

- ✓ Did You Know That Employers With Wellness Programs Report Lower Health Care Costs?
- ✓ Employees Are Also Absent Less Often and Show Greater Job Satisfaction!

Your Choice Makes A Difference!



**DON'T
WASTE YOUR
HEALTHCARE
DOLLARS!**



**IMPLEMENT A WELLNESS
PROGRAM TO PAVE THE WAY
TO LOWER COSTS NOW!**



**BARBARA C. OBERMAN
Insurance Services, Inc.**

23679 Calabasas Road, Ste. 432, Calabasas, CA 91302





According to many sources, including the Center for Disease Control, and the American Medical Association, 75 cents of every dollar is spent on the treatment of preventable disease. That is, it's spent on treatment of disease that is rooted in behavior or lifestyle choices. That's where wellness programs come in.

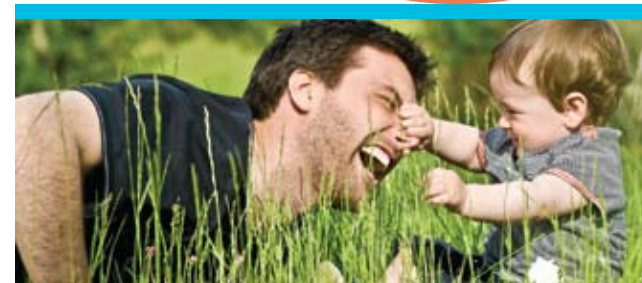
WELLNESS PROGRAMS can result in the following benefits:

- Reduced health care costs
- Reduced absenteeism
- Increased employee health
- Improved morale
- Foster company spirit



IT'S EASIER TO IMPLEMENT A WELLNESS PROGRAM THAN YOU THINK!

- We are a full service employee benefits firm that specializes in assisting employers to create a healthier workforce—and reduce the risk that drives premiums up. Regardless of your budget—we offer a variety of resources and benefits including a complimentary wellness program for your employees, and year round employee education programs. We are an ideal partner for any employer interested in improving the health of their workforce, reducing absenteeism, and mitigating the risks associated with unhealthy behavior **and saving premium dollars!**
- Developing a wellness program can be overwhelming. We will help you create an effective wellness program that is customized for your organization. Our turn-key programs are easy to administer, and we'll even help you with employee communications—a key to program success.



✓ **Let us help you get your company on the road to better health now!**

Please call us @818-223-3274 to discuss how Barbara C. Oberman Insurance Services can be of benefit to your organization.

