

In this issue...

BPA Spotlight
Page 2

MyWave, My Way
Page 2

WalkAmerica 2005
Page 3

**Health Savings
Accounts**
Page 3

BPA News
Page 4

The Health Bulletin is published quarterly in April, July, October, and January.

Content provided in this publication is intended for general knowledge only and should not be used as a substitute for legal or medical advice.

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Welcome to *The Health Bulletin!*

Welcome to the inaugural issue of *The Health Bulletin*, a quarterly publication of Benefit Planning Associates (BPA). We're committed to providing you with up-to-date information that you can use, and we've added this newsletter as yet another resource to share important news with you.

Some of the contents you'll find in this and future issues include:

Article summaries

We know you're busy. You don't always have time to wade through an assortment of full-length articles to find information that's relevant to your interests *now*. So, in each issue of *The Health Bulletin*, we'll provide summaries of articles we think you'll be interested in. If you'd like to read the full-length article, please contact your BPA representative--we'll simply post it on your MyWave web page.

Employee profiles

Our outstanding team works hard to bring you the best service possible. We're proud of our employees and believe that they deserve recognition for their efforts, so from time to time we'll introduce select individuals so that you can "meet" our staff.

Health notes

Healthy employees help keep your insurance costs low. Encourage yours to make the most of preventative care by increasing their awareness about health and wellness issues. We'll share an assortment of tips with you—and we hope that in turn you'll share this information with your employees.

And more!

This new newsletter strives to inform and educate our clients. Let us know how we're doing! If you'd like to see specific topics covered in future issues, send an email to the editor at cahart@att.net.

Enjoy this issue!

Partnership for the Future: Fortner Insurance Agency, Inc.

BPA is proud to announce our partnership with Fortner Insurance Agency, Inc., a full-line independent insurance agency specializing in property and casualty (P & C) insurance. Joining forces with Fortner enables us to offer additional coverage—beyond benefits—to our clients.

By working closely with Fortner's knowledgeable staff, we can now provide a complete range of P & C services, including liability, worker's compensation, and home and auto

insurance. And as always, we'll continue to find programs that best suit your needs—at a price you can afford.

BPA only works with the most reputable companies, and Fortner Insurance certainly meets our stamp of approval. A staple in the Peoria area for more than thirty years, this agency currently works with over 2,500 individuals and families and more than 400 businesses throughout Central Illinois.

With BPA and Fortner at your side, you'll enjoy competitive rates, responsible protection programs, claim assistance and support, and all-around quality service. To learn more about Fortner Insurance, visit www.fortnerins.com or contact your BPA representative. Request a quote today!



National Health Observances

APRIL

Sexual Assault Awareness Month

Irritable Bowel Syndrome Month

24-30

Infants Immunization Week

MAY

3

Melanoma Monday

9-15

National Women's Health Week

16-22

National Running & Fitness Week

JUNE

6

National Cancer Survivors Day

5-11

National Headache Awareness Week

13-19

National Men's Health Week

BPA Spotlight: John O'Brien

We're pleased to welcome our newest staff member, John O'Brien, to our team. John came on board at BPA last October as an account executive.

As a native of Bloomington, John attended Central Catholic High School before deciding to continue his education at Illinois Wesleyan University. In addition to balancing a full load of coursework and a job in the Office of University Communications, John played basketball for the Titans during his four years at IWU. He graduated in 2004 with a Bachelor's degree in business administration and joined BPA a few months later.



John enjoys coupling his academic training in business with real-life scenarios that require practical—and

sometimes creative—solutions. "I spend much of my day learning new information about the industry," he says.

Working as an account executive also offers a great deal of variety, which John enjoys thoroughly. He

comments, "The great part about working with employee benefits is the constant change in the insurance field—and the limitless learning that can take place."

John fits in well with our team at BPA—and we're excited to have him with us.

MyWave, My Way

Wouldn't it be great if you could turn to a single resource to help with questions about employee benefits, risk management, consumer health care, and other benefit-related concerns? When you use your MyWave account, you can find answers to these and other important questions. You'll also discover that managing your company's benefit program has never been easier.

What is MyWave?

MyWave is a secure, internet-based system designed to help employers and HR personnel manage their benefit programs. As a BPA client, you receive exclusive access to MyWave resources—for free.

How does it work?

When you log into your MyWave account, you'll be able to access your company's personalized web page. Let

us know what type of information you'd like to receive, and we'll deliver customized documents directly to your site, including employee communications, legislative updates, and plan design discussions

You can also use your MyWave account to take advantage these useful resources:

Resource Library

Over 500 links provide information about HR, benefits, and risk management.

Community Bulletin Board

Ask questions and share experiences with other MyWave users across the country.

Online Health Shop

Create employee communications and newsletters about consumers and health care.

Staying on top of the latest issues in employee benefit management is an ongoing process. Take advantage of your MyWave account, and make your job easier with timely, relevant answers to your most important questions.

MyWave is a secure, internet-based system designed to assist employers and HR personnel manage their benefit programs.

March of Dimes: WalkAmerica 2005

Did you know that employers pay almost 15 times more for premature babies during the first twelve months of their lives than for full-term, healthy babies? According to the March of Dimes, the average cost for health care for premature births is an astounding \$41,610 compared to \$2,830 for full-term infants. Another study—also conducted by the March of Dimes—revealed that nearly half of all hospital charges for premature babies were billed to employers and private insurers. This amount totaled \$7.4 billion in 2002.

Families facing issues related to a premature birth experience emotional and financial hardships. Fortunately, voluntary organizations such as the March of Dimes are available to offer support to those struggling with these difficult situations. The March of Dimes continuously makes an effort to research, educate, advocate, and donate time to the community in hopes of increasing premature birth awareness and prevention.

To support its efforts, the March of Dimes holds WalkAmerica fundraisers across the country each spring. Proceeds from these events help cover the costs of research for and education about premature births. A portion of the money raised is also used to assist families currently coping with medical costs and emotional issues associated with a premature birth.

This year WalkAmerica fundraisers are scheduled to take place in Peoria, Normal, and Champaign. Locations and dates for local events include:

Sunday, April 24

The Riverplex (Peoria)
1:00 pm

Saturday, April 30

Centennial Park Pavilion (Champaign)
9:00 am

Saturday, April 30

The Chateau (Bloomington-Normal)
10:00 am

For more information about WalkAmerica, visit www.walkamerica.org or call 1-800-525-WALK.

Employers can obtain free information premature birth prevention through the March of Dimes Healthy Babies, Healthy Business program at www.marchofdimes.com/hbhb.

Planning a Pregnancy?

Adopting a healthy lifestyle is the first step in preventing a premature birth. Before trying to conceive, women should take the following precautions:

- Schedule a medical checkup.
- Take 400 milligrams of folic acid each day.
- Get vaccinated for chickenpox, rubella, etc.
- Control medical problems (e.g., diabetes, epilepsy, and high blood pressure).
- Achieve your ideal weight.
- Know your family medical history.
- Don't smoke, drink, or use drugs.

News You Can Use: Health Savings Accounts

The following is an overview of *Health Savings Accounts*. To view the complete article, please notify your BPA representative.

It probably isn't news to you that health insurance costs are on the rise. If you've been considering options for providing affordable benefits packages for your employees, you may want to look into a new type of account: the health savings account (HSA).

HSAs are consumer-focused, tax-favored accounts. In January 2004, HSAs joined the ranks of several other programs that were established to help keep medical expenses affordable, including flexible spending accounts (FSAs), health reimbursement

arrangements (HRAs), and medical savings accounts (MSAs). A brief overview of HSA guidelines is as follows:

Who can contribute

Persons eligible to contribute to an HSA include individuals already covered under a high-deductible health care plan, individuals not currently covered by another health care plan that is *not* a high deductible health plan (see complete article for exceptions), and self-employed individuals. An account holder's employer or his or her family members may also make contributions to an HSA.

continued on page 4

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Employer contributions

Should the account holder's employer opt to contribute to one employee's HSA, equal contributions must also be made to all participating employee accounts, either in dollar amount or on a percentage basis. Unlike MSAs, both employers and employees can contribute to an HSA account in the same year.

Contribution guidelines

For each month of coverage under a high deductible plan, eligible individuals may contribute one-twelfth of the lesser of 100% of the annual deductible or \$2,650 for individual coverage or \$5,250 for family coverage for the 2005 calendar year. This contribution limit is, however, reduced by any contributions made to an MSA during the same year.

HSAs offer yet another option for consumers to establish tax-free accounts for handling medical expenses. For more info on HSAs, visit www.treas.gov/offices/public-affairs/has, or contact your BPA representative.

BPA in the News

Jeff Flessner was interviewed in the January 2005 issue of *Business to Business* magazine in the cover story, *Small Business Big Premium*.

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