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Employees Melissa Mendoza, Vice President, Human Resources Re: Finding a Way to Reduce Health Insurance Costs Have you ever wondered if there was a way to cut down your insurance costs in the current times characterized by mounting bills? Do you spend so much money on medical bills or so much time off on sick leave?   
To reduce ones insurance costs while improving health at the same time employees are advised to join the fitness program (Feldstein 188). As we all know, Bank of Westfield is a small company therefore it is at greater risk of the health insurance burden than large companies. Federal law stipulates that companies must pay the same premium for all employees that are insured by the company. However, recent changes in the legislation have allowed exceptions for companies offering wellness programs. This is a huge opportunity for us to cut down insurance costs and improve the health status of the employees.   
The company has established a plan that will enable the employees to reduce their cost by $500 for each health benchmark attained (Lowe 49). The benchmarks classes include smoking, body mass index, blood pressure and cholesterol. If all employees were to meet these benchmarks, they can reduce their deductible significantly (LeCuyer 5).   
The employees are therefore called upon to get more information on this from the insurance brochures and sign up for the fitness program. After signing up, the employees will see a fitness specialist who will develop a custom made plan and schedule for those who sign up. The company will offer all the necessary support by providing the information and fitness programs required to enable them the meet their benchmarks.   
The course to reduce insurance costs would have been futile without your commitment and sacrifice. Please sign up for the fitness program to before the end of the month. Participating in this program could change your life forever and you could bid farewell to high insurance costs.   
Yours sincerely,   
Melissa Mendoza   
Vice President, Human Resources.   
Works Cited   
Feldstein, P. J. Health Care Economics. Cengage Learning, 2011. Print.   
LeCuyer, John. Designing the Fitness Program: A Guide for Public Safety Organizations. PennWell Books, 2001. Print.   
Lowe, Graham. Creating Healthy Organizations: How Vibrant Workplaces Inspire Employees to Achieve Sustainable Success. University of Toronto Press, 2010. Print.