

NAME THE NEWSLETTER CONTEST— SUBMIT ENTRY BY DEC 1ST!

INSIDE THIS ISSUE:

| | |
|------------------------------|---|
| <i>Feature Contributors</i> | 2 |
| <i>Query Phil</i> | 2 |
| <i>Immigration</i> | 2 |
| <i>Wealth of HR</i> | 2 |
| <i>Insurance Impact</i> | 3 |
| <i>Lincoln's Quotes</i> | 3 |
| <i>Events & Seminars</i> | 4 |

FUTURE FEATURES:

- PHOTO PHRENZY
- SENIOR SAVVY
- How SWEET It Is
- QUALITATIVE ANALYSIS

“You are invited to participate in the interactive NEWSLETTER by contributing ... see page 2.”

Health Insurance Premiums Rising Faster Than Pay Checks and What You Can Do About It

By Phil Randazzo

Premiums for employer-sponsored health coverage rose an average of 7.7 percent in 2006, less than the 9.2 percent increase recorded in 2005 and the recent peak of 13.9 percent in 2003, according to the **2006 Employer Health Benefits Survey** released on Sept. 26 by Kaiser Family Foundation [KFF] and the Health Research and educational Trust [HRET].

This year's Kaiser/HRET survey recorded the slowest rate of premium growth since 2000, though premiums still increased more than twice as fast as workers' wages [3.8 percent] and overall inflation [3.5 percent]. Premiums have increased 87 percent over the past six years and Employer-sponsored family health coverage now costs an average \$11,480 annually, with workers paying an average of \$2973 toward those premiums, or about \$1,354 more than in 2000.

“While premiums didn't rise as fast as they have in recent



Nevada Benefits is proud to provide info on the new generation of health benefits, investment strategies, and legal implications to small business.

years, working people don't feel like they are getting any relief at all because their premiums have been rising so much faster than their paycheck “ said KFF president and CEO Drew E. Altman. “To working people and business owners a reduction in an already very high rate of increase just means

you're still paying more”.

What Successful Companies Do Differently

Low-cost companies show a deep commitment to managing their programs in ways that benefit both the company and employees:

.....Continued on page 3

NAME THE NEWSLETTER CONTEST: ONE WINNER WILL BE SELECTED IN DECEMBER

Please help us launch our news and services by entering a creative “Name the Newsletter” Contest.

SUBMIT your suggestion, name/address/phone and your email address to

NV BENEFITS by December 1, 2006. **All entries will be judged and the final one selected will receive a \$50 donation to their favorite charity and a \$100 gift certificate to**

their favorite restaurant.

We, at NV Benefits, can't wait to hear from you!

For customer service, or benefit questions, call: 702-258-1995

IMMIGRATION REFORM & CONTROL ACT

YES, THIS APPLIES TO YOU!

BY BOBBI YOUNGBLOOD

IRCA is more commonly understood as the immigration act that refers to illegal or unauthorized workers working in the US. Believe it or not, these workers are not just the ones standing at street cor-

ners waiting to pick up a weekend landscape job.

These workers include the nannies, the housekeepers, the assembler personnel in a plant, or the cook in the local five star restaurant.

3 or fewer employees are exempt from IRCA's "anti-discrimination" provisions.

C: employers with more than 3 but less than 15 workers may not discriminate because of citizenship or national origin; and those with over 15 workers have Title VII further prohibiting bias based on citizenship status.

D: full time, part time, and temporary workers should be verified utilizing the Form I-9 that requires both signatures from employee and employer within 3 days of hire. It is best to save these forms in a binder for reference or federal or regulatory audit.



Visit: <http://www.dol.gov/esa/regs/>

What is important is that employers recognize when and HOW this federal act applies to them:

A: all public and private sector employers, regardless of size or number of employees must verify citizenship or employment status of new hires.

B: only employers with

Featured Contributors:

Phil Randazzo

Trish Colletti

Bobbi Youngblood

Tanja Anderson

Others...

HR AND SMALL BUSINESS —

NEW FREE SERVICE PROVIDED BY NV BENEFITS

BY TANJA ANDERSON

At Nevada Benefits, we unveil new free resources to our clients: **Nevada Benefits HR Spotlight Newsletter** and HR Help Desk. Additionally, appointments for a site visit can help you get started in the right direction, get assistance with any outstanding HR issues, or an HR audit. Even if you

have an HR employee on staff, you can look to us for information. The Nevada Benefits, HR Spotlight Newsletter will feature topics on HR trends, alerts, health, culture and personnel laws that may affect your business and assist you FREE of charge. Phil Randazzo, Founder, be-

lieves in helping businesses help themselves. The HR benefit and in-house contact from NV Benefits will do just that! For input and questions, please contact Tanja Anderson today either by phone or at: tanja@nevadabenefits.com.

MORE FOR YOU!

EMAIL YOUR FAVORITE TO [PHIL@NEVADABENEFITS.COM](mailto:phil@nevadabenefits.com)

As ongoing features of our publication, we are creating an **interactive newsletter and need your help!** Please submit your favorite photo, your favorite healthy recipe, your favorite "tip", or quote, and of course, your QUESTION to Phil. NV BENEFITS is commit-

ted to being your complete resource center, from health and life insurance, to advising you on financial moves to enhance your

retirement or savings. NV Benefits Center located in the heart of Summerlin will be your one stop information resource center. Drop by to see for yourself.



COSTS RISE FASTER THAN PAY

1. Design programs to make the true costs of care visible to employees, and hold them accountable for the decisions they make at the point of care. There is a significant trend away from co-pays to co-insurance among low-cost companies.

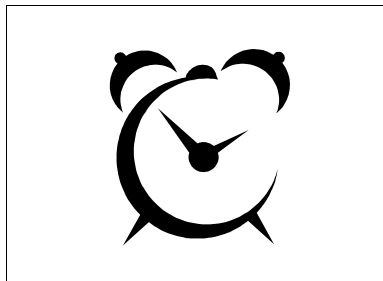
2. Offer a variety of health management programs such as those focused on health improvement.

3. Require employees to be more accountable for

their decisions and provide tools and resources to support employee awareness, understanding and action. Low-cost companies are much more likely to focus communication and education on defending what it means to be a better health care consumer and how employees can benefit.

Contact Phil or Trish if you would like more information about controlling your health care costs at (702)258-1995.

CONT. FROM PAGE 1



Daylight savings time begins Oct 29th

Also Find Out What Your Life Insurance Should Really Cost! Call for YOUR FREE REPORT (702) 258-1995, 7am-9pm, 7 days/week—No Cost, No Obligation. There is no charge for this service and most importantly we will not hassle you. If your current policy is not up for review for a while, remember it can take 8-10 weeks to qualify for new coverage. So if you wait too long to compare prices it could end up costing you extra!

LINCOLN'S PRINCIPLES ARE THEY APPLICABLE TODAY?

...When the occasion is difficult, rise with it...think anew

... Don't lose confidence in your people when they fail

...Let subordinates know that you are always glad to hear their suggestions

... Except in matters of overall policy, let subordinates take action on their own initiative without waiting for "orders"

... Surround yourself with people who know what they are doing and are not "yes" men or women

So, How Do You Manage?

How do you lead?

How do you like to be managed?

How can you improve communication and instill leadership in your people?

Abraham Lincoln on SUCCESS:

"Extemporaneous speaking should be practiced and cultivated... people are slow (to bring a man) business if he cannot make a speech"

BUSINESS-PROVIDED HEALTH CARE A GOOD RECRUITING & RETENTION TOOL

The number one concern of small and large businesses continues to be health care and how to provide it to employees. While more than 45 million Americans do not have health care insurance, the number of uninsured is actually rising, rather than falling, due to increased costs. Smaller businesses are particularly affected.

The challenge is compounded when small businesses are

dealing with big business for the same pool of qualified workers and existing employees are lured to jobs with better benefits.

At Nevada Benefits, we can assist you to make health care choices at reasonable rates or to take



Health care headaches can be alleviated through NV Benefits.

cost-saving measures that increase your bottom line while retaining your best employees. Call Phil or Trish for a wide array of health care options that will be personally tailored to meet your business needs. We won't waste your time or resources!

Nevada Benefits

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We are on the WEB:
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Member of LVCC
and So NV BBB

UPCOMING SEMINARS NOVEMBER 2ND AND 8TH

NV BENEFITS CLIENTS:

Please submit
your topic of inter-
est so we can Bet-
ter Serve you, and
in the meantime,
look what we have
lined up :

STARBUCKS

5:30—6:30 pm

Th—Nov 2nd

NV Benefits is
hosting a 'talk with Ti-
tus' so you can hear
views of Gubernatorial
Candidate, Dina Titus.
Location at Village
Center Circle, Sum-
merlin



Assisting each other results in a boomerang
effect....a big return on investment!

**WED—Nov 8th GOUR-
MET LUNCH
SEMINAR at NOON**
HOSTED by NV BENE-
FITS.

**Attorney Sharon Nelson
will speak:
HIRING & FIRING—the
Right Way.**

2007 Calendar of
Events will include
LUNCH PROVIDED
seminars on:

Saving for Retirement
Saving for College
Personnel Files & Docu-
mentation
Alternative Self-Funded
Insurance
HR Perspectives for
Small Business

HIPAA & COBRA

Legal & Illegal Questions

How to Build an Excited and
Productive Team

Hand & Shoulder Massages