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10,000 Steps to a Healthier Heart

Have you heard the number 10,000 recently? What's the significance? It is the number of steps cardiologists recommend the average person walk each day to improve health through cardiovascular exercise.

It's a pretty simple workout: All you have to do is walk! But even the easiest form of exercise takes some motivation. Most people aren't going to walk 10,000 steps by accident. It takes effort.

Employers searching for ways to keep employees healthy and ultimately reduce health costs should encourage staff to participate in a 10,000-step program. Working in teams or

groups will improve an individual's motivation to reach that magic number.

So where do you begin? Start by visiting www.thewalkingsite.com for information

on the benefits of 10,000 steps. Then get sponsors, such as yourself or department heads, to order and distribute pedometers—instruments that track the number of steps you take. These gizmos range from a couple of dollars for the basic model to \$20 or more for advanced models. Then watch your staff

enjoy tracking their steps on their way to better health. It's that simple. What are you waiting for? ■



Future of the Defined Contribution

So maybe you've heard that baby boomers are starting to get old (don't tell them that). Maybe you've heard the economy is preparing for more trained workers to retire than are joining the workforce. What does this exodus of the aging mean for the future of your firm's savings and retirement plans?

Boston-based researcher Cerulli Associates says the aging of the baby boomer generation is already starting to squeeze retirement plan providers. Their research predicts that economic fluctuations (due to boomer retirements) will continue to increase the toll on defined

contribution plans in the next few years. Cerulli predicts that this year alone, defined contribution plans will lose approximately \$300 billion more in cash than they will attract. Unfortunately for these providers, this number is destined to rise as younger boomers begin to retire.

Does your firm currently offer a defined contribution plan? If so, how is this trend going to affect those in your office who may depend on the plan? For more information on the future of this valuable benefit, call our service team today. ■

Invasion of the Home Office



Technology has reduced communication barriers for America's workforce, allowing for more telecommuting. Yet many employers (and employees) still feel working at the office is more productive.

Given the option to telecommute, what would your staff say? A Futurestep survey found that 78% of executives say that telecommuters are equally as, or more productive than those who work in offices. In addition, almost half stated they preferred offering flexible work hours.

"Often when employers offer the option of flexible hours and telecommuting, they help employees maintain balance in other parts of their lives, which, in turn, fosters loyalty, satisfaction and retention," says Robert McNabb, CEO of Futurestep.

Not all news about telecommuting is as positive. In the same survey, 61% of executives say telecommuters are less likely to advance in their careers when compared to employees working in a traditional office setting.

Does your staff believe the telecommuting option is a benefit? If so, it may be time to consider implementing a phase-in or full-out plan. ■

Well, Oh Well!

Escalating health costs have led many small businesses to realize what so few seemed to know before: The key to reducing health care costs is a healthy, happy workforce. Yet many employers see encouraging a healthy lifestyle as taboo, an invasion of privacy.

This should not be the case, says Tom Weede, author of *The Entrepreneur Diet: The On-the-Go Plan for Fitness, Weight Loss, and Healthy Living*. Weede's book reveals what many small-business owners in the U.S. are doing to help everyone reduce health costs by encouraging a healthier lifestyle at work.

Examples of employer wellness initiatives include:

- Giving health-related benefits, such

as a certificate to a health food store or funds toward a gym membership

- Distributing employee newsletters with simple health tips and reminders of incentives
- Serving healthy snacks and drinks in kitchens and service areas
- Providing walking breaks and maps of a surrounding area that may be good for a half-mile or mile walk. For offices with grounds, placing comfortable furniture outside to encourage employees to spend more time outdoors.

These are just a few of the many, small, non-invasive steps employers can take to encourage a healthy workplace. Wellness is one bandwagon your employees will be glad you're on. Start today! ■

The Great Staff Exodus

Picture this: You're showing a new employee around the office, introducing him to his co-workers and getting him acquainted with the new job. Then the thought hits you: "Didn't I just do this last month?"

Retention of employees is one of the top concerns cited by human resource professionals in all sizes of companies everywhere. It is not only frustrating but incredibly expensive to compensate for the revolving door at the employee entrance.

So what can you do to keep the ones you want to keep? The first step is easier said than done: communication. Scheduling regular meetings with staffers and simply asking their opinions on work issues is a tremendous resource. Make sure they understand that your efforts are meant to make things better for everyone. Assure them that their feedback has been recorded and

will be addressed in a timely manner.

Get employee help in identifying future problems. Simply ask for a commitment to communication and commit to them that you will address the problems they identify. Get to the heart of problems when they are little and minimize employee turnover by implementing solutions.

These efforts will keep communication flowing and slow the staff exodus that can cost you money. Start today! ■



Get 'Em Going!

Take a moment to jump into the brain of one of your employees. Move past the “daydreaming” sector and the “thoughts of my boss” sector for a moment and focus on the “401(k)” area. Still looking for it? Can’t find it?

A large percentage of employees don’t enroll in their 401(k) because they don’t think about it or, worse, they don’t know about it. Hence the blank space in the mind where the 401(k) area should be.

You can’t force employees to contribute to a 401(k) retirement plan if

they don’t want to. But you can boost participation by offering automatic enrollment. More and more



companies are finding that automatically enrolling staff in the 401(k)

plan is having positive results. Close to 90% of employees who are automatically enrolled stay in the plan rather than opting out, which they have the option to do if desired.

While it may not be for everyone, the question still deserves to be asked: “Is my firm ready to take a step in the direction of automatic enrollment?” With great results pouring in from the thousands of companies currently offering this service, it may be time for your firm to join in. For more information, call our service team today. ■

I Need LTC ASAP

Have you considered offering long-term care (LTC) coverage as a benefit to your staff? According to the 2006 Mercer National Survey of Employer-Sponsored Health Plans, only 29% of mid-sized employers offer LTC to employees and their families.

LTC is often overlooked. In a word, the coverage seems “scary” to many who equate it with a nursing home or unnecessary to those who are in the pink. The fact is that one of every two Americans will require some form of care as they grow older. This care may include nursing home services as

well as home care services.

Some LTC policies offer employees the opportunity to purchase coverage for their parents. Others

With Americans living longer, this coverage may be the most important purchase someone can make to protect their nest egg.

may purchase coverage only for themselves. With Americans living longer, this coverage may be the

most important purchase someone can make to protect their nest egg against the escalating cost of medical care and services for the aging.

Purchasing the coverage on an individual basis can be very expensive, out of the reach of many employees who need it. Offering LTC coverage as an optional employee benefit is a valuable resource employees can use to safeguard their families and themselves when the golden years come calling. For more information about offering LTC as a benefit to your staff, call our service team today. ■

**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.

What About Disability

What usually comes after home insurance, health insurance, auto insurance and life insurance? If you answered "pet insurance," then you're probably more right than you know. Unfortunately, disability insurance usually gets bumped to the bottom of the insurance pyramid.

This is an unfortunate truth because a person has a 1-in-8 chance of suffering a disability that will cause them to miss a considerable amount of work in their lifetime. Missed time means a loss of income. And how does one make up for lost income? Disability insurance.

Consider what would happen to your employees and their loved ones if an injury were to disable the employee from working for an extended period. This valuable coverage can help pay their bills and keep them afloat while the employee recovers from illness or injury that prevents getting a paycheck. There are short-term and long-term policies available.

Disability insurance is almost always sold separately. Let us help you find disability insurance options your company can offer. ■
