



P.O. Box 307  
Grand Central Station  
New York, NY 10017

*The New York Metro Area Chapter invites you to attend...*

## **STD Insurance and Health Related Lost Productivity**

Employers and their advisors are intensely focused on health care and pharmaceutical costs. Recent research has demonstrated that 70% of the full costs of poor employee health are attributable to lost time at work. Absenteeism and presenteeism are more expensive than health care/pharmaceutical, together, they are known as "health related lost productivity".

The session will describe the full costs of health related productivity, quantify them, and tell employers, brokers and consultants what they can do about it.

Michael J. Klachefsky, National Practice Leader, WorkPlace Possibilities, from The Standard, will cover these points and other topics.

### **Speaker:**

**Michael J. Klachefsky**  
**National Practice Leader, WorkPlace Possibilities**  
**The Standard**

Michael represents The Standard as spokesperson and thought leader for the Workplace Possibilities Program, Absence & Disability Management, and Workplace Productivity. He also speaks to The Standard's LTD and STD products and other disability programs and services. He speaks at conferences, publishes articles and papers, and is interviewed by the media on these topics. Michael conducts numerous broker and consultant training events, and provides training to The Standard's sales force.

He has consulted extensively in the area of behavioral health disability and RTW. He developed Canada's first program to help people with severe chronic mental illness enter the workforce and has since adopted this model into the insurance realm.

Michael is active in the Disability Management Employer Coalition (DMEC), and represents The Standard on the Research Committee of the Integrated Benefits Institute.

He earned his bachelor's degree from Wayne State University in Detroit.

**Date:** Thursday, March 21, 2013  
**Time:** Registration check-in and breakfast begins at 8:30 AM  
**Presentation / Q & A from 9:00 AM - 10:00 AM**

### **Meeting Location and Directions:**

Sony Building, 550 Madison Avenue (between 55<sup>th</sup> and 56<sup>th</sup> Street)  
Take the elevator to the Sky Lobby and the meeting is in the Gold room

**NOTE: Photo ID and pre-registration are required to enter the building!**

### **Directions:**

Take the "E" to 53<sup>rd</sup> Street and 5<sup>th</sup> Ave or 4, 5, 6 to 59<sup>th</sup> and Lexington Avenue

**Registration Form**  
**STD Insurance and Health Related Lost Productivity**

Please Print

Name \_\_\_\_\_  
Company \_\_\_\_\_  
Address \_\_\_\_\_  
City/State/Zip \_\_\_\_\_  
Telephone (\_\_\_\_) \_\_\_\_\_  
Fax (\_\_\_\_) \_\_\_\_\_  
E-Mail \_\_\_\_\_

- Please update my information listed above  
 Please send me membership information

**To attend you must register by March 15, 2013 (5 PM)**

**If you register, but later will not be able to attend, please notify us no later than 5:00 PM on March 15, 2013. Non-members not able to attend must notify us by this date to receive a refund.**

NY Metro Area Chapter Meeting Costs (please check one):

- Member – Free \_\_\_\_\_ (Provide Chapter if not NY Metro)  
 Non-Member \$25 Fee

**Payment for non-members of the NY Metro Chapter:**

- Via PayPal at [www.iscebs.org/nymetro](http://www.iscebs.org/nymetro) (If you pay via Pay Pal, please remember to still register for this meeting via email as indicated below)
- In-person via check at the event – provide payment at registration desk (please make check payable to “New York Metro Area Chapter – ISCEBS”)

**Non-members, please remember to still register for this meeting via email as indicated below.**

**Tax ID #: 13-3293220**

**Please complete registration form, scan and send via email to:**

E-Mail: [support@cebsnyc.org](mailto:support@cebsnyc.org)  
Telephone: (718) 705-4263

**For questions about the program, please contact Rich Raia:**

E-Mail: [education@cebsnyc.org](mailto:education@cebsnyc.org)  
Telephone: (732) 266-4222

*Sponsored by the New York Metropolitan Area Chapter of the International Society of Certified Employee Benefit Specialists (ISCEBS), a nonprofit organization that serves as an educational resource for certified employee benefit specialists and others in the employee benefits community.*

