



The slant...

Volume 20 Issue 3

Fall 2008

President's Letter...

By Debbie Juul

Points of Interest

- SALGBA President Transition
- Join SALGBA April 26-29, 2009 in majestic Denver, CO for the 27th Annual Conference & Expo

Congratulations to Tommy Teague with the Office of Group Benefits, LA on his wedding. We wish you many years of wedded bliss!

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Hello again! As you have probably heard, Randy Waterman's retirement has provided me with the opportunity to serve again as SALGBA President. I will miss Randy as a fellow board member and a friend. Good luck, Randy, and enjoy your new career as a retiree!

The SALGBA board will be meeting this October in Denver. We accomplish several things at our fall board meetings: we do a site visit of the conference hotel, meeting rooms, and event locations; we review speaker proposals and create a draft of the

conference agenda and session topics; we review the SALGBA budget; the committees report on their activities; and we start planning ahead for future conferences.

We also review and update the SALGBA strategic plan, which is based on our vision – "SALGBA is the premier organization providing educational and collaborative support for public sector employee benefits professionals." We have established goals in the areas of maintaining financial security, membership, member satisfaction, and conference participation.

I will give you an update from our board meeting in the next newsletter. As always, feel free to contact Tina or me if you have any questions, suggestions, or if you are interested in serving on one of our committees.

Warm regards,

Debbie Juul, CGBA, CEBS
LACERA



Alabama Approves Premium Discount Plan

Helping employees manage their health risks

Health costs are spiraling out of control, especially in the area of obesity. Thanks to all that wonderful southern fried food, Alabama ranks second in national obesity rankings. Alabama also ranks second in the nation in hypertension and fourth in type 2 diabetes.

The Alabama State Employees' Insurance Board recently approved a Worksite Wellness Premium Discount plan that will provide 37,500 State workers a \$25-per-month discount if they voluntarily participate in a free health screening offered by the Board. The program will start in January 2009.

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SALGBA Bids Farewell to Longtime Board Member Randy Waterman

As most of you are aware by now, Randy Waterman, SALGBA President, has retired from the City of Sparks, Nevada. Randy was a longtime board member, dedicated member of the benefits industry, dependable colleague and wonderful friend to many.

The SALGBA Board of Directors is very sad to see Randy leave not only his leadership role but the benefits industry. The Board is however very grateful to have Debbie Juul back in the president's seat for the remainder of the term. We would like SALGBA members to join us in saying farewell and best wishes to Randy and his family and welcome back to Debbie Juul.

2008-2009 SALGBA Board of Directors

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Consumer Engagement Is Key: When Implementing a Health and Wellness Program, Keep Generational Preferences in Mind

By Roger W. Reed

Health and wellness programs have been generating quite a buzz lately. Health plans, employers and government entities alike are implementing these initiatives and offering them as a benefit to employees or members, the goal being to lower healthcare costs by improving population health status. Programs can include a range of activities, including health risk assessments, onsite biometric screenings, online health management tools and trackers, telephonic and/or personal health coaching, and onsite health fairs and educational seminars.

These health promotion programs seem to be having an impact. A recent study by Aon Consulting Worldwide reported that while healthcare costs are expected to rise more than 10 percent into next year, this rise is actually the smallest Aon has seen in six years. Industry experts point to strategies such as wellness programs and disease management initiatives as possible causes for this slow down.

However, the success of any health promotion program – and a worthwhile return on investment for the sponsoring organization – depends on the level of participation in the program. For those organizations thinking of implementing or revising a health and wellness program, consumer engagement is key. It is imperative that individual participant preferences be taken into consideration as they apply to program design, content delivery and incentive structure. One way to evaluate preferences is by looking at the different generational sets in the pool of potential participants – from seniors to Boomers to Generations X and Y.

Indeed, Gordian Health Solutions, Inc.'s own research shows that individuals reflect certain preferences in how they access healthcare information and how they respond to health and wellness programs, depending on which generation they identify with. Simply put, different generations deal with health information in different ways.

Following is an overview of the different generation sets and some of their preferences related to healthcare:

Seniors (also referred to as “The Greatest Generation” and “The Silent Generation”): Aged 65 and older, these individuals are concerned with the accuracy of online health information. But, contrary to popular conceptions, seniors are not afraid of getting on the Internet. In fact, some estimates show that seniors spend more time online than teenagers. Therefore, seniors should have access to health program information via multiple sources – telephone consultations with health coaches, direct mail and online. Online information should be marketed as being “expert-created and expert-approved” in order to assure seniors that the content has been developed and/or reviewed by respected, highly regarded sources.

Boomers: The members of the Boomer generation were born between 1946 and 1964, and they are considered to be the wealthiest, best-educated, most sophisticated purchasers. They are generally wary of onsite doctors and nurses, due to concerns over privacy. This should be taken into consideration when planning and designing any onsite seminars or screenings; it should be emphasized to all involved that information is confidential, and one-on-one, private interactions should be offered. Furthermore, for a variety of reasons, it is difficult to incentivize Boomers to participate in a health coaching program. Incentive structures should be thoroughly examined, using focus groups and surveys for feedback. Health information should be made available over a number of platforms, including direct mail, telephone and the Internet.

Gen X (also known as “The Next Generation”): The members of this generation were born between 1965 and 1976, and overall, they trust the medical community. They communicate 24/7 via mobile phone, and like things to be stylish, fun and on the cutting edge of technology. Much like Gen Y, Gen X members prefer health information that is readily available, interactive and engaging. Gen X members appreciate online tools such as “health calculators,” which can be used to determine their ideal weight, their body mass index, the number of calories per day their body requires to maintain its weight, and how long they will have to walk to burn off that chocolate mousse they couldn't resist. Access to health information and health coaching should be available over a variety of channels, including telephone and the Internet.

Gen Y (or “Millennials”): Born between 1979 and 1999, this generational group seeks health content mainly out of curiosity. They are impatient, and crave positive feedback and validation. For Gen Yers, health coaching programs should be available 24/7, easy to use and fun. In addition, given this group's penchant for social networking sites, some sort of community feature should be incorporated into the online portion of the program. For example, Gordian has online discussion groups that encourage individuals to ask questions and interact with others who share health and lifestyle improvement goals. Rewards for participation and goal-reaching are also important.

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he bottom line? In order to be successful, health promotion initiatives must be truly personalized and flexible in delivery, and centered on the needs and preferences of the individual. Taking generational preferences into account can greatly help organizations in this effort.

Continued Page 1...

Alabama Approves Premium Discount Plan

If the screenings turn up a health risk with blood pressure, cholesterol, glucose or body mass index (BMI), employees will receive a referral for a free doctor's visit. Provided the employee follows up with their doctor, they will receive the premium discount.

"We are trying to get individuals to become more aware of their health," said State worker Robert Wagstaff, who serves on the insurance board. The program encourages employees to know their health risks and for the State to provide the resources the individual needs to manage their problem.

The discount can also be obtained through participation in a wellness program (nutrition, fitness, weight reduction, etc.) or if the employee can demonstrate that they reduced their health risk on their own.

William Ashmore, Chief Executive Officer of the State Employee's Insurance Board, said the State will spend an extra \$1.6 million next year on screenings and wellness programs but should see significant long-term savings. Healthier employees will save the State in health care costs and increased productivity.

Mac McArthur, Executive Director of the Alabama State Employees Association, said the plan is not designed to punish employees. The State is investing in the health of State employees through free health screenings, doctor's visits, educational programs and fitness opportunities.

"It's a positive," McArthur said.

For more information on the policy, go to www.alseib.org

2009 PLATINUM SPONSORS to date...



Exhibitors who are rejoining us in 2009...

Medco
Humana
Express Scripts
Thomson Reuters
Minnesota Life
ActiveHealth Management
Wellpoint Next Rx

Fall Newsletter State of Things To Highlight the Mid-West Region

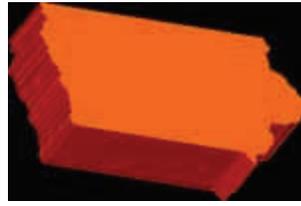
ILLINOIS



KANSAS



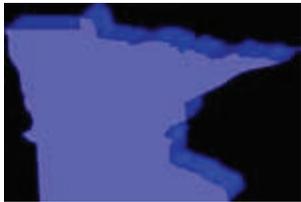
IOWA



INDIANA



MINNESOTA



MICHIGAN



MISSOURI



OHIO



NEBRASKA



WISCONSIN



SALGBA 27th Annual Conference

April 26-29, 2009

Omni Interlocken Resort in Denver, CO

Registration will open in November 2008

April 26-29, 2009

SALGBA 27TH ANNUAL CONFERENCE

Denver, CO



Omni Interlocken Resort

SALGBA Room Rate

\$124.00 - Jurisdictional (Public Entity Employee)

\$169.00 - Associate (Corporate)



Registration for the conference will open in November 2008. We hope you will join fellow SALGBA Members and colleagues for another great SALGBA educational experience!

FUTURE CONFERENCE DATES / LOCATIONS

2010 SALGBA Conference
Indianapolis, IN

2009 Call for Presentations & 2009 Sponsor/Exhibitor Prospectus

have been
released. Forms can be
located at www.salgba.com
or
contact the National
Office at
salgba@salgba.com

MARK YOUR CALENDARS

FOR THE
2010 SALGBA ANNUAL CONFERENCE
AT THE
HYATT REGENCY
IN
INDIANAPOLIS, INDIANA
APRIL 18-21

State and Local Government Benefits Association

...the premier organization for public sector benefits professionals

Membership Application

Entity _____

Address _____

City, State, Zip _____

Telephone _____ Fax _____

Name _____ Email _____

Position/Title _____

Website _____

Referral Source: Website SALGBA member Other _____

How did you hear about SALGBA? _____

What do you most hope to gain from your membership? _____

Membership Descriptions

Jurisdictional Member

A public sector entity actively engaged in administering an employee benefits program. Jurisdictional members may vote at the annual business meetings and are eligible to serve on the Board of Directors. The Secondary Member is a reduced fee for additional members from the same entity however there must be a Primary Member from the entity on file or applying.

Membership Type: **Primary Entity Member \$195** **Secondary Entity Member \$50**
 Local Government School/University State Entity Other: _____

Associate Member

A consultant organization, insurance company or other professional group that is a seller of employee benefits services, not a purchaser. Associate Members do not vote or serve on the Board, except in the nonvoting capacity of Associate Member Advisor. They are encouraged to serve on committees. The Secondary Member is a reduced fee for additional members from the same entity however there must be a Primary Member from the entity on file or applying.

Membership Type: **Primary Associate Member \$300** **Secondary Associate Member \$150**
 Company Type: Dental/Vision Health Insurance Pharmaceutical Company Software Management Consultant
 Other (Please explain) _____

Payment Information

The annual membership fee is due with this application. Payment may be made by check and payable to SALGBA, or by credit card. In order to pay by credit card please contact the SALGBA National Office at 859.622.2535 or visit www.salgba.com.

Please submit completed application with payment to:

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NON-PROFIT EDUCATIONAL ORGANIZATION

Signature _____ Date _____

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***PLEASE BE SURE TO NOTE
THE NEW SALGBA ADDRESS
FOR FUTURE
CORRESPONDENCE***

*Don't forget to mark your calendars for the
2009 SALGBA Annual Conference
April 26-29 in Denver, Colorado at the
Omni Interlocken Resort.*

SALGBA is working to increase your member benefits...

- ***SALGBA is also undergoing some website renovations which will appear in the fall. We are trying to make our site more user-friendly and advantageous to our members! Some of the changes will include a more user friendly discussion board for email inquiries; a blog; an RFP depository where members can download sample RFP's or RFP links; and a downloadable membership directory so that information is always current. These are just a few of the changes that are being designed for members.***
- ***SALGBA will be rolling out a monthly e-newsletter as well to keep members aware of activities that are happening with other members and in the industry.***
- ***If you have suggestions for SALGBA please email to salgba@salgba.com.***