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Are Office Pools a Losing Bet?

The Super Bowl, the NCAA Final Four and other major sporting events can create a festive atmosphere for your sports-fan employees, and some of them may create office betting pools or 'fantasy teams' to heighten the fun. Some employers allow or enable participation among staff in such sporting fun because of the camaraderie that comes from involvement. Other employers aren't so sure. As an employer, you need to consider the downside of these seemingly harmless activities.

Fantasy teams require a tremendous amount of time spent on maintaining a team



online, and some employers have voiced concerns about serious decreases in productivity. Some also fear potential problems of discrimination, such as women being unwelcome in the "play ball room." And others are afraid of the gambling implications inherently involved in sports pools and fantasy teams. Most commonly, employers fear the negative attitude of employees who don't participate in the unofficial time-off program.

It would be wise to check with one of our agents about the risks associated with official endorsement of such "sporting benefits." Give us a call. ■

HR Highly Regarded

Companies emphasizing human resource activities such as flextime and incentive pay enjoy a 10% to 20% boost in productivity, stock price, and overall profitability, according to a recent study by Auburn University. The study, which used data from more than 19,000 organizations, found that companies that cut such programs are likely to see the opposite effect.

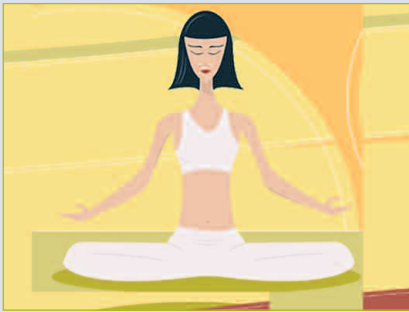
A systematic approach to benefits was found to be the key element in a company's endeavor for HR success. Too many companies simply implement a

couple of practices rather than research the benefits of the overall program, and this does not tend to produce such favorable results.

For those companies who believe HR is only there for damage control, think again. According to study co-author Dave Ketchen, "Skilled HR managers can make the difference between a company making a profit or losing money."

Are you ready to review and take your HR plans and benefits to the next level? Call our service team today. ■

A Wellness Program Can Benefit You



Savvy employers are increasingly aware of the advantages of company-based wellness programs, especially in light of recent insurance premium increases. More than 80% of businesses with 50 or more employees have adopted some type of wellness program, according to the Small Business Administration. The most popular types of initiatives are weight reduction/exercise, stress management and smoking cessation.

By establishing a wellness program, you can set the foundation for a healthier workforce, resulting in fewer and lower health insurance claims. And a healthier workforce usually coincides with lower absenteeism and higher productivity.

The two key components to a successful wellness effort are an established budget and a dedicated manager. The program itself can be tailored to fit the size of the business. A simple plan might include a monetary reward for smoking cessation or weight loss, while a more robust program might include health-related monthly speakers, first-aid classes and fitness classes. Employees could earn points and rewards for their participation.

Our service team can help identify the right wellness program for your business. Give us a call today. ■

Bad News, Good News

You want the good news or the bad news?

Fine, we'll get it out of the way: A major mutual fund provider and 401(k) administrator reports that 401(k) balances are still too low—well below the highs experienced in 1999.

Now for the good news: The same study also discovered that employers who automatically enroll employees in 401(k) plans are likely to have a better result. The study shows 87% of automatically enrolled employees tend to stay in the plans rather than choosing to opt out. Those who stayed in the plans increased deferral rates as much as 18%.

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How familiar are your employees with your firm's 401(k) options? Do they truly understand them or are the plans just something they've heard of and may get to someday? Is the lack of participation a result of a lack of information? If so, it may be time for a refresher.

Automatic enrollment may be the answer to building your staff's savings and security. To determine your options and the right fit, consult with us. We can help you find the plan that will pique your staff's interests and make your benefits package a real enticement to top-quality employees. ■

The Benefits Balancing Act

When offering a financial benefit, employers have to be aware of the possibility that the innovative solution might favor one set of employees over another—for instance, younger workers over older. Such is the case sometimes, and it can lead to discrimination claims by those employees who are less able to benefit from the plan.

Legislation allowing increased employer benefit contributions can mandate that such plans treat all people equally, but that same legislation may not offer guidance as to which plan is most beneficial and fair to the employees in your office.

While it may be true that any benefit is better than no benefit at all, it is important that workers view available options as positive, helpful and, most importantly, fair. This decision can be exceptionally difficult for an employer to make, and only an advanced knowl-



edge of available options, products and the employees who will be eligible for the benefit can dictate which plan is best for your firm.

You need a trusted advisor. That's where we come in. Our service team can help you through this difficult situation by providing the necessary information for you to make the best decision for your people. Call today. ■

What Workers Want

Ask employees what would make them happy. Results will probably include variations of the following:

- I want my employer to show they value my work.
- I want to make a good living and provide for my family.
- I want to be rich.

You can assist employees in building personal savings for retirement through voluntary employer contributions. Your investment in their financial freedom says volumes.

The same applies for those interested in financial safeguards for the family. By building savings at an increased rate via your

employer contribution, staff can prepare for the worst with a cushion of cash available before



retirement if the road turns rough for a while. (A penalty usually applies as a result of early

withdrawal. See administrator for details.)

And while the idea of being “rich” varies, almost everyone likes to see savings accumulating! The solution might be as simple as making a 401(k) savings plan available to your staff and encouraging them to participate. Unfortunately, studies show most businesses do not effectively encourage employee participation, and the result could be a whole lot of money left on the table. Employee enrollment is key to a successful 401(k). Our service team can help you start your staff saving today! ■

Boomers and Xers Agree on Voluntary Benefits

Employers are frequently juggling styles of communication and work when trying to meet the needs of a diverse workforce. This is especially notable for baby boomers and generation Xers, as they make up the largest segment of employees. A recent study conducted by Aon Consulting shows that there are two similarities among these groups.

Among employer-offered voluntary benefits, disability insurance is the one most frequently purchased by both boomers and generation Xers, with life insurance placing second. Of those participating in the nationwide survey, 45% reported that baby

boomers purchase disability coverage compared to 37% reporting that generation Xers purchase disability coverage. Twenty-three

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percent of boomers and 24% of Xers purchase some type of life insurance when offered by the employer.

The boomers and Xers take off in

different directions when looking at the third ranked benefit choices. Boomers tend to purchase long-term care insurance. Boomers are often caring for aging parents, or else have had to care for aging parents, which increases their awareness of potential need for this benefit. Xers, on the other hand, tend to purchase individual home/auto/liability insurance. Xers are often purchasing their first home, and protecting their assets seems to be on the top of their mind.

Are you offering the appropriate voluntary benefits for all of your employees? Call us today for assistance with your benefits offerings. ■

**Thank you
for your referrals.**

If you're pleased with us, spread the word! We will be happy to give the same great service to all of your friends and business associates.

Benefits with Results

Atkins, South Beach, net carbs, beware...Americans' diets of choice have little to celebrate, according to the results of the 2005 report on American obesity, conducted annually by the Trust for America's Health advocacy group. Thirty-one states showed an increase in obesity—not the news those dieters and diet advocates wanted to hear.

The group continues its call for local and federal government to increase efforts in encouraging healthy diet and exercise. But the call also goes out to employers.

The group recommends employers offer workers benefits that help them stay healthy. For more information on encouraging savings through simple benefits, call our service team today. ■
