Agencies’ ‘To-Do’ Lists Include Updates to Benefits Rules

Federal regulators plan to issue consolidated sets of final rules by the end of the year for a host of benefit regulations in a bid to clear up confusion over incredibly complex requirements. Final rules incorporating informal guidance issued since the acts were approved will be issued by the Labor Department and the Department for Health and Human Services for several laws, including the Family Medical Leave Act (FMLA). - benefitnews.com, June 17

Typists at No Increased Risk for Carpal Tunnel Syndrome

Danish researchers have concluded computer use does not lead to carpal tunnel syndrome. A study of nearly 7,000 workers found the condition is linked simply to the “stresses and strains of everyday life,” and since carpal tunnel affects approximately 10% of the population, it stands to reason some computer users would develop it anyway. The findings, published in the Journal of the American Medical Association, may provide greater legal leverage to employers, as carpal tunnel and other repetitive-motion disorders are the main disabilities cited in Americans with Disabilities Act lawsuits. - benefitnews.com, June 17

Security for Travelers

Americans nationwide are planning to travel this summer for business and pleasure. How can travelers plan ahead and stay safe? CIGNA provides special emergency travel assistance programs through CIGNA Secure Travel, through which travelers can access services 24 hours a day, 365 days a year. The program offers medical evacuation to travelers in need of emergency assistance when 100 miles or more away from home. (For more information on CIGNA Secure Travel, contact your sale rep.)
Accident Protection for Commuters

CIGNA Group Insurance has introduced protection from the dangers of commuting to work as a new enhancement to its accident insurance coverage. This optional accident coverage pays additional benefits to those who are hurt or killed while commuting to work in their own vehicles or in mass transit accidents. Current trends suggest that today’s longer commutes to work may place drivers at higher risk of commuting accidents and carjackings. According to the latest U.S. Census, Americans, on average, spent nearly 26 minutes commuting to their jobs in 2000, up from 22 minutes in 1990. Car accidents remain the leading cause of accidental death in the United States, according to the National Safety Council, with a motor vehicle crash every 12 minutes. The special benefit for commuting is just one in a series of affordable protection provided to employees through their workplace to recognize the risks and needs of today’s world and lifestyle. (For more information on all new features of CIGNA’s accident contract, including a host of “living benefits," contact your sales rep.)

Moody’s: Terrorism Risk Insurance Act has Not Increased Terrorism Coverage to Date

According to a new report by Moody’s Investors Service, the Terrorism Risk Insurance Act of 2002 has not encouraged the market to broadly offer terrorism insurance coverage at prices that most insurance buyers view as reasonable. Moody’s reached its conclusion after analyzing the results of a survey it conducted of U.S. commercial lines primary insurers for the purpose of obtaining detailed information about the Act’s implementation. The results of the survey suggest that, as of April 2003, few U.S. insurance carriers were offering coverage of domestic acts of terrorism or selling stand-alone terrorism policies. - INSURANCE-LETTER, 06/02/03

Court Rules that FMLA Protects Sleeping Employee from Being Fired

The 7th Circuit Court of Appeals in Chicago recently ruled an employee fired for sleeping on the job is entitled to reinstatement under FMLA. The case, Byrne v. Avon Products Inc., involves John Byrne, an Avon engineer who worked the night shift. Byrne is said to have been a model employee prior to November 1998, when security videos showed he was frequently sleeping on the job. When a supervisor called his home, his sister said he was “very sick.” Byrne was found to be suffering from severe depression. Ready to return to work after two months of treatment, he filed suit under FMLA and the Americans with Disabilities Act when Avon refused to rehire him. The 7th Circuit agreed with Byrne’s attorneys, who argued his sister’s statement that Byrne was “very sick” provided sufficient notice for FMLA leave. The appellate court further found that since Byrne was a model employee prior to November 1998, his sudden change in behavior might also have been sufficient notice. - benefitnews.com, June 5

Feds Launch Efforts to Reduce Injuries, Associated Costs

Injury is the top killer of Americans under age 40 and racks up $260 billion per year in health care costs, lost productivity and other expenses, the Centers for Disease Control and Prevention reports, giving employers yet another foe in the battle to control health care cost increases. "We have to respond to this and need to treat it with the same urgency and the same crisis mentality that we treat other emerging public health threats," urged CDC Director Julie Gerberding, speaking at the agency’s national injury prevention conference. - benefitnews.com, May 1

'Covering the Gray': Benefits for an Aging Workforce

A common problem among aging workers is their ability to recover quickly after an injury or illness. The duration of disabilities increases with age, doubling from four or five workdays lost for workers ages 16 to 35 to 10 days for those 55 and older, according to the Bureau of Labor Statistics. Case management, a cornerstone of most employers’ disability programs, takes on an even more critical role with aging workers. Solutions may be as simple as improved lighting or light-duty assignments. - National Underwriter, April 21
Multiple Sclerosis Return-to-Work Success

Unable to meet the physical demands of her job when diagnosed with multiple sclerosis, Mary Lou Tittensor had to stop working as an X-ray technologist for Washoe Medical Center. But that didn’t mean she had to stop working. Now, Tittensor works as an education and safety coordinator for the same department she’s worked at all these years. For Tittensor, being given the opportunity to make the switch and keep on working was like getting a second chance to live her life on her terms - as a productive member of society. - Reno Gazette-Journal, 6/9 (For more information on CIGNA’s case management approach with Mary Lou Tittensor and her employer, contact your sales rep.)

LIMRA First Quarter 2003 Data on Disability

According to LIMRA reporting companies, CIGNA is number 1 in Long-term Disability sales for 1Q2003. Year over year sales are up 129% in LTD and 205% in STD. - LIMRA 1Q03 study

Addressing Company Costs Through Incentives, Outsourcing FMLA

A 2002 Mercer survey shows that time-off and disability program costs have risen since 2000. As a result, organizations are taking a more proactive approach toward controlling absences and returning employees on short- and long-term disability back to work. One strategy entails creating financial incentives for employees to lead healthier lifestyles. Another focus on employer outsourcing of Family and Medical Leave Act administration. Employee Benefit News, April 15 (For information on CIGNA’s FMLA administrative services, contact your sales rep.)

Getting Employees Back to Work

Disability management is being recognized as the ideal way to help sick or injured employees stay connected and return to work, while reducing direct and indirect employer costs rising from the employee’s absence. Alaska Airlines keeps disabled employees involved by assigning them temporarily to less demanding jobs until they are ready to return to their normal work. Management training is an important part of handling the employee’s return. - Risk & Insurance, April 1 (For more information on CIGNA’s Manager’s Disability Toolkit to help prepare managers for handling employee disability, as well as effective return to work strategies, contact your sales rep.)

Looking Ahead to Benefits Enrollment Season

Employers should view their company’s annual benefits enrollment process as a time to take advantage of all tools available to lighten their administrative burdens and ensure they can offer an enrollment process that satisfies employee needs. Enrolling for benefits online continues to be U.S. employees’ first choice. The percentage of employees enrolling through the Internet nearly doubled in three years, according to research by Hewitt Associates, a global Human Resource outsourcing and consulting firm. (For information on CIGNA’s online enrollment options for Life and Accident coverage, contact your sales rep.)

Feedback? Information to submit? Article ideas? Please send an e-mail to gloria.barone@cigna.com.

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