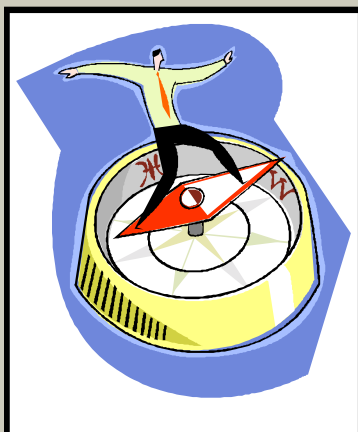




THE STRATEGIC LINK™

Affecting Changes in Behavior and Lifestyle



wellness coordinators, finding ways to motivate permanent changes in lifestyles can be an ongoing challenge. Individuals are responsible for their own actions and each person that you are addressing must be ready to adopt the changes that you are proposing. Not all individuals may be ready or willing to make a particular change at the time of your initiative. A little patience and perseverance may be the key to a long-term wellness strategy. Whether you are

promoting weight loss, smoking cessation or any other wellness topic, you will continue to impact new participants as they move through the stages of readiness to change. Wellness coordinators must simply concentrate on offering consistent opportunities for education, a variety of methods and incentives to motivate and a means for employees to communicate their needs and interests as they pertain to health and lifestyle maintenance and improvement.

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For any company that has set a goal of achieving corporate wellness, it is important to remember that achieving success ultimately equates to changing employee behavior. For many

Stages of Readiness to Change

The Transtheoretical Model developed by James Prochaska provides a framework for explaining how behavior change occurs.

Stage	Definition
Pre-contemplation	Individual does not think there is a need for change
Contemplation	Individual recognizes need for change and plans to take action toward that change in the next 6 months
Preparation	Individual plans to change within the next month and has begun to gather resources
Action	Individual has adopted the change and has practiced the new behavior for less than 6 months
Maintenance	Individual has made a more permanent commitment to change and has practiced the new behavior for 6 months or more.



“They always say that time changes things, but you actually have to change them yourself,”

Andy Warhol

Health Reimbursement Arrangements

Health Reimbursement Arrangements (HRAs) are a different approach to traditional health plans and require a change in management’s philosophy of administering benefits and a change in the way employees are accustomed to receiving them.

HRAs are flexible, federally-approved accounts offered in conjunction with traditional health insurance plans. Employers contribute to individual employee accounts, and your employees use the funds to pay for certain

qualified medical expenses.

Contributions to employee accounts are tax deductible to your business, and are generally excluded from your employees’ gross incomes. Unlike Flexible Spending Accounts (FSA), HRA funds are not subject to the “use it or lose it” rules, and may roll over from year to year if the employer designates that, giving your employees an additional incentive to use the healthcare system wisely. However, unlike a Health Savings Account (HSA), when

an employee leaves your company, unspent funds in the HRA remain under your control and can be reallocated to active employee accounts.

Transitioning a group to an HRA requires thorough and ongoing communication with the employees. Employees will ultimately become more in touch with the actual costs of their health care procedures and will ideally be more engaged in the steps needed to control the rising costs of health care.

Enables Employer to:	Enables Employees to:
Reduce health benefit costs	Actively participate in the decision-making process by choosing how, when and where they receive care
Introduce a high deductible health plan to your employees that provides reimbursements for deductibles, coinsurance and co-pays	Learn the value of managing costs by making informed healthcare decisions
Control long-term cost trend by exposing your employees to the true cost of care	Potentially build savings to use for future healthcare needs
Encourage appropriate use of the health care system	Rest assured that once they have satisfied their annual deductible, insured benefits are there to protect them

Technology Changes Lives

Employers and employees have access to a wealth of information on the internet today. Insurance carriers are offering and in some cases mandating that all administrative functions of the health plan be completed electronically.

In the case of most carriers, online changes take place real time and make monthly invoices much more accurate.

Employees have the ability to obtain information online about their plan benefits, recent claims and can perform a number of different administrative tasks such as ordering replacement ID cards.

Many insurance carrier websites offer wellness information, and provide consumer medical and pharmacy tools. There are carriers that provide weight management jour-

nals and exercise logs in an electronic format.

A substantial amount of time can be saved by employers and employees simply by staying familiar with the types of electronic tools that are available.

Please contact your Burkwald representative for a current description of the online options available to you and your group today.



“Only I can change my life. No one can do it for me,”

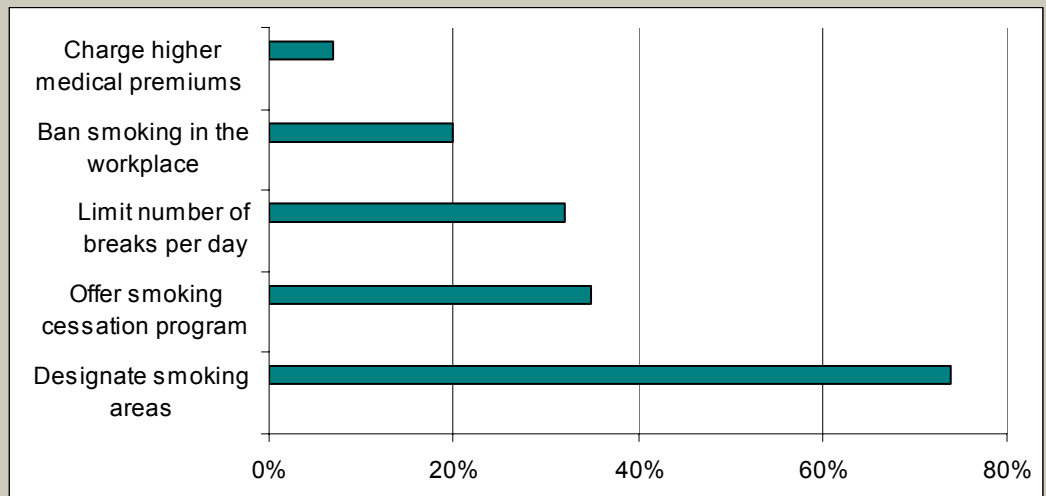
Carol Burnett

Question of the Quarter:

What are companies doing to address smoking within their organizations?



Source: Benefit News Connect Feb. 2006



The B&A Buzz...

BABY TALK:

B&A's valued Benefit Analyst, Jennifer Matteucci and her husband, Ron, are expecting their first child. The couple is very excited for the arrival of their new baby **BOY!** Jennifer is due on May 1st and is looking and feeling great. She will be focusing most of her

time after the baby comes on being a mom, but will continue to help B&A with large-scale client projects. Jennifer is looking forward to this big life changing event, "Hearing first words, watching first steps and being there to wipe the tears are things I can't wait to experience!"



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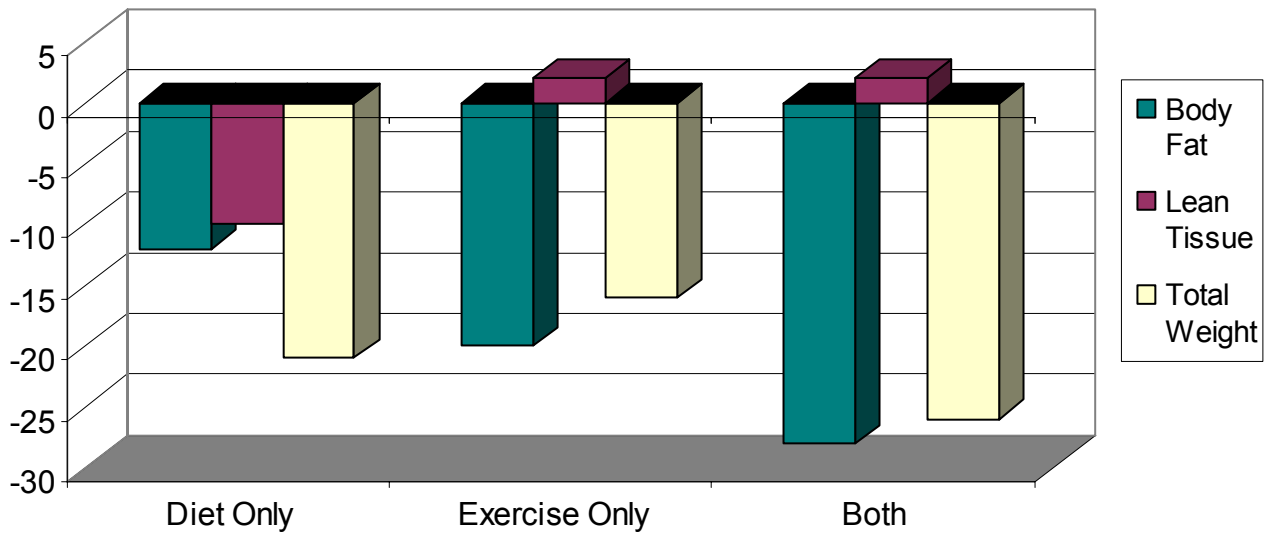
just good business.

“It is not that some people have willpower and some don't. It's that some people are ready to change and others are not.”

James Gordon, M.D.

*Check out our website
at www.burkwald.com*

The effect of diet only, exercise only, and both on fat, muscle and total body weight



Source: The Culprit and the Cure, Steven G. Aldana, Ph.D.