Poor lifestyle choices increase the risk of chronic conditions, which have a negative effect on your employees’ lives and can raise your organization’s premiums. They also make it harder to be productive, lead to more sick days, and increase workers’ compensation costs. The good news is that many lifestyle risks can be affected by behavior change — which you’re uniquely positioned to influence. You have an opportunity to improve the health of your employees every day. Making small changes to your workplace, creating a workplace culture that encourages healthy lifestyles, involves offering programs that support healthier behaviors, educating employees about health issues, and making health-related objectives part of your corporate policy.

Start Building Your Strategy
You can take small steps to improve your workplace, but you’ll get better results with a comprehensive strategy that includes building a culture of health and getting your leadership team engaged. With the right approach, you can support employee behaviors that reduce your overall costs, make it easier to get work done, and increase job satisfaction.

Four Simple Steps to Workforce Health
Assess, Plan, Engage, Measure. Kaiser Permanente’s four-step model provides a tested blueprint for your overall strategy, and for designing all of your programs — whether you want to increase physical activity, serve healthier food, or help employees reduce stress. You decide how simple or extensive you want your plan to be.

Assess
Launching a workforce health program may seem like a complex undertaking, but it doesn’t have to be. To start, assess where your organization stands on workforce health. This means getting business owner, CEO, or leadership team support. Once you have that, conducting employee surveys to determine your most pressing workforce wellness needs becomes easy.

Plan
Informed by employee feedback, you’re ready to plan your workforce health strategy. This means setting goals and clear definitions of success. Appoint a dedicated wellness champion or form a wellness committee to generate momentum. This person or team will be responsible for developing a calendar of events and a communications schedule that will keep the rest of your workforce involved throughout the length of your program.

Engage
Now you’re ready to launch the program and engage employees. Visit Kaiser Permanente’s Resource Center to find educational resources, tools, and programs to encourage participation. Ongoing communications will help to promote your program, keep the excitement going, and celebrate successes.

Measure
Finally, you’ll want to measure and evaluate your program’s success. Use surveys to track employee progress, participation, and interest. Learn from mistakes and look for improvement opportunities. And always share health wins, participation numbers, and other positive outcomes with your employees.

Choosing the Right Partner
As you think about the best way to get your wellness program off the ground, consider the importance of working with the right organization. Improved workforce health doesn’t happen by itself. It takes an experienced, strategic partner like Kaiser Permanente to make better workforce health a reality. Preventive care and employee health and safety have been part of Kaiser Permanente’s mission of total health for more than 70 years. With Kaiser Permanente, you have access to a number of tools and resources to promote employee health, many of which are open to both members and nonmembers.

And with Kaiser Permanente as your health care partner, members get so much more — from compassionate care in a doctor’s office to innovative preventive measures that can help keep them from getting sick in the first place to simple tools for managing their health online.

Members with or at risk for chronic conditions are automatically enrolled in nationally recognized disease management programs that are already built into their coverage. Physician-led teams coordinate comprehensive treatment plans that include clinical care, health education, and support tools for better outcomes and efficiency. And you get the peace of mind from giving your team high-quality care.

Visit Kaiser Permanente’s Thrive at Work site at kp.org/workforcehealth to see how easy it is to start a workforce health program. You can find Kaiser Permanente’s workforce health resources, which include step-by-step toolkits and communication tools. Then contact your broker or a Kaiser Permanente representative to learn more about improving the health of your employees and your bottom line.

For more information about Kaiser Permanente, visit kp.org/orangecounty.
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Retirement

Small business owners were asked about their retirement plans in February. The survey found that if money were no object, more than half of small business owners said they’d continue to work. In the long run, small business owners said they expect to:

- Never retire until unable to work (32%)
- Cut back on work, but maintain some involvement in the business (41%)
- Sell or transition the business in order to do something else (19%)
- Unsure (2%)
- Retire and stop working (6%)

Becoming financially stable so you can live comfortably in retirement is a goal that many of us spend our entire careers working towards. This is particularly true for small business owners who have spent their working years running a business with the intent to eventually retire. Fortunately, according to a recent Wells Fargo/Gallup survey, 82 percent of small business owners said they are currently saving or investing money toward their retirement, and 76 percent said they think they’ll have enough money to live comfortably in retirement.

While it’s great to see that most small business owners are thinking ahead and saving for the future, there are other areas that should be addressed when preparing for retirement. Here are four tips for small business owners to consider as they plan for retirement.

Start With a Succession Plan
Even if your plans to retire or transition your business are distant, planning for your company’s future now will help you in the long-term. It’s a great idea to create a transition plan while you’re working or updating your business plan. Whether you want to sell the business, or pass it on to a family member or an existing employee, you will need a clear strategy that outlines your plan. A successful transition plan with a schedule and overview of roles and responsibilities will help get you on the right track.

Max Out Your Savings
As you map out your retirement savings strategy, it’s helpful to take a long, hard look at your current finances to determine how much money you can afford to put aside each month. Once you have a savings goal in mind, set up an automatic monthly transfer into a savings account and/or self-employed retirement plan. Regardless of the size of your business, there are a variety of retirement plans that can meet your needs. Individual 401(k)s are designed for one-person operations, while businesses with a few employees may benefit from a Simplified Employee Pension Plan (SEP-IRA), and businesses with up to 100 employees may consider a Savings Incentive Match Plan for Employees (SIMPLE IRA). There are also many options available for business owners under the umbrella of a traditional 401(k). Talk with your financial planner or accountant to learn more about each plan and understand the best fit for you and your business. You can also find out more at the IRS’s Tax Information for Retirement Plans Community.

Build an Emergency Fund
In addition to your retirement savings accounts, it’s important to maintain an easily accessible emergency fund for your small business. No matter how well you plan, the unexpected can happen and having cash reserves is an important component of your overall financial picture. Start by putting cash aside when profits are comfortable, and if you can swing it, allocate a portion or all of your tax return into this account. If, and when, you need to access these funds, pledge to put back what you take as soon as possible. While there is no definitive amount for how much money you need to be putting aside, most people agree that an emergency fund should have enough to cover between three to nine months of your basic fixed expenses.

Know Your Business’ Worth
If selling your business is part of your retirement financial plan, then you need to make time for the proper business valuation process. Even if you think you know the value of your business, only a professional appraiser can truly put a number to it and say how much your business is worth to an outside buyer. Make sure to hire an experienced appraiser, and consider starting the process early. If the value is less than what you expect, having time on your side to make adjustments in your business and then requesting an updated valuation could increase the worth. When you are eventually ready to sell your business, determine whether you want to work with a business broker or independently. While there are fees associated with using a business broker, they can often get you a higher price than you could on your own, and will be there to guide you through the entire process.

As a small business owner, there are many important steps you can take now to get your finances in order and enjoy a comfortable retirement. The key is to get started early and stay committed to your long-term vision and goals.

The article is for informational purposes only and is not tax, legal or retirement planning advice. Please contact your tax, legal or retirement planning professionals for advice if you have questions regarding any of the points discussed in this article.

Keith Kobata
Region Bank President
Wells Fargo Orange County Region

Region Bank President Keith Kobata manages Wells Fargo’s Orange County Region. Kobata oversees 1,200 financial professionals at 80 banking locations with more than $13.9 billion in deposits. A 22-year banking veteran, Kobata has overseen districts in Orange County since 2007. He has served in a variety of capacities at Wells Fargo, including district manager, branch manager and customer service representative. Kobata is actively involved in community events and nonprofits. He currently serves on the board of directors for the Santa Ana Chamber of Commerce. He earned his bachelor’s degree in human resources management from San Jose State University. Kobata resides in Irvine.
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The decision to rescind the Deferred Action for Childhood Arrivals (DACA) program places approximately 750,000 individuals at risk for deportation, impacting them along with family and employers. The USCIS announced that DACA recipients can renew their DACA and Employment Authorization Document (EAD) through October 5, 2017 (for individuals with DACA benefits that expire before March 5, 2018). As DACA is approved for two years, the individuals will receive employment authorization for that period of time. How does this announcement impact employers? At the time of this writing, the ultimate fate of DACA is unsettled. For the moment, there should be no impact to employer's staffing, however, future planning is advised to consider the company’s needs if Congress does not act on this issue. Individuals whose DACA benefits expire after March 5, 2018 will be negatively impacted by this announcement, since they will not qualify for the renewal of their EAD. In most cases, employers would not know which employees are under DACA so general advice to all employees is common, depending on the make-up of the employee population. Employment counsel should be consulted to avoid any discrimination claims.

While Congress works to find a solution for DACA recipients, one thing remains constant— an employer’s obligation is to comply with its I-9 obligations in verifying the continued employment eligibility of these and all employees. Employers should have a “tickler system” set up several months in advance of expiring employment authorization documents to notify such employees and to remind them of the obligation to reverify upon termination of current employment authorization.

As employers are not obliged to reverify the employee’s continued right to employment until the time when the existing employment eligibility document is set to expire, these employees can remain on payroll for an extended period of time despite a possible rescission of DACA, pending any long term legislative replacement.

**DACA: What Employers Need to Know**

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**The Sound of Silence**

by Kathi Guiney SPHR, GPHR, SCP, President of YES!
Your Human Resources Solution

You’re seeing them everywhere, especially in your millennial coworkers: earbuds. Maybe you wear them yourself! In one ear or two, whether “in the zone” or “needing some space,” earbuds send the same message: Off limits. Do not disturb. Thanks, but no thanks. Do the benefits of earbuds outweigh their potentially career-damaging consequences?

Some studies show music increases productivity. A Top 40 hit can help extroverts brighten the mundane, while an ambient classic can help introverts focus. And music is just plain fun! It’s also a passive retention tool that lets employees follow their own work style without disturbing others. But using earbuds sends sound waves to others that you may not intend.

Earbuds take you offline from your coworkers and can make you seem uninterested — not good career objectives! And what’s peaceful to you may be uncomfortable to that coworker trying to get your attention. Should she tap your shoulder and risk a freak out, or text you while she’s lurking nearby? Shutting out “distractions” keeps you from conversations – everything from “How was your weekend?” to key project messages like “the deadline changed to Tuesday!” And colleague interaction is a key to fitting into many office cultures and getting noticed for promotions.

Does this mean music is off the menu? No, but it means there should be a balance. Schedule your tunes time, say from 1 p.m. to 2 p.m. each afternoon, and allow time to interact with colleagues – smile and engage, and show others you are part of the team. Otherwise you might unwittingly find yourself singing, “I Am a Rock, I Am an Island!”

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At 4.2%, the unemployment rate in Orange County presents significant challenges for companies who need to hire and retain talent. What can you do to increase your talent pool?

**Position Your Company as an Employer of Choice**

In 2017, it's unrealistic to think you can simply post job openings on your website and expect candidates to flood your HR department with applications. According to a 2017 CareerBuilder study, nearly 89% of the top talent they surveyed cited employer sites as a key factor when learning more about a company in which they are interested. Your website’s Careers page is a direct reflection of your company and should include dynamic, engaging content such as well-written job descriptions, explanations of what it’s like to work there, and employee testimonials.

It’s also important to manage your online reputation by actively monitoring and responding to your ratings and reviews on employer review websites like Glass Door and Indeed. According to a 2016 Glassdoor U.S. Site Survey, 62% of respondents agree their perception of a company improves after seeing an employer respond to a review.

**Adjust Your Expectations**

The days of cherry picking the best candidates are long gone. Companies can no longer wait for the perfect employee – that person who exceeds all of your requirements – to present themselves. Today, it’s about potential instead of perfection.

If you concentrate on finding people with the right attitude and aptitude for learning, build on their core skills with industry-specific training, and then supervise and mentor them, you are bound to develop a valuable employee.

For example, retail sector employees, who are often underemployed and looking for better career opportunities, have skills that transfer well to customer service roles in call center environments, and they often excel in sales roles. The small investment in skills training results in a properly staffed and productive company.

**Search Outside and In**

Social media is an excellent way to present job opportunities to passive candidates. At Kimco, we maximize Twitter, Facebook, LinkedIn, and Instagram to target candidates based on geography, job title, and interests. Social media allows users (including your employees) to share job openings with their network of friends and colleagues, thereby increasing your reach.

Employee referrals are a great way to fill your candidate pipeline. According to Amber Hyatt, SHRM-SCP, vice president of product marketing for SilkRoad, “Employee referrals have excellent conversion rates from interview to hire, as well as typically longer tenure with the organization.” A small payout in referral fees more than pays for itself with reduced recruiting costs and increased employee engagement.

**Lisa Pierson**

Lisa Pierson is the President of Kimco Staffing Services, which includes office professionals, technical support, accounting operations, industrial, and onsite managed services; Advantex Professional Services, a recruitment firm specializing in finance and accounting, IT and engineering; and MediQuest Staffing which focuses on healthcare positions. In the past 30 years, the companies have employed 212,512 people, serviced 21,941 clients, and filled 687,192 positions. You can reach Lisa at lpierson@kimco.com or 949.331.1102.