

May 1, 2016



May is Melanoma/Skin Cancer Awareness Month and is also Older Americans Month



Employers Did You Know?

The Truth about Employee Well-Being: Research Shows What Really Works

Forbes / Leadership APR 15, 2016 @ 11:35 AM David Sturt and Todd Nordstrom, CONTRIBUTORS

It turns out, a basket of fresh apples and an awe-inspiring motivational poster don't count as a comprehensive wellness plan. But, according to research, it also turns out that comprehensive wellness plans alone often fall short of truly impacting an employee's overall well-being—a concept that encompasses much more than just physical health.

As a disclaimer, we don't have anything against apples and motivational posters. In fact, we're huge fans of comprehensive wellness programs—those that provide a laser-tight focus on physical health and include healthy snacks, fitness routines, and comprehensive information that could help employees improve their own health.

However, new research reveals that when companies fail to empower an employee's overall well-being, they miss out on a slew of positive effects. Studies show that high employee well-being can boost satisfaction, teamwork, productivity, and even improve a company's bottom-line.

Recently, the O.C. Tanner Institute surveyed over 2,000 employees from different generations, positions, and industries around the globe to answer questions about their well-being. A recently published [white paper](#) details the latest information on what companies can do to truly empower well-being in their workforces. However, we've distilled the paper's findings into three simple steps you can take to build a more impactful well-being program.

1. Understand the difference between wellness and well-being.

Wellness initiatives that solely focus on physical wellness often misunderstand well-being. Holistically, well-being encompasses physical wellness, mental wellness and social wellness. So the first thing HR leaders can do to improve their initiative's impact is to recognize that well-being reaches far beyond physical wellness, and to build in components of a program that address and inspire mental and social wellness, too. And, since well-being is a measure of overall life satisfaction, it doesn't stop (or start) at the company door. Organizations should strive to understand how their initiatives impact overall employee well-being, both at home and at work, and aim to create a positive impact today, and in the future.

2. Understand the true impact of well-being.

Definitions aren't enough. It's important to understand the impact you could have, or could be missing from not understanding the role well-being can have within your company. On a 10-point scale, employees with excellent physical wellness have an overall well-being score of 6.66. Employees with excellent social wellness have an overall well-being score of 7.21. And employees with excellent mental wellness have an impressive overall score of 7.76. When employees rank excellent in all three wellness categories, they average a well-being score of 8.14, compared to an average score of 5.74 for those who don't rank excellent in any category. It is crucial to think about all aspects of well-being when constructing new initiatives—especially when it comes to mental and social health, which are largely overlooked by many current program

3. Practice appreciation.

It might sound out of place when it comes to well-being, but when employees feel appreciated, and report being appreciated often, they rate higher overall well-being scores both inside and outside of work. Employees who receive recognition often or always, score 7.2, on average, on their overall well-being. Those who are rarely or never recognized at work, only score a 5.36. So, hone your recognition skills. Learn the best practices, and create a process and program to make sure you're frequently showing your team how much you appreciate them.

“How 'bout them apples?”

Apples and motivational posters are nice. But, when you look at the overall impact a focus on holistic well-being can pay off for your organization, the numbers may shock you.

- Individual productivity rises nearly 20%: Contributors with poor well-being only produce 64% of possible work output, while those with excellent well-being produce a whopping 83%.
- Team productivity soars too. Work output increases from 61% to 81% as team well-being goes from poor to excellent.
- Job satisfaction doubles with increased well-being: only 44% of employees with poor well-being say they are satisfied with their jobs, while 89% of those with excellent well-being say the same.
- Employees with excellent well-being also out-perform their peers at every skill necessary to deliver groundbreaking, difference-making great work. And, on average, employees with good or excellent well-being plan to stay at their organizations two years longer than peers with poor or average well-being.

Client First, Inc. of South Carolina e-Newsletter



Ahh... Summer... Sand... Vacations... Swimming... Ball Games... the great outdoors... sunshine and more... awesomeness (is that a word... if not it should be)!! Nothing can ruin this right? Wrong!! May is **Melanoma/Skin Cancer Awareness Month** and that really deflates my balloon. Seriously, according to the American Cancer Society skin cancer is the most common cancer. About 5.4 million basal and squamous cell skin cancers are diagnosed each year. (These are found in about 3.3 million Americans; some people have more than one.) Melanoma, the most deadly type of skin cancer, will account for about 76,380 cases of skin cancer in 2016.

As the Cancer Society says... Slip! Slop! Slap!® and Wrap

Slip on a shirt (Wear protective clothing when you're out in the sun, including long sleeves)

Slop on sunscreen (Wear sunscreen with broad spectrum protection and an SPF of 30 or higher on all skin that isn't covered)

Slap on a hat (that shades your face, neck, and ears)

Wrap on sunglasses to protect your eyes and sensitive skin around them

Other things you should do... limit the amount of time you spend in direct sun, especially when the sun's rays are the strongest, generally from 10:00 am to 4:00 pm; protect your skin even on cool or cloudy days. Even in the spring, fall and winter you should be aware of your time in the sun.

Early detection is key. All you need to do is take a mirror and check your body, especially the back, for moles or spots that have any of the following and if you find something **go to your doctor!!!** **Contact your physician if you have any questions about this or any other health issues.**

Asymmetry One half is unlike the other half.

Border An irregular, scalloped or poorly defined border.

Color Is varied from one area to another; has shades of tan, brown or black, or is sometimes white, red, or blue.

Diameter Melanomas are usually greater than 6mm (the size of a pencil eraser) when diagnosed, but they can be smaller.

Evolving A mole or skin lesion that looks different from the rest or is changing in size, shape or color.

May is also Older Americans Month

"May is a month of fresh beginnings. Perennials bloom once again, blazing a trail of bright color. May is also when we celebrate Older American's Month (OAM), acknowledging the perennial contributions of older adults to our nation. The 2016 OAM theme is **Blaze a Trail**. The Administration for Community Living will use this opportunity to raise awareness about important issues facing older adults. We will also highlight the ways that older Americans are advocating for themselves, their peers, and their communities. (<http://oam.acl.gov/>)."

Take the time this month to ask an older person about what it was like when they were a kid. You might be surprised at all the things he or she experienced in that different time. This is a great way to get a glimpse into the past and if you have asked a family member it is a great way to discover your family roots. Have fun talking and experiencing childhood through the eyes of someone much older than you.

So May is a month to celebrate life... past and present. We need to take care of ourselves. If you need health insurance and qualify for a special life changing event we can help... just call our office at 843.449.1997. What about life insurance? We can help there also. And if you are like me and will be aging into Medicare soon-- we can help you through that process. Our company offers a variety of Medicare Supplement Plans and Prescription Drug Plans for you to choose from. We would love to talk with you about your needs. If you have any questions, please feel free to email me at patti@clientfirstinc.com.

Have a blessed month of May.

Patti Angulo, Customer Service Representative

NEED Insurance Now?? What is a Special Enrollment Period?

Now that the healthcare open enrollment is closed, this is a time outside of the open enrollment period during which you and your family have a right to sign up for health coverage. In the Marketplace, you qualify for a special enrollment period 60 days following certain life events that involve a change in family status (for example, marriage, divorce, adoption or birth of a child, moving from another state) or loss of other health coverage. Job-based plans must provide a special enrollment period of 30 days. **CALL US** (843-449-1997) to discuss your specific timeframe or if you believe you will be experiencing a qualifying event where you can utilize a "special enrollment period."

April 19, 2016

President Obama Signs Older Americans Act

Statement from Assistant Secretary for Aging Kathy Greenlee

President Obama signed the Older Americans Act Reauthorization Act of 2016 into law today, reaffirming our nation's commitment to the health and well-being of older adults. Last July, the President called on Congress to reauthorize this important legislation as part of his remarks at the White House Conference on Aging.

For more than 50 years, the Older Americans Act has helped people live the lives they want, with the people they choose, throughout their lives. Through the aging services network, it has helped older adults continue to work, play and volunteer in their communities, to the great benefit of all. Because of the Older Americans Act, neighborhoods and organizations across the country are able to continue to draw upon the wealth of knowledge that comes only with life experience.

The OAA underpins a promise to preserve the right to live independently, with dignity, making everyday decisions according to our individual preferences and goals across our lifespan. This promise is more important than ever. In a few short years, more than 77 million people will be over the age of 60, and more than 34 million people – mostly family and friends – will be supporting a loved one who is over 60. These numbers will continue to grow for the next several decades.

The OAA affects everyone – older adults, people who help support them, and all of us who hope to one day grow old. I am delighted to see its reauthorization, and I am deeply grateful for the renewed commitment to preserving the rights of all people, for the full course of our lives.

Client First, Inc. of South Carolina Offers

Individual/Family Health Insurance ACA Compliant	Children's Plans – at birth
	Major Medical Health Programs
	High Deductible Health Plan (HDHP)
	Essential Provider Organization Plan (EPO)
	Preferred Provider Organization Plans (PPO)
	Point of Service Plans (POS)
	Short Term Major Medical Plans (STMM)
Senior Benefits Aging into Medicare?	Disability
	Medicare Supplements
	Medicare Advantage Plans (MAPD)
	Medicare Part D Prescription Plans (PDP)
	Senior Life Insurance Policies
Individual/Family and Senior Supplemental Insurance	*Happy to assist in applying for Social Security Retirement Benefits
	*Happy to assist in applying for Medicare A and B
	Accidental
	Cancer
	Dental
	Hospital Indemnity
	Specified Health Event Protection
Life Insurance	Vision
	Long Term Care
	Term Life
	Universal Life
Group and Employee Benefits	Whole Life
	Health Insurance Plans
	Dental
	Vision
	Life
Supplemental	

CONTACT INFORMATION

Mailing Address: PO Box 16499 Surfside Beach, SC 29587

Physical Address: 1500 Highway 17 Bus N The Courtyard Suite 208
Surfside Beach, SC 29575

Phone: 843.449.1997 Fax: 843.449.1994

Web: www.clientfirstinc.com

Wanda Soto: Agent wanda@clientfirstinc.com

Debbie Humason: Administration debra@clientfirstinc.com

Patti Angulo: Customer Service patti@clientfirstinc.com

Your attitude is like a box of crayons that color your world. Constantly color your picture **gray**, and your picture will always be bleak. Try adding some **bright** colors to the picture by including humor, and your picture begins to lighten up.

Allen Klein, Author

Read more at: http://www.brainyquote.com/quotes/topics/topic_positive.html

www.clientfirstinc.com

Client First, Inc. of South Carolina e-Newsletter

Community is very important to all of us at Client First, Inc. To that end we will be featuring one of the local organizations that we support in each e-newsletter. We hope that by doing so you will learn more about what our community is doing and what you can do to help.

Some Upcoming Grand Strand Events

Beach Bash for the Veterans

May 1, 2016 Scotty's Beach Bar at Surfside Beach Resort 15 S Ocean Blvd Surfside Beach, 29575 843-238-9363

Larger-than-life LEGO® brick sculpture

March 5, 2016 - September 5, 2016 Brookgreen Gardens 1931 Brookgreen Drive Murrells Inlet, SC 29576 843-235-6018

Celebrate Cinco De Mayo with 3 DOORS DOWN LIVE in CONCERT!

May 5, 2016 Myrtle Beach Speedway's Amphitheater 455 Hospitality Lane Myrtle Beach, SC 29579 843-274-8648

11th Annual Mayfest on Main

May 7, 2016 Time: 10 a.m. to 6 p.m. Main Street North Myrtle Beach, S.C. 843-280-5570

2016 Rivertown Music & Craft Beer Festival

May 7, 2016 Festival opens at 11 AM and vendors close at 6 PM. Rain or shine event. Downtown Conway

20th Annual Blessing of the Inlet and Festival

May 7, 2016 Time: 9am-4pm Belin Memorial United Methodist Church 4183 Hwy 17 Business Murrells Inlet, SC 29576 843-651-5099

Myrtle Beach Bike Week

May 13 – 22, 2016

35th Annual World Famous Blue Crab Festival

May 14, 2016 - May 15, 2016 The Little River Waterfront in Little River 843-385-3180

2016 Speedway Spring Rally Bike Fest

May 17th-May 21 Myrtle Beach Speedway 455 Hospitality Lane Myrtle Beach, SC 29579 843-236-0500

Myrtle Beach Speedway's "Armed Forces Day" RACE

May 21, 2016 Myrtle Beach Speedway 455 Hospitality Lane Myrtle Beach, SC 29579 843-236-0500

Atlantic Beach Bike Fest

May 27-30, 2016

Conway SummerFest!

Saturday, May 28th Downtown Conway 1515 Mill Pond Road Conway, SC 29526 843- 488-1950

Military Appreciation Days Parade

May 28, 2016 Time: 10:30 a.m. Market Common ,Farrow Parkway Myrtle Beach

Surfside Beach Memorial Day Cookout

May 29, 2016 Corner of Surfside Drive & Yaupon Drive Surfside Beach 843-650-9548

Veterans March

May 30, 2016 Time: 9 AM Ocean Blvd 16th Ave. N. to 9th Ave. N., Myrtle Beach Myrtle Beach



2016 Tee It Up for Kids Golf Tournament by the Boys and Girls Club of the Grand Strand

Our Annual Golf Tournament is held on the Third Saturday of August every year.

Course - TBD Stand by for more details! Registration Information to come.

If you would like to be a sponsor for the 2016 Golf Tournament, please contact Dione Buonto at (843) 712-1977.



Lowcountry Giving Day - Tuesday, May 3, 2016

Golf Tournament Sponsored by Wells Fargo - June 13, 2016

For more information: <http://teachmypeople.com/events> or PHONE: 843-237-8737