

**CREATIVE VOLUNTARY BENEFITS:
FOCUS ON CREATIVE NO-COST OR LOW-COST PLANS OR BENEFITS THAT ADD
VALUE**

By Julia Bluemle

Body and Mind: Starting 2011 with the concept of life wellness

Energetic and talented office employees, who also happen to be certified fitness instructors or fitness instructors-in-training, hold free 1-hour exercise classes twice a week for cardiovascular fitness and weight training through SEPTA's Wellness Program. The "Lunch Crunch" exercise program, introduced in March 2010, is held at the 1234 Market Street location for all employees who register and complete a fitness questionnaire. Step Aerobics and Latin Fusion are particularly popular.

Other Wellness Programs coordinated by Medical Staff employees, such as blood pressure screenings and health and wellness fairs, are offered throughout the year at over a dozen SEPTA locations. Bus drivers, train operators, maintenance workers, management, and office staff can all participate in these valuable programs.

Peace of Mind: Financial planning and combining employee programs

SEPTA employees deciding to retire are offered extensive information about their individual retirement benefits and the government 457(b) Deferred Compensation Plan through monthly group retirement sessions at the SEPTA headquarters building. The company employs over 9,000 individuals in the region, and approximately 2% retire per year.

The Employee Services Department Staff began reaching out to future pensioners in 2010 by encouraging them to review their pension benefits five years prior to retirement. The average employee age is currently 48. About 20% of employees are eligible to retire early, or with full retirement benefits. This campaign is intended to educate employees in over a dozen SEPTA locations about their pension plans, the 457(b) plan, and other sources of retirement income, such as Social Security.

Through its HR Connect program and the efforts of headquarters staff, combining programs such as physical wellness education, screening, and retirement planning at least monthly, and during employee shift changes, benefits a large number of employees working both traditional and non-traditional hours at most SEPTA work locations.

Healthcare: Low or no cost to employer/employee

All SEPTA employees can currently purchase disability income, accident indemnity, cancer indemnity, critical care, and life insurance at low group rates. The AFLAC plan is offered using payroll deductions and on a pre-tax basis. It pays cash benefits to employees as a result of illness or injury and is completely employee-paid, with no cost to SEPTA. It is not affected by other insurance plans employees already have or are offered, and thousands of employees already utilize this benefit.

The following insurance plans are AFLAC's current offerings that can be customized to your organization's needs. Not all plans are available in all states, and some can only be offered through payroll deduction:

- Accident
- Cancer/Specified Disease
- Dental
- Hospital Confinement Indemnity
- Hospital Confinement Sickness Indemnity
- Hospital Intensive Care
- Juvenile Life
- Life
- Lump Sum Cancer
- Lump Sum Critical Illness
- Specified Health Event
- Short Term Disability
- Vision

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