

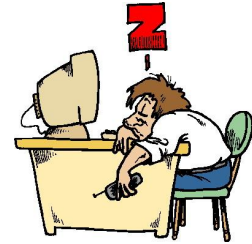


Florida Insurance Brokers, *simplifying the complicated subject of employee benefits and helping you design benefit packages that will attract and maintain a talented workforce.*

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### Consider the Cost: Absenteeism / Presenteeism

According to the Centers for Disease Control and Prevention (CDC), "productivity losses from missed work cost employers \$225.8 billion, or \$1,685 per employee, each year"; and the costs of presenteeism are a lot higher than the costs of absenteeism, which is quite alarming considering the dramatic increase of the former during the last years. Presenteeism, a pattern of going to work when not feeling good physically or psychologically, has a negative impact in the employee's productivity. As American corporations commonly hold that their greatest asset is their workforce, there is a growing body of evidence that supports that investing in a healthy workforce can have profound impact on the bottom line.



[Link to Additional Resources](#)

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[Autumn Quiz](#)



[Fun Facts](#)



[Football Quiz](#)

### A Florida Fall

The days are getting shorter, and the nights a little cooler. It must be fall, football season has begun. Colleges, and the NFL, stir up the camaraderie of team spirit, and instead of raking leaves Floridians head to the beach.

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### Lightning, Take Cover

While Florida is known as the Sunshine State, it is notorious for thunderstorms, lightning strikes and fatalities. Florida is considered the "lightning capital" of the country. On average, we have 3,500 cloud to ground lightning flashes per day and 1.2 million flashes per year occur, during a recent 10-year study according to Vaisala. Although the odds of being struck by lightning in a given year are less than 1 in 1,000,000, some factors can put you at greater risk. Lightning most often strikes people who

work outside or engage in outdoor recreational activities.

[Lightning Safety Brochure](#) [Lightning Booklet](#)  
[More...](#)



We would like an opportunity to provide a no obligation consultation to review your company health benefits. Our Benefit Consultants have the resources to inform and guide you through the processes and requirements involved in group benefit packages, including health insurance, payroll, and many other HR decisions. Our online enrollment/hris system makes benefit implementation a breeze. Let us help you.

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