

# The VB Solutions Report



## Let the Holiday Stress Begin!

Nothing says stress like the holidays. With our nation's economy in a shambles, this year the stress of creating the perfect holiday is even worse. Money problems are the leading cause of holiday stress for Americans, affecting over 60 percent, according to a recent survey conducted by the American Psychological Association (APA). The best holiday budget began last year. Smart shoppers write the holiday gift season into each month's budget, and buy presents here and there throughout the year. However, if you're like most, you haven't planned ahead and could find yourself living a little tight in January. Here are a few tips for helping you and your budget survive this holiday season:

- Make a list and stick to it;
- Set limits, write down a maximum dollar amount per gift;
- Buy in bulk for those unexpected gift situations;
- Be realistic, ask yourself if you can really afford it;
- Trim expenses, make some gifts yourself, participate in a gift exchange or purchase only for the kids;
- Shop online to save on gas and wear and tear. Most retailers waive shipping fees during the holidays!

Visit [www.vbsct.com](http://www.vbsct.com) and click on the link to [healthyway2shop.com](http://healthyway2shop.com) for a one stop online shopping experience. ♦

### Did you know...?

**It is never too early to get ready for next year. Plan to buy gifts throughout the year rather than waiting for the holidays. Take advantage of post holiday sales and get a jump on the season early!**

## Holiday Eating...Now That's Stress!

Don't abandon healthy habits or feel pressured to over indulge just because it's the holidays. Make sure you get plenty of sleep, exercise and plan your meals ahead of time. Doing so will ensure you make it through the holidays feeling satisfied and in control. Make healthy holiday choices, like realizing mixed drinks may have more calories than a dessert, bake with sugar

and egg substitutes when you can, never leave the house on an empty stomach and for goodness sake, don't linger over the buffet table! With some preparation and thoughtful insight, your waistline will survive the holidays, even if you don't! ♦



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Barbara Saxton  
Voluntary Benefit  
Solutions  
CEO/President  
860-537-9904 x101

## VBS Wellness Advisor

"Don't hesitate, a healthy workforce can save you money not to mention increase morale."

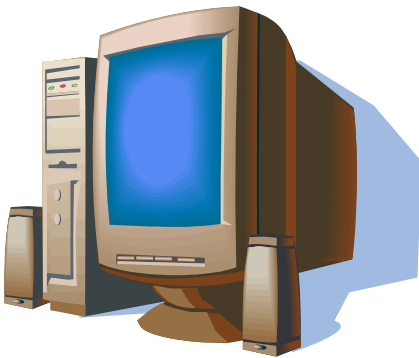
This is the time of year for over indulgence. Followed very quickly by the time of year when you regret your health decisions during the holidays! What a great time to have a conversation with Linda Osborne, Voluntary Benefit Solutions Wellness Advisor. Linda can work with you to design and implement a wellness strategy for the upcoming year. Why not schedule a post holiday wellness fair complete with screenings (like the dreaded Body Mass Index (BMI))! Then follow up with a nutrition blitz. Whatever the design, Linda is there to guide you and get you the best professionals to staff your wellness fair.

Don't hesitate...a healthy workforce can save you money not to mention increase morale. Show you care about your employees this holiday season by contacting Linda today to schedule a post holiday wellness strategy session.

**Contact VBS today for more information. ♦**

## Benefits Selection ~ Integrated Enrollment Solution

Voluntary Benefit Solutions, through our affiliation with Allstate Insurance, is pleased to announce Benefits Selection, benefits enrollment system. Benefits Selection is an internet based platform that provides comprehensive benefits enrollment solutions. To access Benefits Selection, employers must offer at least two Allstate products in the workplace. Allstate is a top rated player in the voluntary benefits marketplace, offering products such as: life insurance, disability insurance, cancer and critical illness insurance, hospital indemnity and accident insurance. When you offer two or more Allstate products, you receive access to Benefits Selection at no additional cost. This online enrollment platform will not only enroll employees in the Allstate products, but is also equipped to enroll your medical, dental, vision, ancillary lines, 401(k) and Flexible Spending Accounts.



Benefits Selection is:

- Enrollment Setup - the system can be configured to support any combination of open enrollment, new hire and year-round qualified status changes;
- Administrator tools - Functionality that enables HR staff to monitor enrollment activity and enrollment history;
- Secure Access - The system uses password protected security with 128-bit SSL encryption;
- Customizable - from logos and color to employer branding, the site is flexible to meet your demands;
- Flexible Business Rules - configuration tools allow the user to easily tailor the software to accommodate almost any type of benefit plan;
- Online and Offline Deployment. ♦

## VBS News



- Beginning in January, the VB Solutions Report will be distributed quarterly. Additionally, the newsletter will be electronic. To sign up for your quarterly copy, email VBS at [contact@vbsct.com](mailto:contact@vbsct.com) to get on the distribution list.
- It has been another successful open enrollment season for VBS and its partner clients. Employers and employees are realizing savings by using voluntary products. By electing voluntary products to offset higher deductibles, employee's save money when they use services. Employers are saving with the lower premium cost of high deductible health plans. It's a holiday gift worth looking into even when the holidays are done.



**Contact VBS today for more information on how you and your employees can save. ♦**

## Critical Illness Comes to Connecticut

### *The Value of Voluntary*

- **attract and retain good employees**
- **no employer contribution required**
- **portability feature upon termination**
- **simplified underwriting**
- **protects against underinsured assumptions**

Finally, the State of Connecticut looks to be jumping on the bandwagon of critical illness. This very important voluntary product has been unavailable in Connecticut for far too long. The Department of Insurance is very close to final approval. We hope to see that sometime early in the New Year. So it is never too early to begin looking into options. In this hard economy, providing a benefit that helps protect scarce household resources in the event of a catastrophic illness makes sense. A critical illness benefit will pay a lump sum benefit after the first diagnosis of the following types of illnesses: cancer, heart attack, stroke, kidney failure among others. Medical technology has made it more likely to survive a critical illness more than ever before. The financial impact of a life threatening illness can be devastating resulting in lost wages, lost work capacity, and foreclosures. 35% of people filing bankruptcy do so because of lost wages due to a catastrophic illness. Now as a resident of Connecticut, your employees can have access to this important product. Stay tuned to the VB Solutions Report and our website for up to date information on the DOI's progress. For further information today, **contact VBS to learn about critical illness coverage for yourself and your employees. ♦**