



Florida Insurance Brokers, simplifying a complicated subject like insurance and helping you design a benefit package that will attract and maintain a healthy, talented workforce.



Pros & Cons of Offering Employee Benefits

As a small business owner, you may be wondering whether you should offer health insurance to your employees. Deciding to offer health insurance can be a big decision for any company, and you may have questions about why you might provide health coverage as one of your employee benefits.

As employers compete for top talent to fill their positions, having a strong benefits package can sway your best candidates. There are many options to consider. Employer buy-in speaks loudly; if you want employees to give their best, doesn't it sound reasonable that they will want the same from you.



Healthcare Reform

Despite the ever-present headlines about health care, the Affordable Care Act remains the law of the land. There is no state law requiring employers to offer group healthcare insurance to their employees, but most employers do provide this benefit (Federal law requires employers with 50 or more full time equivalent employees to offer health coverage).

There are many excellent reasons to offer small business health insurance as an employee benefit, which may often result in significant advantages for both workers and employers.



Need a Reason to Move?

The fluid in the lymphatic system helps remove waste and toxins from bodily tissues. Some health conditions can cause lymph fluid to build up. While the heart continuously pumps blood through the blood vessels, the lymphatic system relies on the movement of smooth muscles to transport fluid through the lymph vessels.

Movement is one of the most important things to do to improve your lymphatic system.

How does lymph move?

- All of the following mechanisms help move lymph through the lymphatic vessels
- Body movements during exercise
- Contraction of skeletal muscles
- Contractions of smooth muscle in the wall of the lymph vessels.

Factors affecting lymphatic drainage

- General blood circulation - a good strong circulation ensures that the flow of tissue fluid into the lymph vessels is maintained.
- Exercise - the action of the muscles speeds up the movement of lymph through the vessels.
- Massage - enhances the drainage by forcing the movement of lymph through the vessels.



Exercise and Sore Muscles

During exercise, you stress your muscles and the fibers begin to break down. As the fibers repair themselves, they become larger and stronger than they were before.

Lactic acid is produced in your muscles and builds up during intense exercise. It can lead to painful, sore muscles.



Weight-bearing and cardiovascular activities stress the body. By pushing our physical boundaries, we optimize our athletic performance. But this process is almost always at the cost of



Our Benefit Consultants have the resources to inform and guide you through the processes and requirements for offering group health insurance. Our online tools and enrollment system, along with a *personal touch*, help ensure benefit administration is done right. Let us help you.