

# The VB Solutions Report



## Don't Like the New Mammogram Recommendations? You are Not Alone!

The U.S. Preventative Services Task Force, a panel of experts that advises doctors on medical care, recently reversed a 20 year treatment recommendation that said screenings for breast cancer tumors should begin at age 40. The new recommendation says that screenings should begin at age 50. Additionally, the group also says women between the ages of 50 and 74 need to be screened less frequently - every two years as opposed to annually - and that women 75 and older can avoid the test altogether. Most startling is the recommendation that doctors should no longer teach women breast self-examination because it serves little benefit.

Other groups that issue guidelines about screening and prevention, such as the American Cancer Society, the National Cancer Institute and the

American College of Obstetricians and Gynecologists, immediately attacked the federal panel's conclusion, saying that they "would not change their guidelines and would continue to urge women to undergo the tests."

Critics argued that the recommendation is an attempt by the Government to contain costs and ration health care in light of health care reform. A mammogram is a preventive test that Medicare is mandated to pay for. Health and Human Services Secretary, Kathleen Sebelius rejected the notion. The task force does not "set federal policy, and they don't determine what services are covered by the Federal Government," she said.

Insurance company reaction is still pending.

### Did you know...?

**Mammograms are probably the most important tool doctors have, not only to screen for breast cancer, but also to diagnose, evaluate, and follow people who've had breast cancer.**

## TransAmerica LIVESTRONG SurvivorPlan

TransAmerica introduces the LIVESTRONG SurvivorPlan which provides a unique wellness benefit to cancer-only and critical illness policies that focuses on the prevention, treatment and recovery from cancer. This plan combines prevention and early detection, covers cancer screening tests and other out-of-pocket expenses associated with the treatment of a cancer related illness. Additionally, the plan provides support to the mind and spirit, areas often neglected after a cancer diagnosis is made.

Employers get educational tools to promote wellness and early detection of cancer within their workforce along with a broad array of resources designed to help employees choose healthier lifestyles and reduce the risk of future illness. The plan is available for groups with 100 or more employees.

**Contact VBS today for more information. ♦**

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## IRS Updates List of Common 401(k) Plan Mistakes

**"Plans fail to maintain adequate plan records and internal controls."**

The Internal Revenue Service conducted its Employee Plans Team Audits (EPTA) and updated its list of common plan mistakes. Below is a list of the top 5:

- 1.) Failure of plans to make timely amendments to their plans that comply with changes in the law;
- 2.) Follow the plan document's terms on plan eligibility, eligible compensation, vesting, and contribution and benefit limitations;
- 3.) Make required minimum distributions for participants over age 70-1/2;
- 4.) Properly process and report distributions;

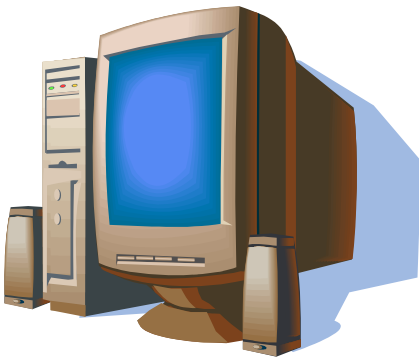
- 5.) Maintain adequate plan records and internal controls;

In addition, the IRS has found that 401(k) plans often fail to correct nondiscrimination testing (ADP/ACP) failures, do not correctly apply matching contribution formulas and fail to follow the plan's automatic enrollment procedures.

**Contact VBS today for more information. ♦**

## Benefits Selection ~ Integrated Enrollment Solution

Voluntary Benefit Solutions, through our affiliation with Allstate Insurance, is pleased to announce Benefits Selection, benefits enrollment system. Benefits Selection is an internet based platform that provides comprehensive benefits enrollment solutions. To access Benefits Selection, employers must offer at least two Allstate products in the workplace. Allstate is a top rated player in the voluntary benefits marketplace, offering products such as: life insurance, disability insurance, cancer and critical illness insurance, hospital indemnity and accident insurance. When you offer two or more Allstate products, you receive access to Benefits Selection at no additional cost. This online enrollment platform will not only enroll employees in the Allstate products, but is also equipped to enroll your medical, dental, vision, ancillary lines, 401(k) and Flexible Spending Accounts.



Benefits Selection is:

- Enrollment Setup - the system can be configured to support any combination of open enrollment, new hire and year-round qualified status changes;
- Administrator tools - Functionality that enables HR staff to monitor enrollment activity and enrollment history;
- Secure Access - The system uses password protected security with 128-bit SSL encryption;
- Customizable - from logos and color to employer branding, the site is flexible to meet your demands;
- Flexible Business Rules - configuration tools allow the user to easily tailor the software to accommodate almost any type of benefit plan;
- Online and Offline Deployment.

**Contact VBS today for more information on Benefits Selection. ♦**

## Health Care Reform ~ Update



The Senate Finance Committee's Health Care Reform bill was passed by the House and has moved onto the Senate. On November 21st, the Senate garnered enough votes (60-39) to bring the Health Care bill to the floor for debate. The legislation is intended to cover 31 million uninsured people and curb medical costs. Like a bill passed Nov. 7 by the U.S. House, the Senate plan would require all Americans to get health coverage. It would set up online insurance-purchasing exchanges and provide subsidies for those who can't afford to buy coverage. Republicans predicted that the measure will explode the U.S. budget deficit, cause rationing of health care and fail to produce the cost savings that are a chief goal. Republican leaders say the true cost of the legislation is about \$2.5 trillion over a decade. ♦

## VBS News

**From our family to yours, all of us at Voluntary Benefits Solutions wish you a happy and safe holiday season.**

**Contact VBS today for more information on how you and your employees can save. ♦**



## Staying Fit During the Holidays

### The Value of Voluntary

- attract and retain good employees
- no employer contribution required
- portability feature upon termination
- simplified underwriting
- protects against underinsured assumptions

The holidays are a time to celebrate which often leads to over-indulgence. We eat, we drink, we indulge, and subscribe to the notion that the holidays are the time for unlimited eating. And with all that is going on, it is tempting to stop your workouts while your days fill with parties and food platters! However, this is the time of year, more than ever, that a good exercise routine is needed. Not only to curtail some of the damage done from non-stop feasting but also to alleviate the stress that often accompanies the holiday season. If you have trouble sticking with your usual routine this time of year, come up with a new one. Forget the rules, lower your standards and do whatever you need to do to keep moving:

**Shorten Your Cardio.** Limit your cardio routine to whatever time you have, even if it's only 5 or 10 minutes. Choose activities that are easy to do at a moment's notice: walking, running, jump roping or cycling. Get the most out of the time you have by working at a high intensity.

**Exercise wherever you can.** You already know to take the stairs, park far away and so on to get more exercise. This holiday season, wear a pedometer as you're running around, and see how many steps you can accumulate.

**Make it a family affair.** As you gather together with your family, plan active things to do. Walk around the neighborhood to look at holiday decorations. Play football before the big meal at Thanksgiving or Christmas.

**Eat Before You Go.** Rules to live by: never go grocery shopping while hungry, and similarly, never hit a holiday party on an empty stomach. You'll be less tempted to overindulge if your belly's full of something healthy.

**Choose One Treat.** Once at the party, choose one thing to indulge in and make it good ♦