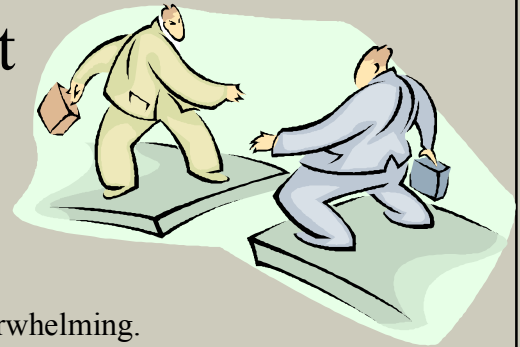




THE STRATEGIC LINK™

An “A” for Effort



No rewarding task or experience is ever easy. With each aspect of managing benefits comes a challenge.

Making sure that the benefit package your company offers is perceived as valuable by employees can be an uphill battle. Trying to maintain the company’s benefits while controlling costs can seem impossible. Finding a wellness program that addresses the needs of your entire group

is often overwhelming. It goes without saying that a great deal of effort is required to manage employee benefits.

We also need to not lose sight of the challenges employees face today. It requires effort for employees to understand the ongoing changes to the insurance marketplace. It can be challenging

to find the tools necessary to be a good health care consumer.

An effort to achieve effective communication might be the key to understanding and overcoming benefit issues through ongoing education and a means by which all questions can be addressed.

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Companies save money with online health tools

— Benefit News Connect June 1, 2006

What makes some employers better than others at controlling health care costs? Offering employees online tools to facilitate medical decisions, for one,

according to Watson Wyatt and the National Business Group on Health.

Companies that excel at reining in medical

costs are 108% more likely than others to offer their employees comprehensive online resources, the joint survey of 585 companies finds.

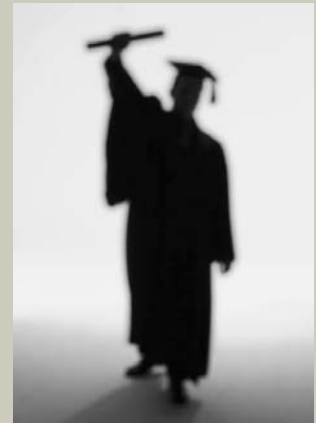
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Graduation season

If you have any employees that have dependents that will no longer meet the full-time student status requirement of your insurance company, please contact us to discuss the continuation

options for your group.

We are happy to assist with finding individual plans and/or short term medical policies that meet the needs of each graduate.



“Individual commitment to a group effort, that is what makes a team work, a company work, a society work, a civilization work,”
 – Vince Lombardi

Wellness Program Checklist

Developing a wellness program that appeals to everyone in your corporation requires ongoing evaluation and effort. Whether you’re starting a wellness program for the first time or looking for fresh new ideas to rejuvenate your existing program, consider the following questions:

- Does your wellness program cover all of the bases?
- Do you offer different programs and activities that appeal to all of your target participants?
- Are you offering various forms of health education and wellness support?
- Does your corporate culture support your

wellness mission?

Give your wellness program a “check-up” with this simple checklist of concepts and ideas:

Wellness Activities

- ⇒ Health Fair
- ⇒ Learn at Work Sessions
- ⇒ Biometric Testing Options
- ⇒ Chair Massage
- ⇒ Free Fruit
- ⇒ Nutritious Potluck Lunches
- ⇒ Health Risk Assessments
- ⇒ Weight Management Program
- ⇒ Ongoing Incentive Program
- ⇒ Company Sponsored Run/Walk
- ⇒ Walking Club or

Program

- ⇒ Fitness Club Memberships / Facility

Education Materials

- ⇒ Self Care Book
- ⇒ Wellness Newsletter
- ⇒ Informational Bulletin Board
- ⇒ Brochures on various topics available
- ⇒ Web-based information
- ⇒ Telephonic Coaching

Company Culture and Practices

- ⇒ Smoke-free facility
- ⇒ Healthy Cafeteria/ Vending Options
- ⇒ Preventive Health Care Coverage
- ⇒ EAP Available

Online Health Tools

(Continued from page 1)

It is not enough to provide tools that allow side-by-side comparisons of health insurance options, the survey shows. While 58% of those polled do supply such tools, the top cost-cutters carry this practice to a new level. They are 36% more likely to offer quality comparison tools and 36% more likely to provide tools that show the tax impact of health

care decisions, such as signing up for a flexible spending account.

“Tools that allow employees to consider many facets of their health care can make a significant difference in the health care options employees chose,” says Jeri Stepman, national leader for health and welfare administration at Watson Wyatt.

B&A partners with a technology firm called

Benevation. This company can assess your organization’s needs and streamline your benefit processes and procedures by implementing the proper tools.

From online enrollment to benefit statements and comparisons, Benevation may be the key to unlocking your company’s technology potential.

Question of the Quarter:

Q: What is considered a qualifying event and how long do I have to notify my insurance carrier of a change?

A: A qualifying event would be something that caused a change in an employee’s life

status such as:

- ◆ Marriage
- ◆ Divorce
- ◆ Birth
- ◆ Death
- ◆ Loss of coverage
- ◆ Eligibility for Medicare

An employee has 30

days from the date of the event to make the change in coverage with the insurance carrier.

All other changes must wait until the plan’s open enrollment.



**“The mode by which the inevitable comes to pass is effort,”
– Oliver Wendell Holmes, Sr.**

The B&A Buzz

The baby is here!! B&A’s Jennifer Matteucci gave birth to a baby boy on April 23, 2006.

Cayden Dennis Matteucci
7 lbs 3 oz; 19 inches

Everyone is happy and healthy and adjusting to their new environment.

Jenni will be returning to work in July on a part-time basis so she can still spend quality time with her family.



Burkwald & Associates, Inc.

N27 W23960 Paul Road
Suite 100
Pewaukee, WI 53072

Phone: 262-523-3100
Fax: 262-523-3111
www.burkwald.com



just good business.

“The man who can drive himself further once the effort gets painful, is the man who will win.”

— Roger Bannister

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

How your premium dollar is spent



Source: America's Health Insurance Plans, January 2006