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Persuasive action request memo To all employees, I write this memo to request every employee to enroll in a new insuranceprogram that will help reduce the deductible amount of $500 for every health benchmark. The program will not only improve your health, but also reduce the health costs.   
Bank of Westfield proposes this program since the bank is at greater risk from rising health costs. As it has always been, federal law obliges that all employees covered by the insurance programs of the employer must pay the same premium. It, therefore, implies that every employee who has a health problem will not be charged the same amount as those employees with good health. However, recent legislation has allowed specific exceptions if employers offer some wellness programs.   
The company wants to introduce a program for non-smokers and those with challenges in their weight. For instance, a non-smoker will receive a $500 deduction in the general deductible of $2, 500. Other benchmark categories that will benefit from this program are blood pressure, cholesterol, and body mass index.   
The management of the Bank of Westfield wishes to request every employee to enroll in this program. The program will help employees reduce their deductible by $500 for every benchmark. The program will assist in quieting the grumbling which resulted the previous year when the insurance deductible skipped from $500 to $2, 500. The bank has consulted a fitness counselor who will design a customized fitness program for every employee who registers. The company will provide fitness programs, literature, and counseling to assist every employee who meet the benchmarks. The company requests every employee to fill out an application for the program before January 25, next year. The program will help every employee to benefit since your deductibles will reduce.   
Melissa Mendoza,   
Vice President, Human Resources   
Works Cited   
Taitel, Michael S., et al. " Incentives and factors associated with employee participation in health risk assessments." Journal of Occupational and Environmental Medicine 50. 8 (2008): 860-872.