

ABOUT BOLTON BENEFITS

For over 70 years, Bolton Benefits has been a leader in providing creative solutions in analyzing, designing and implementing employee benefit programs. In addition to preferred carrier relationships and broad market access, we are able to provide a comprehensive array of services ranging from network analysis to Internet/ Intranet services to human resources consulting.

Products and Services:

- **Group Medical, Vision, Dental and Life**
- **401 (K) Plans**
- **Long Term Care**
- **Employee Handbook Guidance**
- **Employee Assistance Programs**
- **And Much More....**

ADJUSTING BENEFITS – LET YOUR EMPLOYEES TELL YOU WHAT THEY WANT

In this era of tailoring benefit packages to get companies the best bang for the buck, there might be one source of guidance you've overlooked...your employees.

When you're mired in claim histories and buried in the numbers, it's easy to overlook the human factor when reshaping your benefit programs. But the rank-and-file could provide you with information that'll prove most valuable. Many companies have found that the benefit package employees really want ends up costing less in the long run.

The Three-Step Approach:

How do you find out what employees view as their benefit priorities? By breaking down the process into three segments according to HR consultant Astron Solutions.

1. **Conversation:** Just talking to employees informally can give you a feel for what benefits they value most. Face-to-face communication always tells you things written surveys can't.
2. **Focus Groups:** They are the next step up from informal conversation. They can be used as brainstorming sessions as well as time to vent. Focus groups are most effective with between 10 and 20 employees. It's best to concentrate on just one or two specific topics at each meeting. Experts suggest that a facilitator guide the discussion, call on participants to speak, and write down pertinent points on a flipchart.

3. **Opinion surveys:** The optimum vehicle for getting a lot of data in a small time frame, surveys are often the best option for companies with far-flung locations. Some things to remember when putting a survey together:
 - The size of the survey dictates the kind of response you'll get. Somewhere between 30 and 60 questions is the ideal; more than that and people think it's too much effort.
 - Language is very important. Reading levels, the primary language of respondents and education levels should all be taken into account when the surveys are being put together.
 - Employees have to trust the survey's confidentiality. You can't get real reactions if employees think their feedback will be traced back to them.

It's an additional expense, but the optimum situation is to have a third party conduct the poll. If that's not possible, emphasize to employees that their opinions will be held in confidence, and make returning the survey as private as possible, such as a ballot box in a less-traveled corner of the facility.

If you have any questions, or would like additional information, please do not hesitate to contact us.

SB 1386, CALIFORNIA DATABASE SECURITY LAW

Effective July 1, 2003, companies and organizations that own or license any computerized data that includes personal information must take all reasonable steps to destroy a customer's records that contain personal information when the business will no longer retain those records. The existing law provides civil remedies for violations of these provisions.

This law was enacted to protect the privacy and financial security of individuals which is increasingly at risk due to the ever more widespread collection of personal information by both the private and public sector. Credit card transactions, magazine subscriptions, telephone numbers, real estate records, automobile registrations, consumer surveys, warranty registrations, credit reports, and Internet Web sites are all sources of personal information and form the source material for identity thieves.

Companies and organizations are required to provide notice in writing or electronically, any breach of the security of the data, as defined, to any resident of California whose unencrypted personal information was, or is reasonably believed to have been, acquired by an unauthorized person. This "notice" shall be made in the most expedient time possible and without unreasonable delay. The required "notice" may be delayed if a law enforcement agency determines that the notification will impede a criminal investigation.

"Breach of the security of the system" means unauthorized acquisition of computerized data that compromises the security, confidentiality, or integrity of personal information maintained by the company or organization. Good faith acquisition of personal information by an employee or agent of the agency for the purposes of the agency is not a breach of the security of the system, provided that the personal information is not used or subject to further unauthorized disclosure.

SB 1386 defines personal information as someone's first name (or first initial) and last name combined with Social Security number; Driver's License number; California Identification Card number; account number, credit or debit card number combined with any required security code, access code or password.

Clearly this is a complex matter, requiring serious consideration and planning by all those affected. For additional information, please visit http://www.leginfo.ca.gov/pub/01-02/bill/sen/sb_1351-1400/sb_1386_bill_20020926_chaptered.html.

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