

Health Coverage for Your Hourly and Part-time Restaurant Workers

It's not unusual when restaurant owners are unable to offer health insurance to some or all of their employees. After all, rising costs mean that 40 percent of companies — regardless of industry — no longer provide health insurance.

But you know the bind that can put your employees in. Recent studies show that people without insurance are often forced to pay costs that are 2.5-times higher than those with insurance. And uninsured people are less likely to seek and get health care or get prescriptions filled, which can mean they get sicker. So avoiding premiums to save money in the short term can actually cost them more if a health issue arises — and cost your restaurant productive people.

But what can you do about this?

Suggest Personal Insurance

This is insurance that employees sign up and pay for on their own. It's a good solution for people in four situations:

- Part-time employees who don't qualify for group benefits, or full-time employees working at a restaurant that doesn't offer insurance
- Those who want to ensure their spouse or children have coverage.
- Single people or married couples (with or without children) who are looking for a more affordable solution to fit their budget.
- People who want their insurance to be "portable" so they can take it with them if they change positions.

Personal health insurance is available through the National Restaurant Association, thanks to a collaboration with UnitedHealthcare. Because of this relationship, your employees have access to different insurance programs through UnitedHealthOne.

Insurance that Fits a Need — and a Budget

UnitedHealthOne has three programs tailored to the needs your employees most often express.

Copay plans appeal to those who like traditional employer-sponsored plans. These offer a predictable copay: usually ranging from \$25-35 for routine doctor's office visits, and from \$15 for a generic prescription to \$35 for brand name drugs. In addition, they offer solid coverage for hospitalization.

Health savings account (HSA) plans are a good solution for people who want to control their health insurance costs by combining a lower cost, high deductible plan with a savings account. They can use the savings account to pay for the deductible, as well as medical expenses not covered by insurance. Those who choose this option reduce their costs in two ways: 1) the HSA has tax advantages similar to an IRA, and 2) they receive discounts from using in-network doctors and facilities.

High deductible plans work well for those who take more responsibility for routine medical expenses so they can pay lower premiums. They understand that most people don't pay more than \$1,000 in annual medical expenses and want to be sure they're covered should a catastrophic health situation arise.

UnitedHealthOne plans have other advantages employees appreciate. These provide access to one of the nation's largest networks of doctors and hospitals. They also offer discounts of up to 60 percent on quality care. And the plans don't require a referral to see a specialist.

Help Your Employees Now

If you want employees to get smart on personal health insurance and make an informed choice, then suggest they take a look at UnitedHealthOne's plans offered through the NRA. For more information on this, visit www.restauranthealthcare.org or call **800-293-0105**.