

## Disability – Can you afford it?

The chance of becoming disabled is more common than most people think.

Did you know?

- 51.2 million Americans were classified as disabled in 2002. "Americans with Disabilities: 2002", U.S. Bureau of the Census, May 2006
- Over 90 percent of disabling accidents and illnesses are not work related. National Safety Council, Injury Facts 2004 Ed.
- A person suffers from a disabling work injury every nine seconds. National Safety Council, Injury Facts 2004 Ed.

Very few of us look beyond the coverage that may be provided our employer. This type of policy doesn't take your personal financial situation into consideration. And 70 percent of

the private sector workforce has no long-term disability insurance.

Most of us can't afford to become disabled.

- One-third of Americans have no retirement savings and most are not eligible for a pension. Social Security Administration, office of Disability and Income Security Programs.
- 72 percent of American's don't have enough savings to meet short-term emergencies. National Investment Watch Survey, A.G. Edwards Inc. 2004
- 52 percent of the workforce has no private pension. Social Security Administration, Facet Sheet, Jan. 31 2007

Don't let a disability devastate your financial status! Be as considered with your fiscal health as you are your physical health.

### LEGISLATIVE UPDATE

## Upstate Assemblyman Morelle Named to Lead Insurance Committee

by Deb Warner, Greater Syracuse Chamber of Commerce Lobbyist

Assemblyman Joseph D. Morelle, D-Irondequoit, was recently named to chair the Assembly's Standing Committee on Insurance. He has also named to the Assembly's powerful committees on Rules and Ways & Means. Morelle previously chaired the Committee on Tourism, Arts, and Sports Development since 2001. He remains a member of the committees on Economic Development and Higher Education. In total, Morelle's committee assignments are indicative of his seniority status within the Assembly.

"These new assignments present me with an even greater opportunity to focus on the issues that are most important to me: Improving New York's economic and fiscal health," Morelle said. "Our most fundamental goal must be to drive down the cost of living and doing business in our state."

The committee on insurance deliberates upon a host of insurance-related issues, ranging from health care, automobile and property policies to consumer fraud and insurance agency practices. "In particular, I would hope that the commit-

tee will play a central role in restraining the cost of health coverage in New York state," Morelle said. "Governor Spitzer has made it one of his stated goals to ensure health care for every New Yorker, and I look forward to working with him in this capacity to make that happen."

Ways and Means ranks with the Rules Committee as the Assembly's most influential because it considers all legislation involving taxation and appropriation. As a result, it plays a central role in not only the scope of state spending, but also in establishing policy priorities.

Morelle has been a champion for a number of bills to make the Upstate economy and New York state, more business and job growth friendly. He was first elected to the Assembly in 1990. His district includes the towns of Irondequoit, Brighton and portions of the city of Rochester.

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# Healthy Snacking

It's late afternoon, you're at work and, despite having eaten lunch, you're starving. It's tempting to grab a treat from the vending machine – full of chips, candy and chocolate – to curb your hunger pains. But, before indulging in those fattening snacks, think again. There are healthier alternatives that can fill you up – without adding inches to your waistline.

## Snacks Are Important

Discard the notion that snacking can cause you to gain weight. In reality, snacking on healthy foods actually can help prevent obesity by controlling your appetite and keeping you from overindulging at meals. Eating nutritious snacks every three to four hours also can boost your energy levels so that you can make it through the day. But, remember – if you're going to munch on a midday treat, make sure it's good for you.

## Picking the Perfect Snack

Choose foods that are low in fat and calories, and rich in fiber and complex carbohydrates. Some good choices are:

- Fruits & Vegetables
- Rice cakes

- Air-popped popcorn
- Low-fat yogurt
- Low-fat granola
- Pretzels
- Low-fat cheese and whole-grain crackers

Other tasty, nutritious snacks include walnuts, peanuts, almonds and other nuts. These are good sources of protein, phosphorus, zinc, magnesium and carbohydrates. For even more flavor, try combining them with other foods – such as in trail mixes or as a salad topper. But, be careful not to go overboard – nuts do contain some fat.

## Get Creative

If dinnertime still is a few hours away and carrot sticks aren't hitting the spot, try creating a more substantial snack, such as:

- Whole-grain toast with apple butter
- Half a bagel with tomato slices and melted low-fat cheese
- Fruit smoothie made with bananas, strawberries and non-fat milk
- Baked tortilla chips and salsa

Contributed by UnitedHealthcare. For more information go to [www.myuhc.com](http://www.myuhc.com)

## INDUSTRY NEWS & MARKET TRENDS

# As You Compete for Top Talent, Employee Benefits Will Play a Key Role

*Contributed by Michael Defosse, MetLife Employee Benefits*

It wasn't too long ago that many U.S. employers were focused on employee benefits as a pull on the bottom line. After all, employee benefits, particularly healthcare, are expensive.

Today, that attitude is beginning to change. According to the 5th Annual MetLife Study of Employee Benefits Trends, employee benefits are shifting from an economic burden to a competitive boost for employers who offer not only traditional benefits, but also offer depth and breadth of benefits choices that are in line with the life goals of the newest generation Americans and older employees as well.

With 88 percent of employers surveyed expecting the competition for talent to increase or remain at current levels over the next 18 months, it comes as no surprise that 55 percent of employers cited retaining employees as their top benefits objective, followed closely by controlling costs. As a result, employers say they are working to create cost-effective benefits plans that provide traction in the struggle to recruit and retain workers.

As you compete for top talent, employee benefits will continue to play a key role. For instance, a younger employee is likely to have different healthcare needs than an older worker. Recognizing that a "one size fits all" approach may no longer work, the right benefits plan can provide a key point of differentiation in a competitive labor market.

For more information about how these trends may effect your company, contact BSNY at (315) 470-1930.

You can also learn more about the MetLife Study of Employee Benefits Trends by visiting [whymetlife.com/trends](http://whymetlife.com/trends).

## Voluntary Benefits Provide a Solution

- More than half (51%) of employers say the convenience of payroll deduction as a means for employees to pay for services is a major advantage to voluntary benefits
- 45% of employers also rate the ability to provide employees with better group rates as an important attribute
- 58% of employees rank the ability to obtain insurance without undergoing a medical exam as one of the most important attributes
- 55% of employees appreciate the fact that payroll deductions help them to be more disciplined about saving

# Benefit Specialists Announces Addition of New Product

Benefit Specialists of New York (BSNY) is pleased to announce the addition of discounted long term care (LTC) insurance to its extensive product line. LTC insurance is available to Chamber members, spouses, partners, parents, parent-in-laws and children between the ages of 18 and 84. You and your eligible family members may qualify for additional premium discounts.

## How LTC insurance benefits employers:

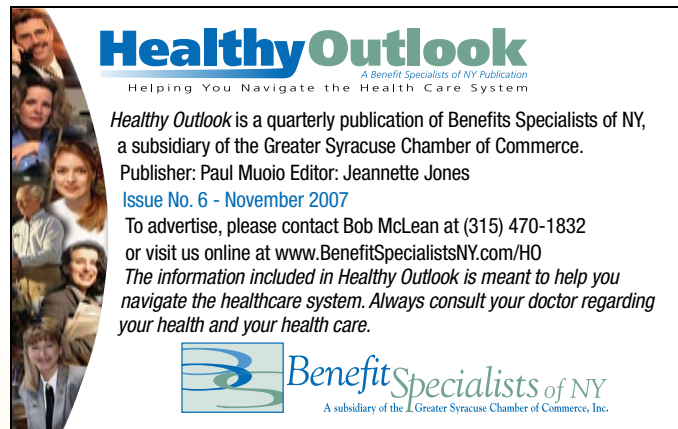
- Employers who pay LTC insurance premiums on behalf of an employee may be entitled to deduct 100 percent of the premiums as a business expense.
- Employers can be selective when paying LTC insurance premiums. Employers do not have to pay premiums for all employees.
- Working age family caregivers double their chances of remaining in the workforce if the disabled elder they are caring for has private LTC insurance. These caregivers also experience significantly fewer work disruptions and social stresses.

## How LTC insurance benefits individuals and employees:

- Individuals and their families protect their savings and assets.
- Individuals experience a greater feeling of independence when owning LTC insurance.

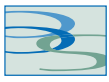
Paul Muoio, chief operating officer of Benefit Specialists, says, "It is extremely important to protect your health and financial assets. Please feel free to contact our office for more information on how long term care insurance can benefit both the employer and the employee."

BSNY services are available to both Chamber members and non-members. Please call (315) 470-1889 for more information, or visit us online at [www.BenefitSpecialistsny.com](http://www.BenefitSpecialistsny.com).



**Healthy Outlook**  
A Benefit Specialists of NY Publication  
Helping You Navigate the Health Care System

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To advertise, please contact Bob McLean at (315) 470-1832 or visit us online at [www.BenefitSpecialistsNY.com/HO](http://www.BenefitSpecialistsNY.com/HO)  
The information included in Healthy Outlook is meant to help you navigate the healthcare system. Always consult your doctor regarding your health and your health care.

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