

Benefits Buzz

Benefits and HR tips brought to you by

Brown & Brown Benefit Advisors



DID YOU KNOW

Each year, more than 3.5 million cases of skin cancer are diagnosed, making it the most common form of cancer in the United States.

May is Skin Cancer Detection and Prevention month—the perfect time to remind your employees about the importance of proper skin protection.

Educate them on the importance of using sunscreen whenever outside, wearing protective clothing when possible and avoiding extended outdoor activity between 10 a.m. and 4p.m. when the sun is strongest.

Health Care Reform: Supreme Court Hearing

At the end of March, the U.S. Supreme Court heard six hours of oral arguments regarding the health care reform law. At the center of the debate was the law's individual mandate, which, beginning in 2014, will require all individuals to purchase health care insurance or pay a penalty.

Opponents of the law argue that an individual mandate is unconstitutional because it forces people to engage in commerce. Proponents maintain that health care is distinguished from other forms of commerce in that the health care costs associated with the uninsured impact everyone and demonstrate the economic effects of not purchasing health coverage.

The Justices are expected to release their decision sometime in June. Though difficult to predict, some potential outcomes include:

- The Justices may decline to review the law, believing that the challenge is premature because the mandate has not taken effect.
- The Court may deem the law completely constitutional and uphold

the entire law, allowing the changes to take effect in 2014.

- If the Court determines that the individual mandate is unconstitutional and an integral part of the law, they may strike it down completely.
- In a ruling that would likely see prices skyrocket, the Justices could determine that the individual mandate is unconstitutional and strike it down, leaving the rest of the law intact.
- Fearing the potential impact of striking down only the individual mandate, the Justices may choose to strike down the individual mandate and related provisions.

This decision will have far-reaching effects on the health care industry. Brown & Brown Benefit Advisors will monitor the law's status and provide updates as information becomes available.

Prevent Workplace Bullying

Studies indicate that 35 percent of Americans have been bullied at work. Workplace bullying refers to repeated, unreasonable actions meant to intimidate, degrade or humiliate an employee.

While coworkers can be bullies, it is often managers that misuse their authority by engaging in the verbal, nonverbal or psychological abuse of an employee. Establish a bully-free workplace with these tips:

- Encourage a company culture of cooperation, not competition.
- When hiring a new supervisor, interview the applicant's former subordinates. This may provide insight to this person's personality.
- Be consistent and professional when dealing with bullying issues. This will cause employees to feel safe and comfortable.

This anti-social behavior often affects employee morale and productivity, so take any report of bullying seriously.