



# The Idea Exchange

## EBX Newsletter

June 2011

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Phil Bobadilla,  
President



## The President's Corner

Thank you for reading our newsletter! This month's issue features new and exciting articles that could help improve your business and give you more insight into your insurance needs.

Regards,

**Phil Bobadilla, President**  
*We go beyond your expectations!*

### Virtual Office Visits. What are they?

Have you been to Walgreen's or CVS and visited their in-store clinics? If you have, your visits were probably for minor irritations, flu, cough, urinary tract infections, upper respiratory infections and the like.

Virtual office visits are simple Doctor Patient interactions that can occur via a Web-Based portal instead of employees taking time off work, travel time, or other absence time from work. These Virtual Office visits can offer alternatives to the Urgent Care or Emergency Room Visits and greatly reduce the employee out of pocket of Co-pay, deductibles and coinsurance amounts.

If you are like me and have a sore throat, I just need to get a prescription and be on my way. My thought of visiting the Doctor's office or Urgent Care is the time I will need to allocate for the visit just to get my prescription. With a virtual visit, patients do not have to wait in a waiting room. They just need to log on to a Web Site with a video capable computer or smart phone in order to speak with a Doctor or P.A.

Some virtual medical sites are set up for secure text after a series of questions are asked and some are set up for actual video conversations with a Doctor or P.A. A

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site that we have reviewed is set up as a video chat site. After discussing your medical history and current condition, recommendations are given as to whether you will be given a prescription that is sent to your Pharmacy or whether you will actually need to go to a Physicians Office or Urgent Care Center. This particular Virtual Office has a nationwide network of Physicians that can be accessed whether you are in Arizona or traveling for business or vacations.

Again this type of medical service should not be used in case of emergency, or life threatening conditions. Rather it can be used for an alternative way to communicate with a Medical Professional in the cases of simple visits that can be discussed over the video web.

**What's the cost?** Currently there are several differences that we have seen. Some Virtual MD's charge a member monthly fee of \$1.00 but another site we have seen charges \$30.00 per month per employee. Co-pays for services begin at \$25.00 per visit and some will charge a \$35.00 co-pay per visit. If you are referred to an Urgent Care that is in the network of Urgent Care Centers for the Virtual MD, a credit of your web visit can also be given to you by some Virtual MD sites.

Can this help your productivity? Can this be of help to your employees? If you would like to learn more, we recently sent out a Constant Contact notification of an upcoming webinar presented by MeMD, LLC. Dr. John Shufeldt will be speaking on this subject and on how MeMD, LLC can help to control medical costs for their employees. This is a voluntary employee benefit, but it can be sponsored by the employer as well. If you did not receive the original Constant Contact notice, please contact Dionne Pugh in our office and she will forward the information to you. You don't want to miss this! The webinars will be taking place next week on Tuesday, June 21, Thursday, June 23, and Friday, June 24.

Sincerely,  
**Phil Bobadilla**  
President



#### Mid-Year Business Review

**The year is half over, but there's still time to salvage those New Year's resolutions to get your business in better shape.**

Remember those great New Year's resolutions for making



improvements to your company? With the year half over, how have you done? If you're like most small-business owners, you spend more time working in your business than on it, and you may have completely overlooked implementing those things that could greatly improve your business. Well, now's the time to take a fresh look so that you can put your ideas into action -- and still make this year the kind of year you had hoped it would be. Some key areas to consider are sales, customers, employees, taxes, and strategic planning.

### **Sales**

Have you met or exceeded sales targets for the first six months of 2011? Now is the time to decide what you are doing right, as well as what you are doing wrong. If you and your sales team are falling short, consider taking a sales-training course in the summer when things are usually slow. Conduct role play meetings to help improve confidence and sales techniques. Then put your newly-acquired sales skills into action after Labor Day, when business typically picks up.

### **Customers**

Many owners pledge to maintain better communication with their customers. Have you done this in the first half of 2011? If not, design ways to implement your goal. Consider informational e-mails through Constant Contact, Customer Satisfaction Surveys, and Webinars on important topics useful to your customers and monthly newsletters to keep your customers informed and up to date.

### **Employees**

If business has been good, perhaps you want to add or enhance fringe benefit plans to retain your valued staff and boost morale. Key plans to consider are:

- **Health plans:** If you don't yet have medical coverage for your staff, look into various health plan options like health savings accounts (HSAs) as a low-cost solution for providing some type of health-coverage assistance or High Deductible plans that also keep the monthly premiums low.
- **Adding Dental, Vision, Life and other Supplemental plans** which many employees like to

have and many times are willing to pay for a portion of the premiums to have such benefits.

- Retirement plans: If you already have a 401(k) plan in place, consider increasing the company's matching contributions.

### **Taxes**

Are the estimated tax payments you've made thus far in line with your net revenues? Make sure you don't underpay, because you'll incur estimated tax penalties. But don't overpay either -- you'll make an interest-free loan to Uncle Sam and the overpayment can't be recouped until you file your 2011 income tax return.

Another common resolution that is difficult to follow through on is a pledge to keep better records of business expenses. If you've fallen short of your objective, it's not too late to get on track. The better your records, the easier it will be to claim all the deductions to which you are entitled.

### **Planning**

Don't wait until the end of the year to meet with your Board of Directors, Insurance Broker, CPA or Advisors. Now is the time to brainstorm ideas that can move your business to the next level. And re-read your business plan to see if you are meeting your goals. If you don't have a formal business plan, or if you do but haven't updated it in a long time, consider writing one. This will help you to focus on your long-term goals and the ways you can achieve them.

So Stay on the right path and make it a great rest of the year!

Vice President  
**Constance Lemere**

The Life Events Legal Plan Fourth Area of Coverage: IRS Audit Assistance

If you or a covered family member receives written notice of an IRS audit on your tax returns or if the IRS asks (in writing) that you appear at their offices concerning your tax return, pick up the phone and call your Provider Lawyer. They are available to help you.

*Up to 50 hours of attorney assistance:*

- One hour for consultation advice and assistance.
- 2.5 hours for audit representation negotiations, phone conversations and settlement conferences prior to litigation (if there's no settlement within 30 days).
- 46.5 hours for trial appearance if the IRS sues you or you pay the disputed tax and sue the IRS.

This is an area within the Life Events Legal Plan that we hope you never have to use; however, if you do, just think of the peace of mind you will have that someone is on your side to help you.

### ***Remember the Three Simple Steps for Legal Advice***

1. Call your Provider Law Firm.
2. Explain your question or issue.
3. An attorney qualified in the appropriate area of law will get in touch with you for consultation, typically within one business day.

### **Ted and Janie Northrop**

Pre-Paid Legal Services  
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480-329-8312 Ted  
480-406-2674 Janie  
[www.prepaidlegal.com/hub/tnorthrop](http://www.prepaidlegal.com/hub/tnorthrop)



### **Delicious Foods That Fight Cancer: Healthful Tips from The Wellness Community-Arizona**



"Let your food be your medicine," said Hippocrates, the Greek physician often cited as the father of Western medicine. His insight still rings true 2,400 years later. Today, good nutrition is known to play a key role in preserving health, while a poor diet significantly increases your chance of developing a serious and chronic disease. According to The National Cancer Institute, diet plays a role in roughly one-third of all cancer deaths.

Fortunately, many foods protect against cancer, especially those that are rich in the minerals, vitamins and phytochemicals found in plant foods like vegetables, whole grains and beans. There is also growing evidence that their individual anti-cancer effects are enhanced when these compounds interact. So the best cancer-fighting strategy is to consume a varied diet that is low in fat and high in fiber, fruits, vegetables and grain products. Here are some great foods you can add to your cancer-fighting arsenal:

- **Beans**, including lentils, peas and soybeans, are rich sources of the phytochemicals that protect cells from damage that can lead to cancer.
- **Berries**, particularly strawberries and raspberries, are rich in ellagic acid, a phytochemical that has been shown to prevent cancers of the skin, bladder, lung, esophagus and breast.
- **Cruciferous vegetables**, including broccoli, cauliflower, cabbage, Brussels sprouts, bok choy and kale, help regulate a complex system of enzymes that defend against many types of cancer.

- **Garlic**, onions, scallions, leeks and chives are part of the "allium" family of vegetables that contain many substances being studied for their anti-cancer effects. Garlic, in particular, may protect against colorectal cancer.
- **Tomatoes'** red hue comes from a phytochemical called lycopene, which has significant cancer-fighting potential, particularly if it's consumed in a sauce, paste or juice form.
- **Whole grains** are rich in fiber, vitamins, minerals and phytochemicals. They also contain antioxidants, phenols and saponins, which are believed to reduce cancer risk.

Would you like to learn how to prepare delicious, wholesome, high-fiber meals with these cancer-fighting foods? Then, we invite you to attend one of the free cooking classes held every Thursday from 3:00 to 5:00 p.m. at The Wellness Community's one-acre campus at 360 E. Palm Lane near downtown Phoenix. Everyone whose life has been touched by cancer is welcome. For more information, call (602) 712-1006 or visit [www.twccaz.org](http://www.twccaz.org).

Providing free emotional, educational and psychosocial support to people with cancer and those who love them.

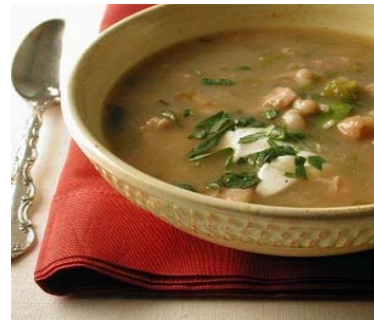
**360 East Palm Lane, Phoenix AZ 85004 - Telephone 602-712-1006**

Fax 602-712-1009 - Website: [www.twccaz.org](http://www.twccaz.org)



### Green and White Chili (serves 2-3)

- 1 can of white beans (cannellini or navy)
- ½ of a yellow or white onion
- 1 green bell pepper
- 1 bunch of kale
- 2 - 4 oz. cans of mild green chilies
- 2 cloves of garlic, minced
- 1 large poblano pepper
- ½ tsp salt



Dice the onion, bell pepper and poblano. Sauté in a wok or high walled skillet over medium heat. Mince the garlic, add to pan once the onions start to sweat and cook for 30 seconds. Add the beans and chilies and heat until simmering. Remove the woody stems from the kale, and then add to the simmering chili. Cook for about 1 minute, until the leaves start to wilt. Add the salt. Remove the pan from heat and serve.



WSRG's Women Expo

*You are invited to.....*

# *A Girl's Night Out!*

- Shopping
- Demonstrations
- Business Displays
- Raffle Prizes\*
- Workshops

When: July 14, 2011  
Time: 2:00 pm - 8:00 pm  
Where: Bethlehem Lutheran Church  
2735 N. 32nd  
(Corner of 32nd & McDowell)  
Mesa, AZ 85213



\*Proceeds from the raffle donated to Bethlehem Lutheran Church

## **Water Safety: Watch Your Children Around Water**

Now that we are reaching temperatures in the 100's, it is pretty obvious that summer is here and that means cooling off in our community or private swimming pools. Unfortunately, along with that, it also brings the dreaded news headlines of a child drowning; something we never want to hear.

So, as a friendly reminder, here is a quick rundown on the ABC's of water safety.

Most drownings and near drownings happen in swimming pools, but there are other hazards. Bath tubs, wading pools, hot tubs, toilets and even buckets can also be dangerous, especially to toddler and infants. A child can drown in as little as 1 inch of water.

While there are many different kinds of drowning dangers for kids, many of which don't seem obvious right away, swimming pools remain by far the biggest issue.

### ***Did you know.....***

Twenty Maricopa County children drowned last year. All but two of those incidents happened in a swimming pool.

### ***ABC.....***

Everybody should know the ABCs of water safety.

### ***A - Adult supervision***

When it comes to keeping kids safe around water, the most important thing is adult supervision. Adults should have eye-to-eye contact with kids at all times.

## ***B - Barriers***

While there is no substitute for adult supervision, fences and locking gates can go a long way in keeping kids out of the swimming pool.

## ***C - Classes***

Not only should children take swimming lessons (although lessons in no way replace supervision), adults should be trained in CPR in case the unthinkable should happen.

Article from: <http://www.azfamily.com/news/rafols/Water-safety-awareness-120596464.html>

### **Dionne Pugh**

Benefits/Marketing Specialist

**Don't forget to check out our facebook and twitter pages!**

twitter: <https://twitter.com/EBXAZ>

facebook: <http://tinyurl.com/ebxfacebook>

**Want to be "in the know" every month?**



**Sincerely,**

Employee Benefit Exchange

***We go beyond your expectations!***

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