

## 7 Steps to Boost Productivity and Profits by 40%

This idea that we've created an under-utilized workforce continues to grab my attention. Here's one bit of data that supports the idea: *A poll by [The Work Foundation](#) found that 40% of workers had more skills than their job required ... [Huddersfield Examiner](#) Here's more. In a recent article on [MarketingProfs](#), Gallup research of 300,000 businesses indicated that 75-80% of employees are achieving much less and feeling far less enthusiastic about their work than they could be. If all your employees were*

*"fully engaged," ... your profits would jump 40%. Eric Brody, [Healthy Conversations](#)*

Small business needs 40% more productivity and profits. Why? There is the obvious, micro-economic, reason. Every business needs 40% more productivity and profits. But, there's the macro-economic reason too. Our economy depends on small business to create the new jobs. These new jobs are required before we drive out of this recession. Right now, small business may not be performing that role so well. We all

know this. But, just to remind us all and add a little urgency, here's a few signs:

- [A slow, possibly uneven or patchy, economic recovery.](#) Forbes
- [Another jobless recovery?](#) Wall Street Journal
- [Small Business Remains the Top Source of Layoffs,](#) Christian Science Monitor

Here are 7 steps to boost productivity and profits by up to 40%. Take any one of them. Or, just take one. But get started today. Your

(Please see 7 Steps on p.4)

## Why I Hope Steve Jobs Is Wrong

*An excerpt from Alexander Green's New York Times Best-selling Book, [The Secret of Shelter Island, Money and What Matters.](#)*

"A small part of my stock portfolio is invested in companies that I love so much - and patronize so regularly - that I will probably never sell them. One of those companies is Apple. My shares are up more than 30-fold, even after the recent sell-off. Of course, I've had them a long time. (I bought them before there was an iMac, an iPod, and iPhone, or an iTunes store.)

I credit a lot of my success to CEO Steve Jobs. A visionary business leader, he consistently turns out well-designed, great-looking products that are not only fun to own but look like they belong in the Museum of Modern Art.

Over the years, I've learned to

listen when Steve Jobs speaks. Still, I hope he's wrong this time...When asked at a recent press conference whether Apple intends to market a product to compete with Amazon's Kindle - an electronic reader - he dismissed the idea with a wave of his hand. "It doesn't matter how good or bad the product is, the fact is that people don't read anymore...The whole product is flawed at the top because people don't read anymore."

What a depressing notion, if true. Reading is our connection to the best thinkers and wisest souls who ever lived. Is it possible to know this and still not read? Can people really prefer to spend their lives wallowing in unthought? Apparently so.

According to A. C. Nielsen, the average American watches more than 4 hours of TV each

day. That's 28 hours a week, or 2 months of nonstop TV watching per year. In a 65-year life, that person will have spent 9 years glued to the tube. Pretty sad.

Of course, this aversion to serious reading is nothing new. More than 150 years ago, Henry David Thoreau wrote, "Most people have learned to read to serve a paltry convenience, as they have learned to cipher in order to keep accounts and not be cheated in trade; but of reading as a noble, intellectual exercise they know little or nothing."

This is a shame, really. It is through books, chiefly, that we engage with superior minds. People who read regularly think better, speak better, and express themselves more clearly. They understand more and tend to be more interesting. They are also more likely to be promoted. No

(Please see Why I Hope p.6)

### Peliton Quarterly Seminar

November 4th, 2009

2 Sessions, Breakfast or Lunch

4600 S. Ulster St.  
Metropoint One Bldg.

**"How to Obtain Funding in the Post-Credit Crunch"**

For Business Owners and Sr. Level Executives only  
Register at [www.peliton.net](http://www.peliton.net)

### INSIDE THIS ISSUE:

SIX WAYS TO BEAT JOB STRESS	2
PELITON CLIENT FOCUS: BRIDGE-VIEW IT	2
THE SPOKES OF PELITON: MEET JON ELMORE	3
RETAIN EXPERIENCED PERSONNEL IN AN ECONOMIC DOWNTURN	3
Is it a cold, seasonal flu or h1n1 swine flu?	5



## Six Ways To Beat Executive Job Stress

Crushing economic pressure on your business, unrelenting competition, crazy work hours, downsizing, slashed budgets, uncertainty. Almost every organization has been trying to do more with less lately, and it's taking a toll.

To beat the negative side of stress, you have two choices: Reduce the strain or boost your ability to weather its effects. If you can find ways to cut down on the external pressures that cause your stress and overload, that's ideal. But meanwhile, focus on improving your mental and physical ability to process stress. Here's how:

*Know your stress response.* Pay attention to how your body reacts to stress. Do you feel your heart

rate going up? Do you get hot? Do you clench your jaw? Do you get a headache or stomachache? The sooner you recognize that your body is responding to stress, the sooner you can do something about it.

Next, get a handle on your stress-induced patterns of behavior. Some people stick with their usual ways but do them louder, harder, faster or longer than is helpful. Others get unpredictable or act uncharacteristically when facing stress. Do you know what you do when you're stressed? Start to pay attention and see the patterns. Do you get overly emotional? Do you bury yourself in the detail?

Do you find yourself getting quieter, louder, meaner or more distant? Also, think about the effect your stress response has on others. Does your team feel threatened, left in the dark or dumped on? Do you slow things down, or do you ratchet up the pressure? Do you break commitments or take your stress out on people at home?

*Exercise.* You've heard it before, but it's true. Regular exercise is the best way to stay physically healthy, and it also offers psychological benefits to counteract stress. Exercise can increase your

(Please see 6 Ways to Beat on p.6)

## Peliton Client Focus: BridgeView IT

BridgeView IT is an IT placement firm assisting a national network of clients identify and hire the highest-caliber IT professionals. Their management and senior recruiting specialists have successfully supported the IT marketplace for over a decade, and have grown into a world class organization, with operations in major U.S. markets.

BridgeView IT supports a national network of clients with major market presence in the Silicon Valley, Colorado and the New York Metro areas. Their company was founded in Denver, Colorado, headquartered in a highly rated and competitive technology sector, and their New York Metro office is located in Summit, New Jersey serving the tri-state and Atlantic coast and the Silicon Valley, San Francisco for a vast network of IT talent and top clients.

Their business continues to expand from coast to coast in support of a growing list of clients and services. With stream-

lined operations, strategic partnerships, and leveraging the latest technologies, their highly functioning and networked offices have allowed them to effectively serve a local and national client base matching hard-to-find IT talent for today's complex IT resource needs.

Did you know that Colorado is ranked in the top three states as destination for technology workers? Denver/Boulder is second only to the Silicon Valley in per-capita tech employment. Their approach is simple: hire the best of breed for their internal organization to then deliver and hire the best of breed for your organization.

BridgeView IT's mission is to build long-lasting relationships through successful candidate placements, to conduct business with utmost professionalism and courtesy, and to achieve rewarding business performance results. Their success is not measured by each client engagement, but with each successful and

lasting partnership.

**BridgeViewIT currently utilizes the services of Peliton Benefits and Peliton Human Resources Administration.**

"BridgeView IT relies heavily on the entire team at Peliton for payroll services, benefits & 401K administration, and creation and enforcement of Human Resources policies and procedures. From Marty Floth, to Andrew Gibbs, to Tamara, Cathy, Sue, and many other Peliton team members, we are always in the best of hands. We always have great confidence that the functions Peliton manages are going to be handled with the greatest of care. As a result of this partnership, we are able to focus on the strategic growth and expansion of our organization."

Chris Beisler Managing Partner/CEO

VISIT US ONLINE AT  
[WWW.PELITON.NET](http://WWW.PELITON.NET)  
TODAY  
FOR CASE STUDIES,  
NEWSLETTER  
ARCHIVES,  
COMPANY  
INFORMATION AND  
MORE!



PELITON QUARTERLY  
SEMINAR

November 4th, 2009  
2 Sessions, Breakfast or  
Lunch

4600 S. Ulster St.  
Metropoint One Bldg.

**"How to Obtain Funding  
in the Post-Credit  
Crunch"**

For Business Owners and Sr.  
Level Executives only  
Register at  
[www.peliton.net](http://www.peliton.net)  
303-771-1800



## The Spokes of Peliton: Jon Elmore

Meet Jon Elmore, Senior Account Manager for Peliton Benefits. Jon joined our team in the fall of 2003. Jon is responsible for the coordination of account renewals, quotes, claims and benefits analysis. He works closely with the Peliton Benefits consultants and clients.



When asked "What is the most favorite aspect of your job?" Jon replied, "every client is unique and every day brings new challenges"

When not at work Jon spends most of his time running after

his 7-year old son, his 5-year old daughter and his 2-year old son. Jon's wife Andrea has worked the last six and a half years as a labor and delivery nurse at University of Colorado Hospital. This growing family enjoys soccer, swimming and t-ball along with camping, hiking and snow shoeing.

I asked Jon if there was something unique about his past that we would all find interesting. He stated that he used to really enjoy running long distances. He wasn't sure why but it was fun at the time. Well I think we can all now assume that it was a training period for running after his 7, 5 and 2 year olds now.

Jon was born in Brighton, Colorado and grew up in Douglas, Wyoming. He's a middle-child with an older and younger brother. Jon spent his time playing baseball, basketball and of course running

cross country in high school.

Jon graduated from the University of Wyoming with a degree in Management Information Systems. Peliton was Jon's first job out of college. He started out in our Peliton Human Resource Administration company in 2003 for 2 ½ years as Benefits Specialists before transitioning to Peliton Benefits.

Fellow employees and senior management feel that Jon is very knowledgeable and a pleasure to work with. Comments such as "Jon always goes beyond our expectations and is consistently optimistic" rings throughout the floor.

Jon's long term plans are simple. Enjoy every day and continue to grow personally and professionally. This sounds good to me. Thanks for all your hard work Jon!

### Did You Know?

The Pike's Peak Cog Railway is the highest railroad in the U.S. at 14,110 feet. Each year over 400,000 people ascend Pikes Peak constructed in 1888.

The world's first rodeo was held on July 4th, 1869 in Deer Trail, Colorado.



**Exciting News:** All seminars are in video format and are posted on our website for your convenience. Our website has also been updated check out our spinning wheel. Our "Build Your Business Through Social Networking & Effective Communication" seminar filled capacity. We are proud to announce that our subsequent surveys provided a very positive response. Please consider sending your owners and/or senior level executives to our upcoming seminar on

**Wednesday, November 4th "How to Obtain Funding in the Post-Credit Crunch"**.

There will be two identical (2) sessions each limited to the first (35) people to register. To RSVP, please visit our website at [www.peliton.net](http://www.peliton.net) or call (303) 771-1800.

## Retain Experienced Personnel in an Economic Downturn

One of the biggest mistakes a business owner can make is to think about letting go the highest paid, most experienced employees for a less experienced, yet less expensive replacement," writes Ricci Victorio in a recent *Expert Business Source* post entitled "[How to cut back without crippling your organization.](#)"

Victorio makes a great point which is relevant to most small business owners. Remember, your team is one of the most important investments you can make. Downgrading your talent in an attempt to save money in a tough climate can have disastrous economic consequences.

All small business owners know that employees are expensive. Each person on your staff represents a significant cost to the or-

ganization which must be weighed against the benefits and revenues that person brings to the business. Yet, a simple cost/benefit analysis can be deceiving when it comes to measuring the contributions of highly compensated employees. You're not only benefiting from their direct contributions to the bottom line, but from their training, experience, judgment, productivity, loyalty, and possibly even their positive influence on the morale of the business. In trying to save some cash by hiring a less expensive replacement, you may ultimately pay much more to train and integrate that person. Less experience may mean more supervision and hand holding on your part - which can be expensive, especially in an environment where your valuable time may already be stretched.

I know from past management experience in organizations large and small that when budgets are tight, it can be tempting to hire less experienced staff or to replace high earners with less experienced personnel. However, as Victorio so aptly points out, this can be a serious management error which can be expensive in both the short and long term.

Victorio reminds us that in the best selling business book "Good to Great," author Collins "maintains that it is essential to have the "right people on the bus" that will secure your long-term success." If you are faced with reducing staff in this tough environment, consider who you want to keep on your bus. *Suzanna de Baca -- Expert Business Source*



Peliton  
4600 South Ulster Street  
Suite 1400  
Denver, Colorado  
80237  
Hours: 8:00 am—5:00 pm  
Monday—Friday

Phone: 303 771-1800  
Fax: 303 771-4975  
E-mail: [info@peliton.net](mailto:info@peliton.net)  
Editor: Gerry Miale

### AWARENESS TOPICS

#### OCTOBER

BREAST CANCER  
AWARENESS  
WORLD FOOD DAY  
DOMESTIC VIOLENCE  
AWARENESS  
DOWN SYNDROME  
AWARENESS  
LUPUS AWARENESS  
DENTAL HYGIENE  
AWARENESS

#### NOVEMBER

LUNG, PANCREATIC AND  
PROSTATE CANCER  
AWARENESS  
NATIONAL ADOPTION  
AWARENESS  
AMERICAN DIABETES  
AWARENESS  
NATIONAL FAMILY  
CAREGIVERS MONTH

Sign Up For this  
Newsletter at  
[www.peliton.net](http://www.peliton.net)



## 7 Steps...

business needs the boost. Our economy needs the boost. Your neighbors need the jobs.

1). **Imagine.** Imagine your company with a 40% boost in profits and productivity. What are the metrics you'd use to (a) measure your progress (b) alert you when you've reached your target. What goal remains elusive now? Would a 40% increase in productivity or profit bring you closer to reaching it? Erika Andersen describes this process in her book [Being Strategic](#). Great book.

2). **Learn.** Two of the best books on uncovering and unleashing the strengths of your greatest asset, those in your organization, are by [Marcus Buckingham: First, Break All the Rules and Now, Discover Your Strengths](#), both found on amazon.com. Read them. Learn from them. Learn how matching your employees' strengths with their job description and recognizing them and putting them in a position to grow is the key to your growth.

3). **Ask.** Ask those in your company. Ask them:

- What they could do better
- How could they do it better
- Why could they do it better

Keep asking:

- When do they feel the strongest, clearest, happiest?
- What are they doing?
- When are they doing it?
- What more do they need to have this experience more frequently?

Ask your customers, too. Time is precious, yours and theirs. Use the most efficient customer-survey.

4). **Get Your Freak On.** Dave Rendall at his [Freak Factor](#) blog suggests the flip side of one's weakness is one's strength. It's the setting that matters. For instance, if you have a loud opinionated employee who can never stop talking...find a place where loud opinions constantly shared are desired, helpful. Everyone will thank you. Likewise, if you have one employee who is obsessive about details, find a place where details need obsessing.

5). **Recognize. Immediately. Meaningfully.** Recognize excellence, strength, success...do it immediately. Make that recognition meaningful. Meaningful means meaningful to the recipient. Steps 2 and 3 will help you find those ways.

Recognize also means to celebrate. Celebrate your

successes regularly, immediately.

6). **Make the Party about Their Life.** Make sure you give your stakeholders one unique reason to celebrate their life, to look good for *their* stakeholders.

7) **Measure the results.** Measure as you grow. Change the metrics as you grow. As you engage everyone in this conversation, your metrics, quantitatively and qualitatively, will change. These changes will serve as both a reason to celebrate and a future baseline to exceed.

Note: Each step here is a financially risk-free investment. Financial investments are earned as a reward only after the accomplishments are recognized. What are we waiting on? We, our companies and your communities, need us to boost productivity and profits by 40% in order to create the jobs to drive us out of this recession.



Small Business Trends by Zane Sarit

## Is It a Cold, the Seasonal Flu, or the H1N1 (Swine) Flu?

Many people use the terms “cold” and “flu” interchangeably. Though both are respiratory illnesses, their symptoms are different. Medical testing is the only conclusive way to determine if someone has seasonal flu or the H1N1 (swine) flu.

Two strains of flu--seasonal flu and the H1N1 (swine) flu--are currently circulating in the United States. A third, highly lethal H5N1 (Avian) flu is being closely tracked overseas.

### How H1N1 (Swine) and Other Flu Viruses Spread

H1N1 (swine) and other flu viruses spread from person to person when an infected person coughs, sneezes, or touches a surface that is subsequently touched by another person. The flu spreads more readily when people are indoors, where the chances increase for physical contact with contaminated surfaces and inhalation of airborne viral particles. According to the CDC, people infected with the flu are most contagious almost immediately after infection (a day before symptoms develop) and for 5 to 7 days after symptoms initially appeared.

Breathing in flu virus particles is the most common pathway for flu infection. It is also a pathway for cold viruses when infected airborne mucus droplets are inhaled into the nose or throat. Touching surfaces coated with flu virus particles is a common pathway to infection, but inhaling airborne viral particles is more frequent.

Flu viruses are very hardy; they can survive for several hours on surfaces. The common pathway to infection from touching contaminated surfaces is touching the surface with the hands, then touching

the nose or rubbing the eyes. The virus enters the tear ducts or sinuses and infects the nasal passage.

Common surfaces that may be contaminated with the flu virus include:

- Door knobs
- Coffee pot handles
- Hands or face of others (a handshake is a significant infection pathway)
- Doorknob or handle (including microwave, refrigerator, and material handling equipment)
- Copier machine buttons or parts
- Elevator button
- Bathroom fixtures and Countertops
- Food or food container handled by others
- Book or other office materials used by others
- Phone used by others
- Hand or power tool used by others

### H1N1 (Swine) Flu Impact in the Workplace

According to (OSHA), H1N1 flu infection is anticipated in the workplace not only in healthcare settings, but also in general work settings. Because so many people in so many places could become seriously ill at the same time, impacts could range from school and business closings to the interruption of basic services such as public transportation and food delivery. Employers may experience significant employee absences, changes in patterns of commerce, and interrupted supply and delivery schedules.

According to the FDA, employers collectively lose about 15 million workdays each year to the common cold and flu, rivaling the total 17.6 million lost workdays for serious injuries and illnesses reported to federal OSHA by private businesses in a recent year. Additional workdays are lost when employees have to leave work to care for a sick child.

### Develop a Written Pandemic Flu Plan

A written pandemic flu plan should contain voluntary company actions to reduce the impact on operations from the effects of a flu outbreak, and to recover from a major business disruption caused by a pandemic flu. It is focused on the recovery of business operations after the immediate disrupting event has passed, or for dealing with a continuous disruption.

You may want to set a threshold whereby the plan will be automatically implemented. It may be a directive from a federal or state agency, or when a set percentage of employees absent due to the flu is reached

**Test the plan** Conduct a test of as many sections of the plan as possible when it is complete. Otherwise, the likelihood of failures increases greatly in case of actual, but unprepared, execution of the plan. It is best to test plan procedures before the onset of flu season.

The CDC also recommends that people adopt the following habits to prevent the spread of the flu and common cold: **Avoid close contact** with people who are sick. **Stay home when you are sick.** The CDC recommends that an infected person stay home for at least 24 hours after your fever is gone. **Cover your mouth and nose** with a tissue when coughing or sneezing. Then throw the tissue in the trash. **Clean your hands.** Washing your hands often will help protect you from germs. **Avoid touching your eyes, nose or mouth.** Germs are often spread when a person touches something that is contaminated with germs and then touches his or her eyes, nose, or mouth. **Practice other good health habits.** Get plenty of sleep, be physically active, manage your stress, drink plenty of fluids, and eat nutritious food.

Symptoms	Cold	Seasonal Flu and H1N1 (Swine) Flu
Onset after infection	2 or 3 days	1 day
Fever	Rare	Common; starts quickly and lasts 3 or 4 days
Headache	Rare	Common
General aches	Slight	Common, often severe
Fatigue, weakness	Sometimes	Common; can last up to 3 weeks
Extreme exhaustion	Never	Common; an early symptom
Stuffy nose	Common	Sometimes
Sneezing	Common	Sometimes
Coughing	Intermittent	Sometimes
Sore throat	Common	Sometimes
Chest pain, cough	Mild; moderate	Common; can become severe and persistent
Lack of appetite	Sometimes	Common
Diarrhea	Rare	Sometimes; more common with H1N1
Vomiting	Rare	Sometimes; more common with H1N1

## Why I Hope Steve Jobs...

single factor correlates more closely with business success than a broad vocabulary. As it turns out, how you dress for work is far less important than how you dress your thoughts.

Wise men have always known this. More than 2,000 years ago, Socrates said, "Employ your time in improving yourself by other men's writing so that you shall come easily by what others have labored hard for" I think he's right. Of course, I've always been a book man. Always will be. Or as my wife's stepmother once put it, "Were you a nerd as a kid, too?" I prefer to term book-worm, actually. (Don't ask me the difference.) However, I've always thought the hours I spent reading were a good investment. After all, there simply isn't time to learn *everything* the hard way.

As the Benedictine monk Richard de Bury wrote 700 years ago, "A library of wisdom, is more precious than all wealth, and all things desirable cannot be compared to it." Except, perhaps, for that new Apple Macbook Pro. I still want one of those."

This book was passed on to me recently and I was a bit hesitant since it had the word "money" in the title. But what a treasure it has turned out to be. Each chapter is completely different and created from a past investment/financial newsletter than Green had written. It is partly about money, but

also about putting it and the rest of your life in perspective. Each chapter provides valuable quotes and book references that I can't wait to explore.

So I asked our staff at Peliton "What are you reading right now? The results are as follows:

Microtrends by Mark Penn J. Silversmith

The Hobbit by J.R.R. Tolkien C. Cobb

Lincoln by David Herbert Donald H. Martin

Good to Great by Jim Collins H. Martin

Eat, Pray, Love by Elizabeth Gilbert T. Sparks

A Billionaire's Vinegar - The mystery of the world's most expensive bottle of wine, by Benjamin Wallace G. Miale

The Confusion by Neil Stephenson A. Sullivan

And from our resident Peliton "bookworm" V. Warnick...

"The Bedside Baccalaureate" by David Rubel - Interesting short history lessons on various topics that reads rather like a college text book but more entertaining.

"Coffee with Einstein" by Carlos Callee - Short and fascinating explanations on the different laws of physics.

"Drums of Autumn" by Diana Gabaldon - the 3<sup>rd</sup> book in a series about a woman who is able to time travel 200 years into the past and starts a new life; a fantastic historic novel.

"The Fine Art of Small Talk" by Debra Fine - a Colorado woman gives tips about the art of learning how to engage your clients in meaningful conversation; excellent book!

"Great Stories from History for Every Day of the Year" by WB Marsh and Bruce Carrick - short stories for every day that explains some significant historical event that happened on this day in history.



## Six Ways to Beat Executive...

sense of being in control, strengthen your self-esteem and help you regulate your emotions. It offers a healthy distraction from stressful situations while inducing the relaxation your body needs to dissipate its stress hormones. Regular exercise also leads to improved effectiveness as a leader. In research involving executives around the world, we've found those who exercise regularly rate significantly higher on leadership effectiveness, as judged by their bosses, peers and direct reports, than men and women who exercise only sporadically or not at all.

*Get serious about fitness.* Studies of senior executives have shown that among them 79% of men and 62% of women have two or more of risk factors, such as high cholesterol, high [blood pressure](#) or too much body fat. See a doctor soon and start improving your eating practices by adding more fruits and vegetables and cutting down on added sugars, fats and sodium. Build in stress breaks. More than 90% of leaders report that they manage stress by temporarily removing themselves,

either physically or mentally, from the source of their stress. One way is by getting up from your desk and walking around or getting out for some fresh air every 90 minutes or so. Do some deep breathing or shoulder shrugs, or even just close your eyes for one minute. Rethink the work. Look for ways to organize and streamline your tasks. Tactics include defining roles, clarifying expectations, managing project schedules and completing tasks ahead of deadline. Sharpening your focus is also helpful.

Learn from professional athletes. You can actually do more in less time by practicing the art of recovery. Professional athletes understand that pushing themselves at 100% of their capacity 100% of the time results in little or no long-term performance gain. They build time to recharge into their training routines. You can do the same.

Do it by finding effective ways to set boundaries. Listen to music on your commute home. Turn off your cell phone and your e-mail during personal or family time. Take up a social activity

or a hobby. Relaxing is critical for clear and creative thinking, strong relationships and good health. Know that the time and energy you spend away from work can enhance your productivity and your capacity to deal with things at work.

Breaking your habitual responses to stress isn't easy. You may feel you don't have time to exercise, eat right or re-program your stress behaviors. But consider this: Your current high level of stress may be your new normal. That breakneck pace, that uncertainty, that increased responsibility--they may be yours to keep. If so, you must have good coping skills or trouble will find you sooner or later.

So begin with a small change (walking for 15 minutes each day) or a simple routine (counting to 10 when you're angry), and build on it. A little effort will improve your ability to manage stress and lead through the change and challenge that have become inevitable in the lives of leaders.

Sharon McDowell-Larson

The annual contribution limit on deductions for health savings accounts (HSAs) will increase \$50 to \$3,050 in calendar year 2010 for an eligible individual with self-only coverage and jump \$200 to \$6,150 for family coverage. For 2010, an HDHP, which must be used in conjunction with HSAs, is defined as having: \* An annual deductible of at least \$1,200 for self-only coverage or \$2,400 for family coverage (compared to \$1,150 and \$2,300 this year); and \* Annual out-of-pocket expenses up to \$5,950 for self-only coverage or \$11,900 for family coverage (compared to \$5,800 and \$11,600, this year).

