

Health e-Newsletter

February/2009



Special Announcement!

Alliant Financial Services, Inc. will be moving to a new location starting Monday, January 26, 2009.

Please update your contact info with our new address, phone, and fax below.

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In This Issue

Heart Attack/Failure Warning Signs

New Health for HSAs

Dental Benefits Make a Difference

Dear Valued Clients,

February is quickly approaching and because it's American Heart Month we would like you to look over the warning signs for heart attack and heart failure and learn if you are at risk by taking the American Heart Association's free risk assessment.

In this issue you will also find an article on a developing trend in health insurance, HSAs (Health Savings Account), and an article on the importance of dental benefits.

As always, we hope you enjoy this edition and would like to help you with any questions, concerns, or suggestions for future articles.

Keep your company informed with important health information

This newsletter is designed to benefit you and your employees so please feel free to forward it to family, friends and co-workers.

New Health for HSAs

Recession and rising costs are pushing more employers to health savings accounts to their workers

The deepening recession is doing something for HSAs - health savings accounts - and other high-deductible health plans in California that a decade of hype could not: It's making employers sign up.

Kaiser Permanente, for instance, expects to reach 1 million members with its deductible plan offerings by mid-year, according to Dr. Artie Kaiser, Kaiser's executive vice president of health plan operations. They represent 12 percent of total enrollment for an organization that for decades had been wedded to the traditional HMO model.

In Northern California, the growth spurt will likely translate into 400,000 and half a million deductible plan enrollees, Southam reports in the San Francisco Business Times, or roughly 40 percent of Kaiser's national deductible plan total.

Between 15 percent and 20 percent of Kaiser's deductible plan members are enrolled in health savings account-compatible, high-deductible

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Knowing the facts about cholesterol can reduce your risk for a heart attack or stroke. But understanding what cholesterol is and how it affects your health are only the beginning.

Test Your Cholesterol IQ (click below)

Take Quiz Now!

Alliant
financial services, inc.

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Life
Health
Disability

he said.

As of last August, in contrast, the Oakland-based health care group has roughly 800,000 enrollees in what it considers "leaner design" products, including both deductible and HSA-compatible traditional plans, including both deductible and HSA-compatible of its traditional HMO products. About 315,000 of those enrollees are in Northern California.

Growth in the plans is "coming across the board" and largely due to economic factors, Southam said.

"It's a very difficult economic time for our customers," said Southam, noting that Kaiser has more than 100,000 employer groups as customers, many of which are looking for additional cost saving options. "We're making sure we can make Kaiser Permanente available to customers who demand or want a higher level of cost sharing (with employers), he said. "These are the realities of the marketplace."

Heart Attack/Failure Warning Signs

Heart Attack

What are the warning signs? Some heart attacks are sudden and very intense - the "movie heart attack," where no one doubts what's happening. But most heart attacks start slowly, with mild pain or discomfort. Often people affected aren't sure what's wrong and don't get help long before getting help. Here are some warning signs:

Chest discomfort: Most heart attacks involve discomfort in the center of the chest that lasts more than a few minutes, or that goes away and comes back. It can feel like uncomfortable pressure, squeezing or pain.

Discomfort in other areas of the upper body: Symptoms can include pain or discomfort in one or both arms, the back, neck, jaw or throat.

Shortness of breath with or without chest discomfort: Other symptoms may include breaking out in a cold sweat, nausea or lightheadedness.

Heart Failure

Warning Signs. If you or a family member has heart failure, chances are you've already made a trip to the emergency room, or at least spent some time in the hospital. You can decrease the chances of another hospital stay by getting in touch with your doctor right away if any of these warning signs appear:

- Sudden weight gain (three or more pounds in one day, five or more pounds in one week, or whatever amount you were told to report)
- Shortness of breath not related to exercise or exertion
- Increase in swelling of the legs or ankles
- Swelling or pain in the abdomen
- Trouble sleeping (waking up short of breath, using more pillows)
- Frequent dry, hacking cough
- Increased fatigue

Think you may be at risk of having a heart attack or dying from heart disease in the next 10 years? Take the American Heart Association's heart attack risk calculator now.

Dental
 Vision
 Long Term Care
 Self-Funding Options
 HRA
 HSA
 Full Flex Spending Accounts
 Cafeteria Plans
 Workers Compensation
 General Liability Insurance
 Retirement Planning
 401k
 Simple/SEP IRA
 HIPPA
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Want to Contact us?

Send us an email:
info@alliantservices.com
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 Call us: (913) 381-0800



If you would like to learn more about heart attacks and heart failure how you can reduce your chances of having one please visit the American Heart Association's website at www.americanheart.org

Dental Benefits Make a Difference

Delta Dental Plans Association recently issued survey results that workers with employer-sponsored dental benefits are more likely to visit their dentists for checkups than other workers. For example, 83% of participants with dental benefits visit the dentist twice or more a year, compared to 63% of consumers who pay out of pocket for their dental benefits or dental care. Moreover, employed adults lose more than 64 million hours of work each year due to dental disease or dental visits.

The not-for-profit group, which polled 900 consumers aged 25 and older, found that nearly 60% of respondents have dental benefits, with 48% paying for voluntary benefits offered by their employer, and 88% receiving coverage through an employer-paid group dental plan.

Other key findings from the survey included: Consumers consider dental benefits to be a "very important" part of an essential benefits package, along with medical coverage, retirement benefits and prescription drug coverage.

Consumers want their dental benefits to be easy to use, allow them to use their personal dentist and include several coverage options. The most important is preventive care, such as teeth cleanings and X-rays.

Message from Alliant - The referral of a friend or relative is one of the most satisfying rewards in our profession. Anyone you refer to Alliant will receive the same level of our professionalism that you get from us.

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