



Notable Knows

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Spring 2007

Group Medical Insurance Made Easier

Has this happened to you? Your broker brings in a number of medical quotes, you have your employees complete applications, however your final rates end up significantly higher than proposed? Would you prefer the right rates the first time?

ESAO clients just gained a significant advantage. Now you can have employees complete one application and have four medical carriers provide quotes completely prescreened for medical conditions. Take the guess work and waiting out of your quote process.

ESAO has arranged for this technology at NO COST to your company. It is offered exclusively by Benefit Resources, Inc.

Avoid:

- Delays collecting applications
- Incomplete or illegible applications
- Completing multiple insurance company applications
- Surprise increases in final rates

Please contact Jim Scarborough at Benefit Resources, Inc. (800) 422-7844 or email to Jim@BenefitResourcesInc.net for more information.

Greatest Risk to Retirement Assets

The greatest risk to retirement assets is unreimbursed medical expenses associated with custodial care in the home, assisted living facility or nursing home. These expenses are lumped under the name Long Term Care Expenses. The biggest reason people fall into this trap is not understanding who pays for what. Most people think Medicare pays for these expenses. Incorrect. Others believe the state pays for this. The state Medicaid programs (welfare) only pay after you have used up almost all of your personal assets.

Annual costs of \$70,000 to \$80,000 may easily reach \$200,000 to \$300,000 per year in 20 years.

Long Term Care Insurance pays for these expenses so you and your family can keep what you have worked a lifetime for. Premiums can be tax deductible. Individuals in their 40's and 50's need to consider coverage now because coverage is much more affordable while you are in good health. Many conditions that develop later in life can keep someone from...

For more information contact Jim Scarborough at Benefit Resources, Inc.

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ESAO

8044 Montgomery Rd.

Suite 700

Cincinnati, Ohio

45236

- Phone: 513-792-2260
- Fax: 513-792-2261
- Web:
www.ohioemployer.com

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Safety and Health Classes April-June 2007

Ohio Division of Safety & Hygiene Training Center		
<h1>Safety & Health</h1> <h2>Classes for Ohio Workers</h2>		
April - June 2007	Course Title	Length
<p>The Ohio Bureau of Workers' Compensation Division of Safety & Hygiene Training Center offers 74 occupational safety, health, and ergonomic courses in thirteen locations statewide. All courses are offered at no additional cost to Ohio employers who pay into the Ohio workers' compensation insurance fund. Courses are designed to emphasize practical application of safety principles, to help develop a safety culture, and to provide current and proposed standards for regulatory compliance.</p> <p>For more information or to register, call 1-800-OHIOBWC, Option 2, 2, 2.</p> <p>To register on-line, log onto bwclearningcenter.com.</p>	Accident Analysis	1.0 day
	Advanced Rate Making	0.5 day
	Asthma! Is Your Company at Risk?	1.0 day
	Behavior Based Safety Systems	1.0 day
	Bloodborne Pathogens	0.5 day
	Confined Space Assessment and Work	2.0 days
	Controlling Costs Through Claims Management	1.0 day
	Controlling Workers' Compensation Costs	1.0 day
	Drug-free Workplace: How to Implement BWC's Program	0.5 day
	Effective Safety Teams	1.0 day
	Electrical Hazard Recognition and Abatement	3.5 days
	Electrical Safety Audits	2.0 days
	Enhancing Safety Through a Drug-free Workplace	0.5 day
	Ergonomics Applied	3.0 days
	Ergonomics Basic Principles	1.0 day
	Ergonomics: Developing an Effective Process	1.0 day
	Ergonomics for Office Environments	1.0 day
	Fall Hazards in Construction and Maintenance	2.0 days
	First Aid in the Workplace	1.0 day
	Fundamentals of an Effective Safety and Health Program	2.0 days
	Got Mold?	1.0 day
	Hazard Communication	1.5 days
	Hazardous Waste Operations and Emergency Response Refresher	1.0 day
	Hazardous Waste Operations and Emergency Response Technician	3.0 days
	Industrial Hygiene Calibration and Sampling	1.0 day
	Industrial Ventilation	3.0 days
	Job Safety Analysis	1.0 day
	Laboratory Safety	1.0 day
	Lockout/Tagout and Safety-Related Work Practices	0.5 day
	Machine Guarding Basics	0.5 day
	Measuring Safety Performance	1.0 day
	Mechanical Power Press	2.0 days
	NFPA 70E and You: Insight and Implementation	1.0 day
OSHA Recordkeeping	1.0 day	
Personal Defense Strategies for Long-term Care Workers	1.0 day	
Personal Protective Equipment Selection Criteria	0.5 day	
Powered Industrial Trucks: Developing a Training Program	1.0 day	
Respirator Fit Testing	2.5 days	
Respiratory Protection	2.5 days	
Safety and Ergonomics for Extended Care Facilities	1.0 day	
Safety Works for Industry—Module 3	0.5 day	
Safety Works for Industry—Module 4	0.5 day	
Safety Works for Industry—Module 5	0.5 day	
Safety Works for Industry—Module 6	0.5 day	
Scaffolding	2.0 days	
Temporary Traffic Management	0.5 day	
Ten-step Business Plan	0.5 day	
Train the Trainer	1.5 days	
Trenching and Excavation	3.0 days	
Wellness in the Workplace	0.8 day	

Secure Your Paycheck!

What happens to you and your family if you can't work? What happens to your home, cars and lifestyle? If you are being honest with yourself, complete the attached form for a disability insurance quote.

An individual is much more likely to be disabled before retirement than to die.

Just 2% of your income can protect your most valuable asset - your ability to earn an income. Take advantage of the discounts your ESAO membership brings.

Contact Jim Scarborough at Benefit Resources, Inc. about the ESAO Individual and Group Discounts for Disability.

Phone: (800) 422-7844

Email: Jim@BenefitResourcesInc.net