

Email not displaying correctly? [View it in your browser.](#)

# BLA News and Events

## **Bernie Lowe & Associates Presents:**

### **Our new Website! Check it out!**

[www.bernielowe.com](http://www.bernielowe.com)

---

## **BLA CARES**

**By: Melissa Stewart**

### **Leukemia & Lymphoma Society's (LLS'S) Team In Training**

The Leukemia & Lymphoma Society's (LLS's) roots stretch back to 1949, when the de Villiers family experienced the devastation of leukemia with the death of their 16-year-old son, Robert Roesler de Villiers. Family members and friends declared war on the disease by creating The Robert Roesler de Villiers Foundation, funding research to find a cure. The foundation later became The Leukemia & Lymphoma Society. Our mission: Cure leukemia, lymphoma, Hodgkin's disease and myeloma, and improve the quality of life of patients and their families.

#### **Team In Training® History**

Team In Training (TNT) began in 1988, when Bruce Cleland of Rye, NY formed a team that raised funds and trained to run the New York City Marathon in honor of Cleland's daughter Georgia, a leukemia survivor.

The team of 38 runners raised \$322,000 for LLS's Westchester/Hudson Valley Chapter. Because of the pioneering efforts of Cleland and the Westchester/Hudson Valley Chapter, Team In Training was born and has grown into the world's largest endurance sports training program. Cleland was honored by *Runner's World* magazine in 2004 as one of their "Heroes of Running" for his role in establishing TNT.

Join the more than 40,000 runners, walkers, cyclists, hikers and triathletes who will participate in the world's major marathons, triathlons, hiking adventures and century rides this year on behalf of LLS.

***Why BLA Cares: Our Vice President, Tim Lowe is a member of Team in Training. He says on his fundraising page, "I'm training to participate in an endurance event as a member of The Leukemia & Lymphoma Society's (LLS) Team In Training. All of us on Team In Training are raising funds to help stop leukemia, lymphoma, Hodgkin lymphoma and myeloma from taking more lives. I am completing this event in honor of all individuals who are battling blood cancers. These people are the real heroes on our team, and we need your support to cross the ultimate finish line - a cure!" <http://www.teamintraining.org/>***

---

## **Get to know your BLA Staff**

### ***Angie Shaffer, Account Executive, BLA/Commercial***

Angie joined BLA in 2007 and now oversees the important administrative tasks the large group team is responsible for. She is very thorough and detail-oriented on her work, which shows in every task asked of her. Quickly adapting to the ever-changing insurance environment, Angie continues to take on more responsibility and provide quality production.

Angie lives in Des Moines with her husband, Josh and two beautiful little girls.

*Favorite Movie:* Avatar

*Favorite TV Show:* Raising Hope

*Ideal Weekend Activity:* Boating

*Favorite Vacation spot:* Hawaii

*Favorite Color:* Blue

---

## **June is National Wellness Month**

By: Jeanna Gutierrez

### **DID YOU KNOW.....**

Healthcare costs continue to rise, but increasingly, employers are adopting proactive strategies to curb costs and create healthier workforces – and employees are getting onboard with the effort.

### **INCENTIVES ARE KEY ELEMENT OF WELLNESS PROGRAM SUCCESS**

- More than 76% of employers report healthcare cost increases over the last year (some as much as 10% or more)
- Nearly 90% of employers now rely on employee health and wellness programs as a strategy to slow rising costs
- Approximately 75% of employers offer some form of incentives with their wellness initiatives
- Yet incentives aren't one-size-fits-all. More than 38% of employers offer incentives between \$100-500, while more than 22% offer incentives in the \$501-1,000 plus range.
- Nearly 88% of employees said incentives were important to their participation in wellness programs

### **SOCIAL NETWORKS PLAY STRATEGIC ROLE IN SPURRING, MAINTAINING ENGAGEMENT IN WELLNESS INITIATIVES**

- 44% of employers said creating a supportive social community in the workplace had helped increase engagement
- Nearly 30% of employees said social networks in the workplace helped them get started with healthier behaviors.
- More than 38% of employees said social networks in the workplace help them stay on track with good health.
- Peer competition is important: nearly 35% of employees said peers were instrumental in helping spur higher daily activity levels
- Nearly 36% said the ability to share progress, update peers and remain accountable was a key benefit of their workplace wellness program

### **WELLNESS BUDGETS ARE ON THE RISE**

- Nearly 65% of employers plan to increase their investments in employee wellness in 2011

## **MEASURING WELLNESS PROGRAM IMPACT CONTINUES TO PRESENT CHALLENGES**

- More than 65% of employers have attempted to measure the impact of their wellness initiatives
- 61% rely on manual approaches, anecdotal data, or employee surveys
- 23% of employers have leveraged technology to measure program impact
- Of the employers who measure program impact, only 23% are satisfied with their current approach
- Despite challenges in measuring program impact, nearly 68% of respondents said data gained from measurement was impactful for executive decision-making purposes

## **EMPLOYEES WHO MAKE POSITIVE HEALTH AND LIFESTYLE CHOICES REAP THE BENEFITS**

- 69% of employees report improved activity levels
- 64% of employees report feeling healthier and happier
- 50% of employees report weight loss or improved BMI levels
- 17% of employees report paying lower healthcare premiums due to participation in wellness initiatives
- 11% of employees report lessened reliance on medications to control existing conditions

**Source: Virgin HealthMiles, Inc.**

---

## **Soaring Healthcare Expenses Top Retirement Concerns of Middle-Income Americans, New Study Unveils**

**By: Ray Main**

Healthcare expenses, inflation and outliving their money are the top three financial concerns that the majority (78 percent) of America's middle-income Baby Boomers have about retirement, according to a new study released by the Bankers Life and Casualty Company Center for a Secure Retirement (SM) (CSR).

The Middle-Income Boomers, Financial Security and the New Retirement study of 500 middle-income Americans between ages 47 and 65 with income between \$25,000 and \$75,000, found that nearly all (95 percent) of the survey participants have financial concerns about retirement, particularly around healthcare (80 percent), and are taking drastic measures to cut costs.

The report cites two in three (64 percent) have taken action to reduce their healthcare expenses, including

holding off going to the doctor (55 percent), postponing an elective surgery (26 percent) or changing to a less expensive healthcare plan (25 percent).

In addition, more than half (55 percent) of respondents say that they are spending less on discretionary items such as dining out, vacations and gifts, and 43 percent have reduced their credit card debt.

America's financial meltdown was a wake-up call for many middle-income Boomers and according to the study, nearly half (47 percent) of those surveyed expect that the changes they have made in their financial behavior will most likely be permanent.

But the current economic uncertainty continues to be a major cause for concern for many pre-retirees, especially middle-income women. The CSR's study found that women ages 47 to 65 tend to have more financial worries about retirement than men. Their most pressing concerns include inflation, living longer than their savings and declines in the stock market.

CHICAGO, June 7, 2011 /PRNewswire/

---

## **BLA Business Tips:**

BLA's business clients appreciate our **Free** offer to review existing **buy-sell agreements**. **Most are up to date, however sometimes a review** helps identify areas of need in an exit plan. **Please contact us about how such an examination might serve you!**

---

## **Long Term Care: The Most Purchased Product**

Long Term Care is quickly becoming the most purchased insurance product on the market today. Many of our clients are seeing the benefits of Long Term Care Insurance.

Long Term Care Insurance is needed when a person requires someone else to help him/her with his/her physical or emotional needs over an extended period of time. This help may be required for many of the activities or needs that healthy, active people take for granted and may include such things as:

- Walking
- Bathing
- Dressing
- Using the bathroom

- Eating
- Administering medications

The need for long term care help might be due to a terminal condition, disability, illness, injury or the infirmity of old age. Estimates by experts are that at least 60% of all individuals will need extended help in one or more of the areas above during their lifetime. The need for long-term care may only last for a few weeks or months or it may go on for years. It all depends on the underlying reasons for needing care.

If you have questions about Long Term Care Insurance or you would like more information on the new, innovation product we offer please contact Melissa Stewart or Ray Main at 1-800-942-4718.

---

## **Bernie Lowe & Associates, Inc.**

1555 SE Delaware Ave, Suite A, Ankeny, IA 50021

515-964-5502

[www.bernielowe.com](http://www.bernielowe.com)

Contact: Ray Main [rmain@bernielowe.com](mailto:rmain@bernielowe.com) or Melissa Stewart [mstewart@bernielowe.com](mailto:mstewart@bernielowe.com)

### **Specializing in:**

**Health Care: Medical/Rx, Dental, Vision: Large Group, Small Employers, and Individual**

**Life Insurance: Term, Universal Life, and Whole Life**

**Long Term Care: Group and Individual**

**Long/Short Term Disability: Group and Individual**



---

Sent to [mstewart@bernielowe.com](mailto:mstewart@bernielowe.com) — [why did I get this?](#)  
[unsubscribe from this list](#) | [update subscription preferences](#)  
Bernie Lowe & Associates · 1555 SE Delaware Ave · Suite A ·  
Ankeny, Iowa 50021

