



It's open enrollment time. Did you know that More than half of U.S. employees default to their current benefit coverage for the coming year, instead of actively reassessing their plan option?

Is Your Plan Still Right for You?

Examine your choices at open enrollment. A 2012 survey by HR consultancy Aon Hewitt showed that what you may not realize is that the old selection may not be the best option.

Health care costs are expected to rise 6.3 percent in 2013 to \$11,188 per employee, compared to \$10,522 in 2012.

More Costs...

You will likely see your portion of the total cost rise in the form of increased premiums and out-of-pocket costs. The amount employees will pay for their health care benefits in 2013 is expected to be close to \$5,000-\$2,385 in premiums and another \$2,449 in out-of-pocket costs.

Let's Go Shopping!

Not sure if your health and life insurance plans still meet your needs? Pro Way Development has helped companies find plans that meet your business's needs.

Start with a Complimentary Business HR Assessment

An HR assessment is a tool that Pro Way Development has used with many employers to confirm the health insurance plans they are providing are the right fit now.

Pro Way Development

Pro Way Development is your outsourced Human Resources department. Our services include:

- Clear, concise employee handbooks that address employee questions and concerns, and get them on the same page
- Training to increase employee skills
- Advice on policies and practices to stay compliant
- Consulting services to manage employee relations issues



The benefit?

Employees enjoy increased job satisfaction and productivity leading to a better bottom line!

Thank you for thinking of Pro Way Development for your HR and Training and Insurance needs.

Sincerely,

Laura Jacob

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About Laura Jacob

Laura works with companies to ensure that their business plan includes a plan to hire, manage and motivate employees to drive growth.

In addition to holding degrees in Psychology and Industrial Relations, Laura is certified as a Professional in Human Resources and a 6 Sigma Greenbelt.

