



Geared
for
Success

3 minutes to
insurance
understanding...

Save money and
cover your
fatal gaps.

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I7 Ways Guaranteed to smash your Health Insurance costs

Health Insurance

1. Hire right. Develop a hiring expert internally. While you can't request medical information, tell each employee that life insurance is part of the job. See how they react. Then, if you hire them, have them examined for the life insurance. Did they pass the examination?
2. Promote wellness. Insure a no smoking environment. Provide stop-smoking seminars. Stress proper diet, benefits of exercise, stress control, and preventive medicine. Your new hire must know your company values.
3. Appoint an in-house health advocate. Provide wellness exams.
4. Have guest speakers at lunch on health related issues.
5. Provide time for the staff to walk as a group in the AM and PM. Build teamwork as they exercise.
6. Bring jazzercise/exercise in-house if possible. If not, arrange for discounts at health clubs.
7. Maintain a safe workplace. Work with your insurance company to eliminate potential injury causing hazards.
8. Contract with a clinic to visit your workplace to provide voluntary semi-annual health checkups for employees.
9. Cover health checkups and well visits to a specified limit under your medical plan.
10. Pay to stay well. If your employees don't take sick days, pay them.
11. Educate your staff consistently about your medical plan. Include payroll stuffers on wellness if you don't use direct deposit.
12. If an employee finds a billing error on his/her hospital/doctor billing, reward him/her.
13. Give workers a voice in your and their medical benefit plan.
14. Will a cafeteria plan enhance employee morale and reduce your medical costs? Check it out.
15. Make sure your medical plan is contributory. Reduce contributions for employee longevity. Make contributions a percentage of pay, not a flat amount, so contributions are fair to lower paid employees.
16. Don't buy benefits that aren't catastrophic. Can you self-insure the dental plan to an annual \$300 benefit instead of buying insurance?
17. Ask your employees to ask their doctors/clinics for manufacturers' samples for prescription drugs they might need.

Healthy employees have fewer medical claims. Fewer claims lead to saving money on your employee health insurance. Call on us to help you put these seventeen ways into action. It all starts with hiring right. Let's start there.