

OUR NEWS LETTER



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In Our Newsletter

3 REASONS WHY YOU SHOULD SIGN UP FOR "MEDICARE & YOU" E-HANDBOOK

POLL: JUST 4 IN 10 EMPLOYEES PROTECTING THEIR PAYCHECKS

USING BODY LANGUAGE TO DRIVE SUCCESS

HOW TO BE MORE PRODUCTIVE BY SCHEDULING FUN FIRST

GENDER BALANCE IN THE BOARDROOM

HIGH EARNING MILLENNIALS HAVE A SURPRISING STUDENT DEBT PROBLEM

Just 4 in 10 employees protecting their paychecks

May 7, 2019

Roughly 4 in 10 working Americans (41%) report they have employer-sponsored disability insurance coverage, according to a new survey conducted online by The Harris Poll on behalf of OneAmerica.

However, less than one quarter of working Americans (24%) elect to have voluntary disability insurance through their employer—where employees have to pay for coverage themselves—leaving many without this key paycheck protection.

This new survey of short-term or long-term disability insurance coverage was conducted among 1,017 U.S. adults ages 18 and older who are employed full-time or part-time.

Disability Insurance Awareness Month is observed annually in May. Indianapolis-based OneAmerica uses the survey results to help educate consumers and to challenge assumptions. The Harris Poll-OneAmerica survey was conducted April 18-22, 2019.

Of the 64% of working Americans who report not having voluntary disability coverage, just under half (47%) say it is because their employer does not offer it; among them, nearly 3 in 5 (58%) say if their employer was to offer it, they would be likely to purchase it.

“It is important to understand the current environment related to employee disability coverage,” said Nathan Queen, OneAmerica regional vice president, southern region. “Our snapshot affirms established industry studies that too few employees elect or have access to disability coverage, a benefit we believe to be a cornerstone of financial well-being in their benefits package.”

Those who do not have voluntary disability coverage through their employer cite the following as additional reasons for not selecting coverage:

- Don't see the value (14%)
- Other obligations or expenses they feel are higher priorities (11%)
- Can't afford coverage (12%)
- They think they are healthy and don't need it (12%)

A recent study by LIMRA and Life Happens looked at behaviors that prevent workers from purchasing life insurance and related coverage, such as disability. LIMRA and Life Happens stated that unless workers understand what it is, and more importantly why they—personally—need it, they won't be motivated to buy the coverage.

“Our goal is to further the dialogue about the value of disability coverage, so all employees can understand that insuring their paycheck is the catalyst to protecting everything else in their lives, including their homes, their cars and their family,” Queen added.

OneAmerica focuses on the core financial wellness products of group life and disability insurance. The carrier has recorded double-digit sales growth in Employee Benefits for five consecutive years.

Using body language to drive success

by [Lucy Saddleton](#) 30 Apr 2019

Body language is essential for creating the right impression in the workplace as the subconscious brain draws conclusions from every little piece of data that it sees, according to Fotini Iconomopoulos, a negotiation and communication expert.

“One of the things I find problematic for women is that they don’t physically take their seat at the table,” said Iconomopoulos. “So many women are doing what they think is the polite thing by giving other people a seat that is more prominent and visible. If you’re sitting out of the direct line of sight, you’re not in the right space for someone to see and acknowledge you,” she added.

Another issue that women may face in trying to present a strong presence is that they tend to be physically smaller than men.

“A lot of studies show that CEOs are disproportionately over six feet tall,” said Iconomopoulos. “We draw conclusions about people based on how much space they take up in a room.”

The way you sit or stand can have an impact on others around you, Iconomopoulos believes. Women can give the appearance of taking up more space through certain poses such as standing with hands on hips to convey authority, for example.

When trying to create a good impression at the start of an interview or at a client meeting, Iconomopoulos advises women to make sure they are standing, ready to greet the other person.

“When I used to go to client meetings with big companies I would wait, standing with coat in hand and my phone away so I wasn’t scrambling to stand up when the time came to shake hands,” she said. “That first impression is so important.”

We tend to mirror the behaviour of others around us, so Iconomopoulos likes to take an open stance if trying to overcome conflict.

“If I’m trying to build trust, I make sure my hands are open because that signals openness and trust,” she explained. “It’s critical to signal that I want to work together rather than continuing down this path of conflict.”

“Remember that context is everything,” Iconomopoulos cautioned. “Don’t jump to conclusions about someone else’s mindset. It’s the impression they are getting of you that matters. Not what you think of them.”

Iconomopoulos runs Toronto-based *Forward Focusing*, through which she empowers Fortune 500 executives and their teams to achieve their objectives through her knowledge of negotiation, communication, and persuasion.

How to be more productive by scheduling fun first

10 May 2019

Most everyone will agree that having a vacation on the horizon is exciting. Yet 55% of Americans don't take their all their vacation time. Americans have been conditioned to believe that fun and leisure time are less important than getting ahead and climbing the corporate ladder.

It can seem frivolous, irresponsible, or even unproductive to take time to relax and unwind when there is a long to do list of more practical and important things to get done.

What we fail to realize is that we need downtime to recharge our brains and our bodies. We also need it to keep us from burnout.

So what if having more fun meant you could be more productive in your working hours?

In the *New York Times* article, *Relax! You'll be More Productive* by Tony Schwartz, he illustrates the importance of true restoration and how it's directly proportionate to productivity.

In 2006, the accounting firm Ernst & Young did an internal study of its employees and found that for each additional 10 hours of vacation employees took, their year-end performance ratings from supervisors (on a scale of one to five) improved by 8 percent.

Europeans have always been aware of this fact and are known to take twice the amount of vacation time than Americans. Henry Ford was aware of this as he discovered in the 1920's that he could get more productivity from his workers if he went from a 48 hour, 6 day work week, to a 40 hour, 5 day work week.

The Atlantic reports in *The Case for Vacations: Why Science Says Breaks are Good for Productivity*, about numerous studies done showing that humans perform better by taking breaks.

The more we learn about human attention, the more limited it seems. Overtime binges lead to bursts of output that exert a hangover effect in later days. Study after study indicates that short bursts of attention punctuated with equally deliberate breaks are the surest way to harness our full capacity to be productive.

Short breaks improve our concentration and longer breaks provide much needed mental recharging that keep us motivated and refreshed. Undervaluing vacation time leads to detriments on many levels.

Vacation deprivation increases mistakes and resentment at co-workers, Businessweek reported in 2007. “The impact that taking a vacation has on one’s mental health is profound,” said Francine Lederer, a clinical psychologist in Los Angeles specializing told ABC News. “Most people have better life perspective and are more motivated to achieve their goals after a vacation, even if it is a 24-hour time-out.”

Putting research to the test

This week I had my teenage nieces and nephew visiting from the east coast. I had to work while they were here so my boyfriend was kind enough to play tour guide with them during my working hours. But we scheduled activities for the evenings and weekend that I would join them for.

As seems to always be the case in life, as their visit approached, work seemed to get more intense and I began to worry I would miss all the activities we were planning. Or my energy would get all used up and I’d either get no work done or I’d be terrible company. To my surprise, the opposite happened.

I allowed myself to relax and enjoy the activities we had planned without thinking about my to do list. I wanted to make the most of their time here and not be worried about work that would still be there after they left.

What I found was that I was more motivated and productive at work knowing that I had plans to do something fun later on. I wanted to work as efficiently as possible so I could maximize my time with the kids. During a week where my workload was enough to spill into the weekend, I managed to get it all done during the week so I would be free to enjoy the weekend activities we had planned.

The scheduled fun time not only increased my productivity but also served as a huge stress reliever from my busy work schedule. I found that breaking out of my regular routine and having visitors to spend time with provided a much needed distraction from the stresses of work. It was far easier to leave my problems at work when I knew I had houseguests that I wanted to entertain. Their company was rejuvenating and refreshing, serving as a reminder that fun and play time is equally as important as work.

The science behind slacking off

Dr. Christine Carter explains why slacking off is essential to our productivity and creativity processes, in her online course *The Science of Finding Flow*.

When we daydream, or relax our focus, our brain begins drawing connections between all the things that it previously didn’t see as all that connected. Importantly, the brain networks that are responsible for creative insight come online.

She cites other research that shows when subjects are given a creative task they have more insights and perform better when their attention is diverted to an unrelated task before hand. What did not help their creativity was giving the subjects extra time to consciously think about the task.

The brain needs down time to process new ideas, insights and to make new neural connections. When we allow the mind to wander and relax, it has time to make connections to things it didn't see before. This is the reason we get so many good ideas or solve problems in the shower or while out for a walk.

Schedule Fun First

So often we find ourselves dreaming of trips and adventures that we hope to do some day when we have the time. And year after year goes by and we find ourselves still dreaming of those same adventures. It's time to let go of the guilt and embrace the truth that having fun and slacking off will make you MORE productive.

Whether your form of fun is travel, learning, adventure, relaxation, exercise, or competition, make sure you put it on the calendar and watch your creativity improve and your happiness soar.

Gender balance in the boardroom

by [Lucy Saddleton](#) 28 May 2019

Data from the Corporate Women Directors International found that women held 21.4 per cent of all director positions on the boards of the 200 largest global companies in 2018. While this is a significant improvement on the 2004 data which found only 10.4 per cent of board appointments were held by women, we still have a long way to go to achieve equal representation.

Workplace culture starts at the leadership level and filters down so having a board that reflects your entire business and client-base is essential for forward-thinking firms.

“The board is the mind and body of a company. They are the ones that make the decisions for the whole business,” said Olive Strachan, London-based diversity and inclusion specialist. “We need people on boards with diverse viewpoints to reflect the real world,” she added.

In order to appeal to your client-base, your company web site should show a diverse group of leaders, including women and ethnic minorities, Strachan says.

“The problem is that people on boards tend to recruit in their own image, and go to the same recruitment agencies,” she added. “Change is hard. There’s a fear that someone different might cause too many changes and difficulties.”

Going through the right recruitment channels to seek out women and ethnic minorities is essential. Strachan suggests starting with schools, colleges and universities to make your business visible to diverse talent. Building a culture that embraces all kinds of diversity from the top end will have a positive impact on the whole business.

Encouraging women to apply for board openings to let them know their input is welcome will go a long way, as well as setting measurable targets to increase the number of female members.

“Some firms think that having a lone woman on the board is sufficient but if you’re the only woman around the table, it can be hard to speak up and have any real influence,” said Strachan. She recommends offering training to the men on the board to teach them how to better embrace a lone female member, and really listen to her views.

“You need diverse people on boards to disrupt the status quo and shake things up,” added Strachan.

Strachan is the founder of Olive Strachan Resources, a global coaching and training consultancy.

High-Earning Millennials Have A Surprising Student Debt Problem

Kiplinger's Personal Finance Magazine

A college student finds a creative outdoor campus spot to do classwork.

In today's job market, a college degree is the new high school diploma. However, the cost of higher education remains the responsibility of students.

It's difficult for people of any age to predict where they, or the economy, will be in 10 or 20 years. Despite this short-term, highly fluid job market, students commit to loans that take up to 25 years to pay off, if paid at all.

The result is what former Consumer Financial Protection Bureau student loan ombudsman Seth Frotman called a "trillion-dollar black hole in our financial market." He recently testified before Congress about the extent of the situation and advocated for action to correct it. Statistics back up his premonition and urgency.

Student loan debt sits at \$1.4 trillion, and nearly 40% of borrowers are expected to be in default by 2023, according The Brookings Institution.

High Earners, Not Rich Yet individuals (HENRYs) are just one group particularly affected by this "black hole." Student loans are one of the main reasons why these individuals are classified by this acronym. The student debt crisis has lasting effects on HENRYs and can hinder their net worth and financial growth for years to come.

Financial Distress Leads to Emotional Distress

Overwhelming debt loads imperil more than just bank balances. When debt becomes unmanageable on a long-term basis, it leads to debt stress that negatively affects everything from happiness and work performance to relationships.

According to a recent Student Loan Hero survey, more than 60% of respondents worried too much about their student loan debts. Also, 360 Degrees of Financial Literacy reports that 81% of Americans with student loans have made financial or personal sacrifices, such as delaying contributions to a retirement account or having to work another job. Financial distress, uncertainty and the inability to move forward with essential life events result in stress that can diminish emotional well-being.

HENRYs are particularly affected by this emotional distress since they are high income earners yet can often find themselves living paycheck to paycheck. Due to their high incomes, they have to pay a larger percentage in taxes than lower earners. Also, while non-HENRY individuals may have had time during college or in conjunction with their first full-time jobs to have a part-time job for supplemental income, many HENRYs had course loads in college and first jobs requiring long hours that did not allow for this.

One Solution for Your Stress: An Emergency Fund

Creating an emergency fund is an important, and often forgotten, way that HENRYs can -- and should -- use to combat emotional and financial distress. Any form of savings, specifically emergency funds, creates a psychological safety net for individuals to relieve stress felt by other financial obligations, such as debt or loans.

It's easy for savings to be forgotten while paying down massive student loans. HENRYs must remember to first become financially secure in their savings and emergency funds, so they then can increase their efforts to pay off student loans with minimal stress. Having an emergency fund is the first priority, paying off debt is the second.

Locating new sources of income can help you increase funds to add to any emergency situations you may encounter in the future. Comparably, reducing your expenses can also free up additional cash flow to add to the funds. Shoot moderately when thinking about how much you should have in an emergency fund -- just enough to handle life expenses that may occur, whether it be medical services or purchasing new tires.

Other Strategies to Ease Debt Stress

A college education is becoming the new norm, so students need to begin adjusting for subsequent debt long before graduation. Employing strategies to reduce costs while in college, such as attending community college for the first two years, helps ease the student loans burden.

The Public Service Loan Forgiveness program is one of the bigger repayment programs, where those working in a qualifying public-sector job can wipe out their student debt after making 10 years' worth of on-time payments. There are more than 100 federal and state-based programs that can help ease debt faster, so it's important to research what programs are out there to help your specific profession.

HENRYs should focus on building their net worth in order to surpass the not rich "yet" element of their title. These individuals can build their net worth by reviewing their liabilities and paying off high-interest debts, such as credit card debt or car loans, in conjunction with their student loans. A lower debt burden means a higher net worth.

Store your money where it has potential to grow. Look for better rates with online banks, flexible CDs, or even investments, depending on your time horizon. You may want to consider consulting a financial professional to investigate what options or investments may be suitable for you.

Focus on paying the debts with highest interest rates first and pay off the other low-rate debts along the way. To do this, review your liabilities and try to reduce or eliminate them. Credit card debt may be the highest interest rate, making it the first focus area, while your car loan would come in at second. Following that could be student loans and then finally mortgages.

Looking Toward the Future

Two-thirds of college graduates leave school with student loans, averaging nearly \$30,000. Most importantly, HENRYs need to focus on pursuing their goals and dreams, rather than the overwhelming stress of their student loan balances. Establish a savings and emergency fund in order to relieve financial stress and allow room to start paying off debt. Analyze your spending and attempt to make more income from a side passion of yours.

You have worked hard to get to this position, so be smart about the ways you utilize funds.

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