

Na Leo O Atlas

Atlas Insurance Agency - Your Navigation Partner



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Submit your articles, pictures or suggestions to:
kribilla@atlasinsurance.com

CORE VALUES

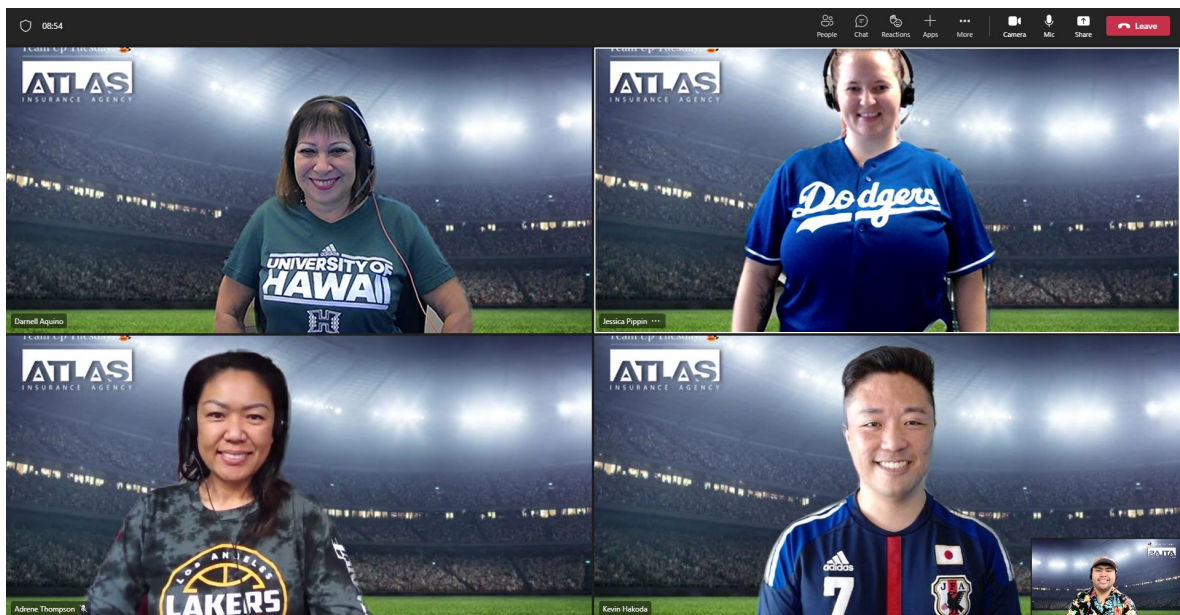
Pono
Lokahi
Alaka'i
Ho'okele
Kakou
Imi'ike

Atlas Spirit Week! By: Brenda Pa

In the month of May, our Office Activities Committee (OAC) held its first Atlas Spirit Week! We had five fun filled days to dress according to each day's theme.



First, we started off with Magical Monday. Can you guess who are the Disney Fanatics? Then came Team Up Tuesday, we represented our favorite sports team. As you can tell in the pictures, this was a popular day. Everyone had their favorite team to represent! For Wacky Wednesday, we got to wear silly socks and a crazy hat. And to get over hump day Wednesday, we added a sweet treat for the afternoon. Sweet Creams came in and they featuring the flavors of ube-bee baby and strawberry shortcake which made it even more delightful with a sweet end to the day! On Thursday, it was Twin or Dynamic Duo Day. Among the few, we spotted twins, super heroes, secret agents and even a pair of dinosaurs from Jurassic Park. Last but not least, Flashback Friday to the 80's was a totally awesome way to end Spirit Week. Thank you to everyone who participated!



Atlas Spirit Week!, Cont.



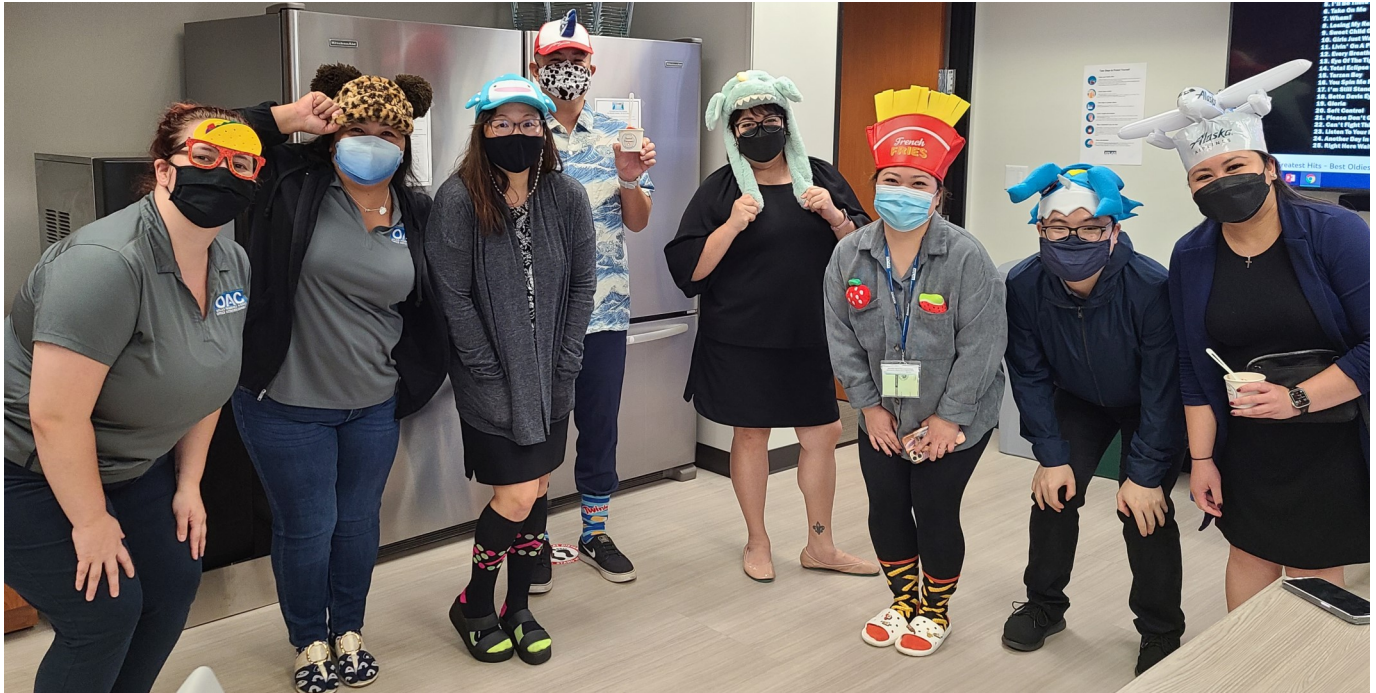
Magical
Monday



Team-UP
Tuesday



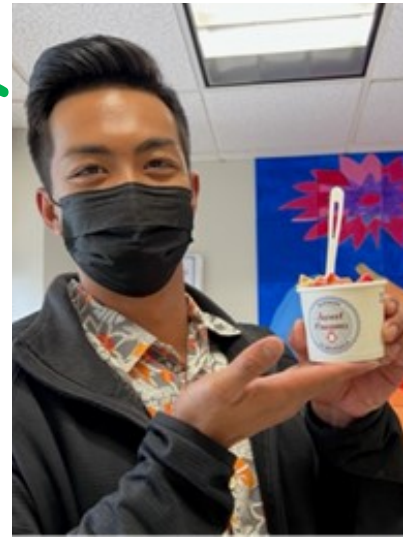
Atlas Spirit Week!, Cont.



Wacky

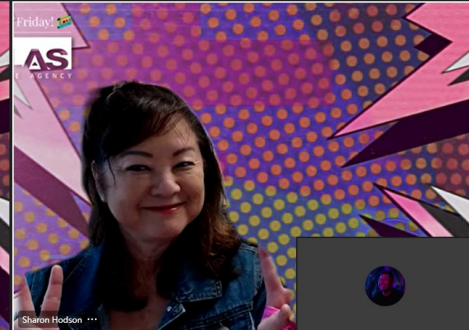
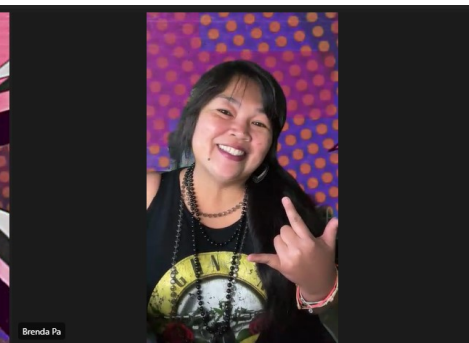


Wednesday



Atlas Spirit Week!, Cont.

TWIN DAY



Welcome, Rubierose!

Please welcome our newest employee Rubierose Cacho. Rubierose will be an Account Manager I in our Benefits Unit. The majority of her working experience comes from HMSA Blue Cross Shield where she was an Account Implementation Consultant and an Electronic Enrollment Specialist. Welcome to the Atlas Ohana!



Welcome



Atlas Out & About

Our Oahu account executives had the chance to wind down and enjoy some drinks and pupus during their celebratory Pau Hana Session!

Lokahi

'Imi 'Ike

The Employee Benefits team at Atlas Insurance had the opportunity to participate in the Waikiki Health fair that happened earlier this month! The in-person presentations were a success and our team was on fire answering questions throughout the event!



Risky Business Corner

Maintaining Health Insurance Benefits on Disability

By: Adrene Thompson



Are employers required to maintain health insurance benefits for employees who are out on disability such as workers' compensation leave, long term disability and TDI? There is no straight up answer and it greatly depends on whether the employee is also eligible for Family and Medical Leave Act (FMLA) leave or other state medical leave, and if not, what the eligibility requirements of the insurance plan are for continued participation.

If the injured employee on workers' compensation (WC) is also eligible for FMLA leave or other state medical leave that protects health insurance benefits, those protections will run concurrently with the WC leave, and the employee's health insurance will continue under the same terms as prior to the leave. The employer continues to pay its portion of the premium, and the employee continues to pay his or her portion. Employers cannot increase the portion of the premium because an employee is on FMLA leave.

If the employee is not eligible for FMLA leave, then the employer will need to review the eligibility requirements of its health insurance plan. Most plans will require an employee to be "working X hours or more per week," with no exceptions for leave outside of FMLA leave. If that is the case, being on WC leave will mean the employee is working zero hours, and therefore, is not eligible to participate in the plan on the same terms as prior to the leave. In this case, this is a COBRA event, due to reduction of hours, and COBRA should be offered. If, however, the plan's eligibility requirements allow for coverage during such leaves of absence, then the employer would follow those guidelines in keeping the employee on the plan and for how long.

Once FMLA leave or other state leaves are exhausted, employers should again reference eligibility requirements under the plan. If the employee is not able to return to work and is no longer eligible for coverage due to his or her reduction in hours, COBRA should be offered.



Atlas Gives Back!



F O U N D A T I O N

The Atlas Insurance Agency Foundation continuously gives back throughout the year with corporate sponsorships or straight donations to organizations/ non-profits. Please don't forget that Island Holdings will match your personal donation to a 501C3 \$1.00 for \$1.00, up to \$500 per employee. Contact Dana Tokioka at dtokioka@atlasinsurance.com for more details.

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