devastating. One more fact: 48 percent of all home foreclosures are the result of disability.⁴

Now that you've digested a few eye-opening truths, think about what you might do to stay ahead of the curve.

First, assess your financial position. How long would your savings cover your expenses? Do you really want to use your savings to pay monthly bills?

Next, if you belong to a group disability plan, check the coverage. Will you receive benefits if you're unable to work in your own occupation, or must you be unable to work at any job to receive payments? Does your policy cover you if you are only partially disabled? Do you have the power to keep it in effect, or does your employer hold all the cards? If you leave your position, will you still have coverage?

Group disability coverage is better than no coverage, but individual disability coverage is far better, particularly if you customize the coverage to match your needs.

For example, if you're just beginning your career and anticipate that your income will rise dramatically, you should consider purchasing a future increase option rider. Build in the option to purchase additional coverage as your earnings increase—without worrying whether a change in your health will negatively affect your coverage.

Make sure you can lock in the price. Look for coverage that's "guaranteed renewable to age 65 and conditionally renewable for life." Typically, that means that the coverage—and the premium—renew, as is, every year until you reach 65. After that, you may have to pay a higher premium, but you'll still be able to carry the insurance as long as you're working full time.

Probably most important, be sure to select an "own-occ" (own occupation) policy... one that pays benefits if an injury or sickness prevents you from performing the material and substantial duties of your own occupation. This is especially important to highly trained, highly compensated professionals, executives and business owners.



Most people are disabled by an illness, not an injury.²

Imagine what would happen to this professional's practice. Revenue is at a standstill, but the landlord still wants the office rent. The office manager still wants a paycheck. If you own a business or share a practice, you want to look for business overhead expense insurance as an extension of your individual disability-protection planning. It can cover the bills when you can't.

There are other features you'll want to consider, too...

A non-cancellable policy means you can't be dropped from the policy even if your medical condition changes. This feature is vital.

Can you imagine paying the premiums for years only to be dropped when you need the coverage?

Residual disability coverage pays benefits for a partial disability, even if you have never suffered a period of total disability.

Retirement plan protection ensures that retirement savings can continue during a disability.

Insuring your income is as basic to your financial security as insuring your life, your health, your home or your car. It's important to take immediate steps to protect your livelihood by scheduling time with your financial advisor or insurance representative to discuss individual disability insurance. Do it today and feel better about tomorrow.

¹ Society of Actuaries; Money Magazine, April 2000

² JHA 2002 U.S. Group Disability Rate and Risk Management Survey

³ Society of Actuaries 1985, CIDA Table

⁴ Housing and Home Finance Agency of the U.S. Government 1998