



INDUSTRY GROUPS APPLAUD N.Y. GOV. CUOMO'S WORKERS' COMP. REFORM PROPOSAL



This proposal aims to strengthen the compensation system for the state's workers, and has received positive feedback from the insurance industry associates, including the American Insurance Association.

The proposal seeks to achieve these four goals:

1. Simplifying and rationalizing the assessment mechanism
2. Closing the aggregate trust fund and reopened cases fund for new cases
3. Issuing bonds to cover liabilities to self-insured group trusts
4. Increasing the minimum weekly benefit for injured claimants.

Here is the [complete article](#).

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A Note from CEO



Thank you for your attention and welcome to [Broad Coverage Service Inc.](#) February is here, and so is the fourth

edition of our newsletter.

I would like to seize this opportunity to proudly introduce you to our newest product, CADR+. Did you know that 4 of 5 current doctor visits could be better handled over the phone? Telemedicine will transform healthcare!

The benefits of Tele-Health include not only unlimited consultations, diagnosis, prescriptions, but also drug discount cards, booking lab tests, crisis counseling and patient advocacy.

The CADR+ is available through Personal and Family Plans, as well as Voluntary and Employer-Sponsored Group Plans.

For more information and to watch a 6-minute info video, please [click here](#).

Best Wishes, Isaac

Broad Coverage Service offers a combined package of full or excess coverage with a full grip on the entire triangle: Risk Management, Loss Control and Claims Handling, allowing for the ultimate in MOD reductions and cost savings.

For a more detailed overview about the benefits of 'Fully Insured' VS 'Self Funded' Workers' Compensation Insurance programs, and to contact us, please visit [our website](#).

TOP NEW YEAR'S RESOLUTIONS FOR IMPROVING HEALTH



Do you wish to keep the cost of health care as low as possible? Help your employees stick to their New Year's resolutions.

Keeping up with health-related New Year's resolution is no longer a private matter. Employers that provide necessary resources for workers, so they and their families can stay on track and accomplish goals, are able to bend the overall health care cost curve.

Employee wellness and disease management programs can help with these top 5 resolutions:

- Weight loss
- Stress
- Exercise
- Diet Improvement
- Quitting smoking

Read full article [here](#).

Don't Miss



[5 Things on Americans' 2013 Health Policy Agenda](#)

[Cash Leaking Out of 401\(k\) Plans at Alarming Rate](#)

[401\(k\) Breaches Undermining Retirement Security for Millions](#)

[Maybe You Shouldn't Invest In A 401\(k\) After All](#)

[Health 2.0 Conference Showcases the Latest Health and Wellness Technology Trends](#)

[Insurance Opportunities Arise as Energy Sector Shifts](#)

Broad Coverage Service, Inc.



[Contact us today for a free review of your plan](#)

MOBILE CLAIMS APPS: FROM FRONT TO BACK



Increased customer satisfaction can be achieved by offering greater speed, accuracy and transparency, and all these are possible by implementing mobile claims apps.

“For insurers that would create mobile claims apps, Deloitte Consulting’s Ramos advises that they must be easy to use, multi-channel and designed to personalize the interaction,” reports insurancenetworking.com

Two crucial things come into play when designing such apps:

- The need for a genuine focus on addressing the customer’s needs
- Understanding customer information that can be very fragmented and unstructured

Mobile devices have already transformed the way people communicate, entertain, shop and transact business.

Find the complete article [here](#).

Broad Coverage Service is now introducing a new product, CADR+. To learn more about the benefits of Tele-Health, visit [our website](#).

- 401k/RETIREMENT/ANNUITY PLAN:

ARE YOU SATISFIED WITH THE INVESTMENT YIELDS YOUR PLAN PROVIDES?

Perhaps a broader platform offering a variety of investment choices, professionally managed by well-known money managers, which provides the opportunity for greater diversification with state of the art technology, is best for you and your company.

Contact us today for a free review of your 401k/RETIREMENT/ANNUITY PLAN

- GROUP BENEFIT PLAN:

WHAT PORTION OF MY COST IS THE PHARMACY COMPONENT?

It used to be less than 10% of the cost and is now in the range of 30%.

Increase profits by reducing cost today - contact us today for a free review of your GROUP BENEFIT PLAN

- STOP LOSS:

Contact us to review your self-funded plan and reassess your Stop Loss needs.

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