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California Raises Minimum Wage To Top In Nation



Gov. Jerry Brown speaks prior to signing a bill raising the California minimum wage

The California legislature has passed AB 10, voting to increase the state's minimum wage to \$10.00 over the next two years. AB 10 increases the California minimum wage to \$9.00 per hour effective July 1, 2014. On January 1, 2016, the rate increase to \$10.00 per hour.

Originally, AB 10 also included automatic cost of living increases. That provision was removed from the final version of the bill.

Top In The Nation

This scheduled 25% increase will make California's minimum wage the highest in the nation. Washington State is currently at \$9.19. Oregon is at \$8.95, Vermont is at \$8.60, Connecticut at \$8.25 and Illinois at 8.25. All other states, aside from Massachusetts, are below \$8.00. However, 10 states index their minimum wage to the consumer price index. By 2016, the

rates in some of those states could creep closer to \$10.

The federal minimum wage is at \$7.25. President Obama has called for an increase to \$9.00. Federal legislation failed to pass in Congress this year.

A Broader Impact

As the California Chamber of Commerce points out, a minimum wage increase affects more than just the hourly rates of employees. The increase also drives up exempt employee salaries, workers' compensation costs, uniform/tool reimbursements, overtime, and consumer prices.

Exempt employees: The California minimum salary for white collar workers (executive, administrative and professional) is twice the minimum wage for full time employment. Currently, that translates into a minimum salary of \$640 per week, or \$33,280 per year.

Overtime: The overtime premiums for minimum wage workers will increase. Currently, minimum wage workers are paid overtime at the rate of \$12 or \$16 per hour (1.5x or 2.0x). By 2016, those rates will increase to \$15 and \$20.

Workers' Compensation Costs: workers' compensation insurance premiums are based in part upon the wages paid to workers. To the extent that wages increase, so will insurance premiums.

Uniform/Tool Reimbursements: The California Division of Labor Standards Enforcement states that where employers require employees to maintain "uniforms" (as defined), they should pay a weekly maintenance allowance of one hour's pay at the state minimum wage. That allowance will of course increase. If an employer requires an employee to use his or her own hand tools on the job, the company must pay the employee at least twice the minimum wage. That rate will increase from \$16 to \$20. 🦄

For information about on-site Safety Training services or to register for classes, visit www.psc411.com

What Is Umbrella and Excess Liability Insurance?

Even if you carry General Liability Insurance for your business, you might face a settlement or judgment in excess of your coverage limit. Without Business Umbrella Insurance (also sometimes called Umbrella Liability Insurance or Excess Liability Insurance), you would have to pay the uncovered expenses out-of-pocket.

How Does Umbrella and Excess Liability Insurance Protect Your Business?

Umbrella liability or Excess Liability policies add another layer of protection to any of several other policies that you might hold, including general liability, employer's liability, and hired and non-owned auto liability policies. For instance, if you have \$1 million in general liability coverage and a covered claim is settled for \$1.5 million, your excess liability or umbrella liability insurance policy would pick up the additional amount.

Umbrella liability or excess liability insurance is generally the most affordable way to get higher policy limits on several other small-business insurance policies (the alternative being to raise the limit on each of your other policies individually).



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10 Things to Know About Health Care Reform

- 1 Employee Notification of the Insurance Exchange is required to be distributed to all employees by October 1, 2013. Newly hired employees must receive the document within 14 days of hire.
- 2 Reporting of the gross premiums on each employee's W-2 applies to companies with 250 or more employees.
- 3 Individuals are required to have health insurance effective January 1, 2014 or pay a penalty.
- 4 Businesses with 51 or more employees that do not provide their employees with "qualified" health insurance effective January 1, 2015 will be subject to a penalty.
- 5 Exchange website is www.coveredca.com
- 6 No person can be denied coverage based on a preexisting medical condition.
- 7 Small business (2 to 50 employees) strategy to consider is moving the health care renewal date to December 1, 2013. 🦄
- 8 Insurance Exchange (Marketplace) will open October 1, 2013. The first effective date for coverage will be January 1, 2014. In order for an individual to receive the health care subsidy they must purchase coverage through the Insurance Exchange.
- 9 Small business (2 to 50 employees) will be able to purchase health coverage in the Insurance Exchange for an effective date of January 1, 2014. In order for a small business to receive the health care subsidy they must purchase health coverage through the Insurance Exchange beginning in 2014.
- 10



Commercial Insurance Made Simple

HR CORNER: Helpful Dates to Remember

January 31:
W-2 Distribution Deadline

February 1:
OSHA 300-A Posting
Period Begins

April 1:
H-1B Filing Season Begins

September 30:
VETS 100/100A Due

September 30:
EEO-1 Due

October 15: Medicare Part
D Annual Notice Due

News on the Horizon

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Did You Know: 5.3 Million Californians are Uninsured or Purchase Their Own Insurance?



2-1-1 San Diego is working alongside Covered California to help Californians understand affordable health coverage. There are new health care options that may be available to you or your family. The Patient Protection and Affordable Health Care Act's health exchange, also known as Covered California, is beginning enrollment on October 1, 2013, and we are here to help. To learn more about how you or your family can get reasonable health insurance through Covered California, call 2-1-1 to talk to someone 24/7 or view our calendar for upcoming events.

Even those who are healthy today know that they need health insurance just in case. No one can predict when he or she will get sick or have an accident. With the average cost of a three-day hospital stay priced at \$30,000, it doesn't make sense to take the gamble of going without health insurance, particularly if you can find it at an affordable price. Covered California will offer a range of health plans so you can choose the one that best meets your financial and health needs.

2-1-1's Partnership with Covered California

What is Covered California?

Covered California is part of the Affordable Care Act, and is working to provide affordable health insurance for everyone. We are currently informing people about the benefits to Covered California.


How Does Covered California Work?

Legal residents of California without access to affordable health care insurance through their employer, or another government program will be eligible to purchase health coverage through Covered California.

How Can 2-1-1 Help You?

2-1-1 staff are Covered California Certified Outreach Educators who will provide callers with one-on-one personalized education about options for coverage, enrollment periods and next steps.

Why Do I Need Insurance?

Having insurance is an important way to stay healthy and to pay for health care if you get sick or injured. Health insurance can not only assure your access to care to keep your body healthy, it also protects your peace of mind—you can rest assured that you will have help when you need it most. 

SHARP'S Healthy San Diego Eating Restaurant Guide

The list of noteworthy restaurants to try in San Diego is limitless and seems to be growing every day! But how about the healthier options? Just because you want a nutritious meal doesn't mean that it can't be a delicious one!

Here are some of their categories for healthy dining:

- › Diabetes-Friendly
- › Gluten Free
- › Farmers' Markets
- › Healthy Alternatives
- › Heart-Healthy
- › Specialty Markets
- › Organic
- › Vegan
- › Vegetarian

Take a look at Sharp's Healthy San Diego Eating Restaurant Guide for eating right!

<http://www.sharp.com/nutrition/san-diego-restaurants.cfm>




Susan G Komen/Blue Horizon Team

It has become an annual tradition for Blue Horizon to participate in raising funds to support the San Diego Affiliate of Susan G. Komen in its efforts to END BREAST CANCER FOREVER! Each year we try to do it bigger and better than the last! On November 3, 2013, Blue Horizon will be geared up in our best pink attire at the Komen San Diego Race for the Cure 5K in Balboa Park.

Remember, one person can make a difference in the fight against breast cancer. Susan G. Komen was founded by one sister making a promise to another sister. You can be a part of this worthwhile effort! Our promise of a world

without breast cancer does not just rest in the hands of Susan G. Komen. It is up to you, our community of survivors and co-survivors, to stand united with us until the promise is fulfilled and the cures are found.

If you would like to help us support this very worthwhile cause, find our Blue Horizon Insurance Team on www.komensandiego.org! We would be honored to have you join our team or donate to our goal!

As an incentive, the first 25 people who join the Blue Horizon Team will be reimbursed their registration fee! 


RSI Golf Tournament

Our good friends at RSI Roofing Services International hosted their 14th Annual Customer Appreciation Golf Classic on September 13th, 2013 at Rancho Bernardo Inn. This tournament grows more successful each year fundraising for a great cause – The REstart Program.

REstart's purpose is to give a new start in life to those whose lives have been affected by domestic violence, substance abuse, and poverty. To meet the most basic human needs of the disadvantaged — housing and employment — by providing education, training and mentoring in the property management industry, quite often as resident managers. The program seeks to break the cycle of poverty, substance abuse,



and domestic violence by instilling pride and marketable skills in single parents — bringing families home again. <http://restartprogram.org/purpose>

The 14th Annual Customer Appreciation Golf Classic was a day full of laughs, good food, beautiful weather, and great company! This year's Golf Classic was not only a success in fundraising, it was also the mark of RSI's 20th Anniversary. Congratulations on another successful year. 

San Diego's Historic Haunt Spots



Halloween is creeping up on us! Want to know the best haunting spots for a SPOOKtacular time? Here are the top 10 haunted spots that San Diego Family Magazine says are worth visiting:

- › Horton Grand Hotel
- › Hotel del Coronado
- › The Whaley House
- › Villa Montezuma
- › Pioneer Park
- › Star of India
- › Julian Hotel
- › El Campo Santo Cemetery in Old Town
- › Vallecito Stage Station
- › Rancho Buena Vista Adobe

<http://sandiegofamily.com/things-to-do/seasonalhappenings/> 1489

Fitness Meetups



Do you want to live a healthier lifestyle but want a work out buddy to keep you motivated? Think about joining a fitness meetup in your area.

People all over San Diego get together to exercise on a regular basis with the same end goal in mind—to live a fit and healthy life. There are fun options for all seekers from outdoor hikes, running clubs, to Zumba classes!

Find a meetup that is right for you!

<http://fitness.meetup.com/cities/us/ca/san-diego/>