A Different Health Benefit Solution For Your Seasonal Employees

More and more ski areas are contributing towards health benefits for seasonal employees. If you are one, here is an option you may want to consider. Or if you’ve not considered this an option because you felt it is too costly, this may be worth looking into.

The idea is simple: you choose the amount your company spends on health benefits for seasonal employees, and employees get to decide how to spend their healthcare dollars. This health plan is simply a monthly employee allowance for medical expenses, including individual health insurance premium. So employees can use their allowances for individual health insurance as well as other medical expenses.

Because there are no eligibility, funding, or participation requirements, health benefits for seasonal employees are now easy and affordable for your company. In addition, your company will enjoy the following benefits:

- Save money on health benefits for seasonal employees
- Deliver real value to current employees by giving them choice
- Attract and retain new employees
- Bring the solution to a chronic problem for your company
- Simplify your benefits plan administration

Array Health makes it easy. Array Health is the administration company for the health plan and provides you all the essential tools and support to offer this program to employees. Array’s software simplifies every aspect of the enrollment and ongoing management and includes:

- **Employee Application Platform:** Employees can apply for individual health insurance online. The Array platform provides decision-making tools and policy comparisons, making it easy for employees to find the right policy. Employees then submit their applications electronically.

- **Employee Portals:** Every employee has their own online portal, to access compliance documents, view account balances, and see submitted claims. In addition, employees with individual health insurance can access their policy summary documents directly from their portals.

- **Company Portal:** Plan administrators can easily view census information, manage employees, and review accounting information through their online company portal. Array centralizes all important elements of the plan, enabling easy and efficient administration while protecting confidential health information.

To learn more, please visit Array’s Web site: [http://www.arrayhealthsolutions.com](http://www.arrayhealthsolutions.com) or contact Nancy Taylor-Babcock of Wells Fargo Insurance Services directly: nancy_taylorbabcock@wellsfargois.com

Preplanning For Worker Injuries: Preseason Visit With Preferred Physicians

Now is the time to set an appointment to meet with your preferred physicians. Even if you have a good relationship, it is important to re-connect with the staff and the doctor to outline your expectations for the upcoming season. Let the docs know you will always consider modified work for your injured employees so it is critical for restrictions to be clearly outlined – and faxed to you. Give the doctor examples of the type of duties that are available. Ask them to have the injured employee schedule their next appointment, there aren’t long delays in the process because the employee isn’t following up. Ideally the doctor’s office will communicate directly with you relative to work status and appointments.

For more information, please contact:

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