



## The Idea Exchange EBX Newsletter

January 2012

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## 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!*

### New Rules Affect 2011/2012 Flex Spending Accounts

January means football games to watch, the Car Auction, and, for those of us with flexible spending accounts (FSAs), it's time to plan how much to set aside for 2012.

While contributing to a health-care FSA is a great way to use tax-free payroll deductions to cover medical expenses, health-care reform will change the ways you can use funds in 2011 / 2012 (Kiplinger, Oct. 15).

Here are some examples:

- Over-the-counter drugs no longer qualify without a prescription. Starting in 2011, you'll no longer be able to use FSA money for non-prescription drugs, except insulin. Further, if your employer gives you until March 15, 2012, to use up the money in your account from 2011 you still won't be able to spend it on over-the-counter drugs without a prescription after Dec. 31. If you regularly use over-the-counter medications, such as pain relievers or allergy medications, ask your physician for a prescription. You may qualify for reimbursement in 2012 by submitting the prescription number along with the



Del Ann Norvelle,  
Account Manager

receipt.

- New rules may cover adult children's expenses. Since many employers have expanded the definition of dependent to include any child younger than 27 at the end of the year, you may be able to use money in your FSA for adult children's out-of-pocket expenses. Previously, this worked only if the child was a dependent for tax purposes.
- FSA limits will be lower in the future. FSA limits aren't changing next year, but the maximum limit will shrink to \$2,500 in 2013. So if you're considering a medical procedure that isn't covered by insurance--such as laser eye surgery--you might want to schedule it in 2012.



Blanca Mares,  
Benefit Admin  
Specialist

Sincerely,  
Phil Bobadilla  
President

### Setting SMART Goals for Your Business

It's a New Year, New Goals, New Focus.

This time of year everybody's talking about goals and resolutions. It's quite inspiring, actually, to see so many people beginning the year with renewed enthusiasm and intensity, with a drive to make 2012 their best year ever.

There is a difference between those who make New Year's Resolutions and those who set goals for the New Year. In my opinion, they're not the same thing.

New Year's Resolutions are often joked about and made on a whim. We read this and smile, because we know exactly how long most resolutions really do last.

The problem is that most resolutions lack the formality that official goals require. They're too general. Consider some of the typical top personal resolutions that you hear: I want to lose weight. I want to get out of debt. I want to be a better person. I want to be more successful. Blah! Blah! Blah!

When it comes to achieving more for your small business, you need to go beyond the typical unspecific, doomed-to-fail "resolution" and develop some **SMART** goals for your small business.

What is a SMART goal? SMART is an acronym that stands for:

**Specific**

**Measurable**

**Achievable**



Dionne Pugh,  
Benefits/Marketing  
Specialist



**Realistic**

**Timely**

### **SMART Goal Setting 101**

When you set a SMART goal, you are clearly identifying the end result that you'd like to achieve. SMART goals are objective.

There's no debating if - or when - they've officially been accomplished. When you follow the SMART formula, your goals are:

**Specific and Measurable:** You don't just want to lose weight.... you want to lose 10 pounds. You don't just want to increase sales.... you want to see a 15% increase. You don't just want to expand your reach on Facebook you want to have 1000 friends. Get the picture? Make the goal quantifiable so that all can agree what the specific criteria of the goal are.

**Achievable and Realistic:** This one can be a toughie for entrepreneurs. We're supposed to be optimistic and hard-working and super-goal-oriented. We tend to want to reach for the stars. "Realistic" is a tough term for us to deal with. Setting a realistic and achievable goal can be difficult: we don't want it to be a slam-dunk kind of goal that we can reach with little effort, but we also don't want it to be ridiculously difficult - or near impossible - to reach. Our goals need to be somewhere in the middle. They should be difficult and challenging. They should stretch us. But to be motivating, we (and our teams) need to truly believe that they can be attained. If your business saw a 25% increase in sales last year, a 200% increase this year is probably not realistic. In 2009 and 2010, many companies were thrilled just to hold steady - forget about increasing sales! Consider the market, your current opportunities, and your past performance in setting goals that hold the right amount of challenge for your organization.

**Timely:** The last key element of a great goal is a deadline. By when would you like to achieve the desired result? By the end of the year? By the end of the second quarter? In six weeks? There's got to be a "due date" for the completion of your stated goal.

Take what you already know and make sure that your goals conform to these guidelines. Once you've got your goals in place, take the next step and decide upon the actions that you will need to take to achieve them. With hard work, discipline, and commitment, you can be one of the "lucky" ones who truly does make 2012 their best year ever!

Warmly,  
Constance Lemere

## **CDC Says "Take 3" Actions To Fight The Flu**

### **Take time to get a flu vaccine**

- CDC recommends a yearly flu vaccine as the first and most important step in protecting against flu viruses.
- While there are many different flu viruses, the flu vaccine protects against the three viruses that research suggests will be most common.
- The 2011-2012 vaccine will protect against an influenza A H3N2 virus, an influenza B virus and the H1N1 virus that emerged in 2009 to cause a pandemic.
- Everyone 6 months of age and older should get a flu vaccine as soon as the 2011-2012

vaccines are available.

- Vaccination of high risk persons is especially important to decrease their risk of severe flu illness.
- People at high risk of serious flu complications include young children, pregnant women, people with chronic health conditions like asthma, diabetes or heart and lung disease and people 65 years and older.
- Vaccination also is important for health care workers, and other people who live with or care for high risk people to keep from spreading flu to high risk people.
- Children younger than 6 months are at high risk of serious flu illness, but are too young to be vaccinated. People who care for them should be vaccinated instead.

### **Take everyday preventive actions to stop the spread of germs**

- Cover your nose and mouth with a tissue when you cough or sneeze. Throw the tissue in the trash after you use it.
- Wash your hands often with soap and water. If soap and water are not available, use an alcohol-based hand rub.
- Avoid touching your eyes, nose and mouth. Germs spread this way.
- Try to avoid close contact with sick people.
- If you are sick with flu-like illness, CDC recommends that you stay home for at least 24 hours after your fever is gone except to get medical care or for other necessities. (Your fever should be gone without the use of a fever-reducing medicine.)
- While sick, limit contact with others as much as possible to keep from infecting them.

### **Take flu antiviral drugs if your doctor prescribes them**

- If you get the flu, antiviral drugs can treat your illness.
- Antiviral drugs are different from antibiotics. They are prescription medicines (pills, liquid or an inhaled powder) and are not available over-the-counter.
- Antiviral drugs can make illness milder and shorten the time you are sick. They may also prevent serious flu complications.
- It's very important that antiviral drugs be used early (within the first 2 days of symptoms) to treat people who are very sick (such as those who are hospitalized) or people who are sick with flu symptoms and who are at increased risk of severe flu illness, such as pregnant women, young children, people 65 and older and people with certain chronic health conditions.
- Flu-like symptoms include fever, cough, sore throat, runny or stuffy nose, body aches, headache, chills and fatigue. Some people also may have vomiting and diarrhea. People may be infected with the flu, and have respiratory symptoms without a fever.

Visit CDC's website to find out what to do if you get sick with the flu and how to care for someone at home who is sick with the flu.

Sincerely,

Dionne Pugh  
Benefits/Marketing Specialist

Article from: <http://www.cdc.gov/flu/protect/preventing.htm>

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