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An Employer’s Choice: Fully-Insured vs. Self-Insured for Group Health Insurance
Maria K. Iarossi
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Attracting and retaining good employees in the United States generally requires that employers offer health care benefits. However, employers take on a heavy responsibility when they decide to offer health care benefits to their employees, and must decide how to stop loss and insure those benefits so that they do not bankrupt the company. Variations in plan coverage are difficult to understand and, because of the rising costs of health care delivery, an aging workforce that uses more health care services, the skyrocketing use and cost of prescription drugs, and a backlash against HMOs, are complicated decisions.

KEYWORDS. Health insurance, employee benefits, HMOs, prescription drugs

Intervening in Response to Job Stress: Highlights and Recommendations from the Research Literature
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Job stress is ubiquitous and can give rise to a host of problems that result in decreased productivity and increased costs to the work organization, as well as health, mental health, and interpersonal problems among the affected workers. EAP practitioners are increasingly assisting workers who seek services as a result of job stress.
Beyond Customer Satisfaction

The value of customer satisfaction is often underestimated. Companies that prioritize customer satisfaction not only improve customer retention but also drive revenue growth. By understanding the needs and preferences of their customers, businesses can develop more effective marketing strategies and improve their overall performance. This is because satisfied customers are more likely to become loyal advocates for a company, recommending it to others and increasing the likelihood of future sales.

Keywords: customer satisfaction, customer advocacy, customer retention, revenue growth.