

# AIBC VIEWS

*Lighting the Way*



AIBC was established to serve you and tens of thousands of small business owners, self-employed individuals, employees of small businesses and all of their families. Whether you own your own small business or you support the idea of free enterprise, AIBC applauds your entrepreneurial spirit and is committed to helping you keep more of your hard-earned money.

In addition to large group purchasing power and targeted benefits, AIBC is “Lighting the Way” for its Members to gain access to some of the most flexible, money-saving innovations for health, life and disability insurance coverage in America by partnering with the Insurance Companies of USHEALTH Group.

AIBC is focused on enhancing three key areas of your life - your career, your personal life and your general health - by removing the financial and knowledge hurdles you face every day. We encourage you to begin using your AIBC benefits today and discover the difference they can make for you.

## Fall 2020 Scholarship Application Inside

Visit the AIBC  
website for full  
scholarship details.



AMERICAN INDEPENDENT  
Business Coalition



## Returning to Work Safely

These are unprecedented times, especially for small business owners — our customers, families and employees have all been impacted by the COVID-19 pandemic, in one way or another. Independent business owners need guidance to protect their business and employees, but want the ability to operate freely. Here are considerations for how to prepare for a safe return to work, while running your business and serving your customers.

First, consider a **thorough training program for your staff**. You might start with how to speak to your customers about your safety precautions. Give them a script on how to greet and thank customers given the new normal. Prepare a list of potential questions and answers so they can respond to customer questions about health and safety concerns in a professional manner. Depending on the nature of your business and customer relationships, customers may ask about the status of your business and whether it will survive. Create an authentic answer that re-assures your customer that you and your staff are there to stay and can be relied on for years to come.

If you've adjusted work protocols for social distancing you'll want to train your staff on new work procedures, reinforcing the importance of workplace adjustments. Like most workplace change, employees may be resistant so you'll want to reinforce the well-intended reasons for new requirements.



Here are some **considerations for getting employees back to work safely.**

- ❖ Adjust work protocols for social distancing. If they must work in close proximity to one another indoors, insist on face masks. You should make them available to avoid lost time due to employees not coming to work prepared.
- ❖ If your employees use company-owned vehicles or equipment, limit the use to one person. You should limit one person per vehicle and have employees drive directly to job sites. Also limit tools and equipment to one person's use.
- ❖ Enforce cleaning and sanitation protocols for all common spaces including vehicles and equipment. (Remember tools, handles, steering wheels, etc.)
- ❖ Consider staggering start times to minimize congregation at office and shop locations.

While most employees will be happy to return to work, some may be less motivated because of recent changes to unemployment benefits, safety concerns and other coronavirus-induced stressors. Keeping your staff engaged and focused on work may be a challenge. It's important that employees know you've created a safe and healthy environment for their return. One way to demonstrate your concern for their safety is to create and post signs informing them of warning signs. There are several resources available online for these types of things. Early warning signs should include:

Fever  
Body aches

Fatigue  
Loss of appetite

Dry Cough  
Loss of taste

Another way to reinforce your intent to maintain a safe and healthy workplace is to encourage your employees to **do certain things**, and insist they **don't do others**.

### **The Dos**

- Stay home when they are not feeling well.
- Wash their hands more often than normal with warm water and hand soap.
- Implement social distance (staying at least 6-feet apart)
- Practice respiratory etiquette, including covering coughs and sneezes, and avoid touching their eyes, nose or mouth with unwashed hands
- Use hand sanitizer gels or wipes.
- Wash their hands and exposed skin before leaving work before the end of the day before leaving the job site

### **The Don'ts**

- Come to work when ill
- Share work masks, respirators or other PPE equipment such as ear muffs or gloves.
- Use a nuisance mask or respirator that is dirty or contaminated or been stored in a potentially dirty environment
- Come to work in dirty clothing
- Come to work impaired or not ready for duty

If you need additional information regarding a safe return to work, check out these resources:

[www.cdc.gov](http://www.cdc.gov)

[www.osha.gov/Publications/OSHA3990.pdf](http://www.osha.gov/Publications/OSHA3990.pdf)

[www.business.com/articles/covid-return-to-work-small-business/](http://www.business.com/articles/covid-return-to-work-small-business/)

Note: the information provided in this article has been curated from various articles and websites written for small business owners with guidance during COVID-19.



# Help Safeguard Your Family's Finances

(Family Features) Every year, millions of American workers enroll in employee benefits through their workplaces during a period known as annual enrollment. It's usually a short window of time, but employees make crucial financial decisions for their families for the coming year.

In addition to medical insurance, many employers offer a range of voluntary benefits – those you select and pay for yourself, often by having the cost deducted directly from your paycheck. These voluntary benefits can help bridge the gap between what health insurance covers and what you're financially responsible for, especially as more employees opt for high-deductible health insurance plans.

In fact, according to a poll of 1,512 full-time U.S. workers conducted by employee benefits company Unum, 49% of working adults plan on enrolling in a high-deductible health plan for the coming benefit year, with Millennials (58%) and Gen Z'ers (54%) at even higher rates.

"While high-deductible health plans offer lower monthly payments, that can mean more financial responsibility for policyholders when they need to use the benefit," said personal finance expert Laura Adams. "Combining a high-deductible health plan with a health savings account can offset out-of-pocket costs, but it's also a good idea to consider voluntary benefits like disability, accident and hospital insurance to further financially protect your family."

If an accident, illness or injury prevents you from

working, disability insurance replaces a portion of your income. While it may seem unlikely to many they would ever experience a disability, it's more common than some realize. Based on 2019 information from the Social Security Administration, more than 1 in 4 of today's 20-year-olds will become disabled before reaching age 67.

Accident and hospital insurance can pay a lump sum directly to you to offset out-of-pocket costs associated with medical care often not covered by health insurance.

- Accident insurance can provide financial benefits for urgent care and emergency room visits, ambulance and other transportation to the hospital, initial care and surgery, hospital stays and lodging expenses related to an accident and even follow-up care such as doctor's visits and physical therapy.
- Hospital insurance can pay a benefit directly to you when you are admitted to the hospital. This could include immediate medical costs and travel expenses or to help cover other bills.

Voluntary benefits, policies and details vary, so it's essential to review your options and discuss with your family before your benefits enrollment begins.

"Investing a little additional time on the front end can help reduce your family's financial risk down the road," Adams said.

For more information about employee benefits, visit [Unum.com/benefits](https://Unum.com/benefits).

# Scholarship Application

[www.aibcoalition.com](http://www.aibcoalition.com)



American Independent Business Coalition (AIBC) awards scholarships of \$2,500 each to students who are pursuing undergraduate or graduate degrees in **business-related fields** and who meet the criteria listed below. Awards are based on grade point average and extracurricular activities. All requested information must be received by the Scholarship Committee before your application will be considered. Be sure to complete both sides of the application before submission, and please print clearly.

**Application deadline: July 31**

## Criteria for \$2,500 AIBC Scholarship

1. You must be either: a) AIBC Member whose membership is current and has been in good standing for the past 6 consecutive months; or b) spouse or child (28 years or younger) of an AIBC Member whose membership is current and has been in good standing for the past 6 consecutive months.
2. You must have a 3.0 or higher cumulative Grade Point Average at your current educational facility (high school or college) and you must be pursuing study in a business-related field. You must be able to show your GPA to the AIBC Scholarship Committee by e-mailing or mailing current educational facility-generated documents.

First-time application

Renewal application

Fall 20   
Year Applying For

Primary AIBC Member's Name

## Applicant Information *(All information will remain strictly confidential.)*

Student's Full Name: \_\_\_\_\_ Student's Social Security #: \_\_\_\_\_

Student's Permanent Address: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

Phone Number: (    ) \_\_\_\_\_ E-Mail Address: \_\_\_\_\_

I understand that recipients of AIBC Scholarship Funds may be advised to declare these proceeds based upon applicable State and Federal income tax rulings.

Applicant Signature: \_\_\_\_\_

## Educational Institution Information

Name of School you are, or will be, attending: \_\_\_\_\_

Full-time     Part-time    Number of hours: \_\_\_\_\_  
(Undergraduate full-time is 12 hours or more; part-time is 6-11 hours.)

Area of Concentration/Major: \_\_\_\_\_

Cumulative GPA: \_\_\_\_\_ Previous Semester GPA: \_\_\_\_\_ Current Year or # Hours Completed: \_\_\_\_\_

Please list any additional scholarships and/or grants you have been awarded:

\_\_\_\_\_  
*(continue to other side)*

## Required Additional Information

Scholarship Applications will not be considered without the additional information listed below. Information should be e-mailed as attachments or mailed along with your application. (Please check off each item as you complete it.)

### FIRST-TIME APPLICANT Checklist:

- A brief essay about why you feel you deserve an AIBC Scholarship.** Include your educational goals.
- Two letters of recommendation.** One letter should be from a teacher or administrator.
- Your high school and/or college transcript.** Please send grades from the semester prior to the semester for which you are applying.
- A list of all your extracurricular activities and clubs.**
- Any other information you feel is pertinent to your being considered for this scholarship.**

### CURRENT RECIPIENT Checklist (re-applying for scholarship):

- Previous semester's grades.**
- A statement on your progress and any changes you might have made in your educational goals.**

### Where committee will send scholarship money, if awarded

Name of School you are, or will be, attending: \_\_\_\_\_

Name of financial aid contact person: \_\_\_\_\_

Financial aid contact address: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

Financial aid contact phone number: (     ) \_\_\_\_\_

**APPLICATION DEADLINE: July 31**

### E-mail or mail your application and all supporting documents to:

E-Mail: **scholar@aibccoalition.com**

Mail: **AIBC Scholarship Committee**  
**16476 Wild Horse Creek Road**  
**Chesterfield, MO 63017**

*Note: Recipients of AIBC Scholarship Program funds may be advised to declare these proceeds based on applicable state and federal income tax rulings. By submitting this application you grant the American Independent Business Coalition permission to use your name on the Association website and in future editions of the Association newsletter.*

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## MDLive by the numbers:



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in May-20



**13,765 visits**  
in 2020



**1,535 activations**  
in May-20



**55,707 activations**  
since inception

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# New Research Shows Big Opportunities for Small Businesses



(NewsUSA) - Today's technology has changed the shopping experience. While many of us still enjoy trying on clothes at our favorite department store, we also relish the ability to buy specific and unique items through an e-commerce app, or research product details via our smartphone.

The changing nature of retail has opened tremendous opportunities for small businesses in the past decade. According to new research, "Charting the Growth Journey: From Product to Profitable Business" from GS1 US, a not-for-profit product identification and standards organization, the most successful small businesses are those that develop diverse strategies for growth. Specifically, small brands that demonstrate a solid understanding of retailer requirements and seek the expert advice and services of external partners are better equipped to take advantage of today's "always open" shopping environment.

There are three ways small brands are finding growth opportunities in today's rapidly-evolving retail landscape: They focus on their product, build a complete channel strategy, and partner with professionals to accelerate success.

## ► Focusing on the product

Small business owners are often driven by a passion for bringing their unique product to market. According to the study, 61 percent of respondents cite customer demand for personalized services and products as a top trend. Almost as many (58 percent) anticipate that changing customer habits - such as where they make purchases (online or in-store) - will impact their brand's growth.

"Building the story, the brand, and trust, is critical. Otherwise, it's a race to the bottom on cost," says Steve Lange, co-founder of It's All Good, a line of clean personal care products.

Focusing on customers and their needs is important, but finding the right balance and managing diverse business challenges such as lack of time and resources, are major concerns for many of the brands that participated in the study.

## ▶ Building a complete channel strategy

Small businesses must look beyond the immediate pressures of starting a business to position themselves with the right retail channels for their products. These can include online marketplaces, national retailers, local retailers, kiosks, craft fairs, or their own stores or websites. High-growth leaders (respondents who experienced 25 percent or more growth in the past year) know the importance of channel mix and leverage an average of 3.1 channels to sell their products, while laggards (those with revenue declines in the past 12 months) report using just 1.3 channels.

Proving credibility to retailers is also a major hurdle for small brands. The study found that 59 percent of leaders see a direct correlation between providing complete product information (such as images, product origins, and more) in their online listings with the number of products sold. Additionally, 57 percent of these same growth leaders indicated that using UPCs in their product listings helps customers more easily find their products online.

"Incomplete product information and UPCs show a lack of experience to potential retail partners. It's important to understand that you need consistency from retailer to retailer," says Erik Elfstrum, founder and CEO, pureLYFT, an all-natural caffeine alternative beverage.

## ▶ Partnering with professionals

Seeking outside business support was also identified as an important growth factor among small brands. Such partnerships help them build a more sustainable business model and offer opportunities for expansion. The study found that more than half (55 percent) of high-growth leaders agree that partnering with a retail broker or consultant has been critical to growing the business. Specifically, 83 percent of small brands that leverage online marketplaces and national retailers say partners (such as barcode services, software providers, business consultants and more) improve their understanding of product information and its impact on their business.

For help finding the right partners to support growth, many small businesses have found credible options through the GS1 US Solution Partner Program, a network of certified solution providers that provide guidance and a range of services to support retailer requirements.

More information can be found at [www.gs1us.org/what-we-do/partners](http://www.gs1us.org/what-we-do/partners).

Ultimately, it's a new world for shoppers and businesses alike. The research shows that maintaining a holistic view of the opportunities available to small businesses is a major contributor to long-term growth. To learn more and for the full research report, visit [www.gs1us.org/small-business](http://www.gs1us.org/small-business).



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# Bad Air Day

## Air Quality and Your Health

(NIH - News In Health) - In many parts of the country, summer has the worst air quality of any season. When the forecast says it's a code red day for air quality, what does it mean for your health? If you've planned a picnic, a bike ride or even a walk with a friend, should you change your plans?

"The answer depends on a lot of factors. There's no simple 'yes' or 'no' answer for everyone," says Dr. Darryl Zeldin, acting clinical director of environmental health sciences at NIH. He and other NIH-supported researchers have been studying how substances in the air can affect health. Knowing more about air quality and air alerts will help you make smart decisions about spending time outside this summer.

The combination of high temperatures, few winds and breezes, pollution and airborne particles can brew up an unhealthy mixture in the air, just waiting to enter your lungs. These substances can make it hard to breathe and can sap your energy. If the air quality is especially poor, it may take a few days for your body to recover. And if you're regularly exposed to high levels of unhealthy air, the health consequences can linger for months or even years.

One of the most-studied pollutants in summertime air is an invisible gas called ozone. It's created when sunlight triggers a chemical reaction between oxygen-containing molecules and pollution that comes from cars, power plants, factories and other sources.

"Ozone is produced only when you have sunlight and high

temperatures or stagnant air, which is why ozone is generally not a problem in the winter," says Dr. Frank Gilliland, an expert in environmental health at the University of Southern California. "High levels of ozone reduce lung function and lead to inflammation, or swelling, in the airways. When the levels are high enough, you can get symptoms like coughing or throat irritation. Your eyes might water. Your chest might hurt when you breathe."

Ozone is a highly reactive molecule that can irritate the lining of your airways and lungs. If you have a lung condition like asthma, the damage can be more harmful. "When people with poorly controlled asthma are exposed to just a little bit of ozone, the amount of inflammation in the lungs goes way up, and the airways become more twitchy," says Zeldin. "As a result, air passages narrow, which makes it harder to breathe."

Ozone's effects can come on quickly and linger or even worsen with time. "When people hear it'll be a bad air day, most expect their breathing will be affected that day. But in fact, they often feel the effects most strongly the next day or the day after," says Dr. David Peden, an environmental medicine researcher at the University of North Carolina at Chapel Hill. "This is especially true for people with asthma. When there's a bump in ozone levels, asthma usually gets worse or out of control a day or 2 after exposure. We often see an increase in emergency room visits, hospitalizations and use of asthma 'rescue' medications."

Researchers have also been studying particulates—the fine and coarse

particles that spew from things that burn fuel, like cars, power plants and wildfires. Particulates, unlike ozone, can cause health problems year-round. Like ozone, particulates have been linked to a worsening of lung problems, especially asthma. Particulates and ozone also are associated with increased cardiovascular events, such as stroke and heart attack.

Studies by Gilliland and his colleagues have found that children living near busy roadways—surrounded by particulate air pollution—are more likely to develop asthma and other breathing disorders. "We've found it can affect lung development substantially in children," Gilliland says. "We also found that particulate pollution can affect the development of atherosclerosis in adults, and it's associated with cognitive decline in the elderly."

Several NIH-funded research teams have found that genes may affect your response to air pollution. At least one gene seems to protect against the harmful effects of ozone. Unfortunately, up to 40% of the population lacks a working copy of this helpful gene, so they're more susceptible to ozone damage. "About 24 hours after exposure to ozone, these people have much more inflammation in the airways compared to those who have a working copy of the gene," says Peden. Researchers are now looking for ways to protect these susceptible people from the damage caused by ozone.

Fortunately, air quality monitors have been set up at over a thousand

locations across the country to measure the levels of major pollutants. These daily and sometimes hourly measurements are widely reported in newspapers and on TV, radio and the Web. To help make sense of the data, the U.S. Environmental Protection Agency has developed a tool called the Air Quality Index (AQI). The AQI can tell you how clean or polluted the air is in your area so you can make informed decisions about the best way to protect your health.

The AQI assesses different types of air pollution, including ozone, particulates and sulfur dioxide. Depending on the levels, each pollutant is assigned a color-coded AQI category ranging from 0, which is green or "good," up to 300, which is purple or "very unhealthy." Usually the pollutant with the highest levels is reported as the AQI value for that day.

In general, any time the AQI is forecast to hit above 100—that means code orange, red or purple—consider adjusting your activities to reduce exposure to air pollution. "On orange days you should limit prolonged outdoor activities if you have an underlying

lung condition like asthma or are in a sensitive group, including children and older adults," says Zeldin. "On red alert days you should avoid being active outdoors during peak ozone hours, even if you're in pretty good health. If you can, put off mowing the yard or going for a run until later in the evening—or even go first thing in the morning before sunrise and all the traffic starts." Ozone levels tend to peak between mid-afternoon and early evening.

If you want to exercise outside on days when you're at risk, consider reducing the time and intensity of your workout. If you usually jog for 45 minutes, try walking for a half-hour instead. Avoid jogging or biking on roads with heavy traffic. Of course, the best way to reduce exposure to outdoor air is to exercise indoors, at home or in a gym.

If you plan to be outside, track air quality in your area by checking newspapers, listening to the radio or visiting online sites like [www.airnow.gov](http://www.airnow.gov). If you have asthma or other lung conditions, you need to be extra cautious when air quality is poor.

## Air Quality Index (AQI)

The AQI can tell you how clean or polluted the air is in your area so you can make informed decisions about the best way to protect your health.

Levels of Health Concern	Good	Moderate	Unhealthy for Sensitive Groups	Unhealthy	Very Unhealthy
<b>US AQI Colors</b>	<b>Green</b>	<b>Yellow</b>	<b>Orange</b>	<b>Red</b>	<b>Purple</b>
<b>Air Quality Index (AQI) Values</b>	<b>0 - 50</b>	<b>51 - 100</b>	<b>101 - 150</b>	<b>151 - 200</b>	<b>201 - 300</b>
<b>Weather Conditions</b>	Cool, summer temperatures, windy conditions, significant cloud cover, heavy or steady precipitation	Temps in upper 70s to lower 80s, light to moderate winds, partly cloudy or mostly sunny skies, chance or rain or afternoon thunderstorms	Temps in the 80s and 90s, light winds, mostly sunny skies, slight chance of afternoon thunderstorms	Hot, hazy and humid, stagnant air, sunny skies, little chance of precipitation	Hot and very hazy, extremely stagnant air, sunny skies, no precipitation
<b>Health Effects</b>	No health effects are expected	Unusually sensitive people should consider limiting prolonged outdoor exertion	Active children and adults, and those with respiratory disease, such as asthma, should limit prolonged outdoor exertion	Active children and adults, and those with respiratory disease such as asthma, should avoid prolonged outdoor exertion; everyone else, especially children, should limit prolonged outdoor exertion	Active children and adults, and people with respiratory disease such as asthma, should avoid all outdoor exertion; everyone else, especially children, should avoid prolonged outdoor exertion



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Chesterfield, MO 63017

AIBC Views is published by:

**American Independent  
Business Coalition**

For information regarding your membership  
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**Membership Services Office  
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16476 Wild Horse Creek Road  
Chesterfield, MO 63017**

**1-800-992-8044 or (636) 530-7200**

Articles in this newsletter are meant to be informative, enlightening, and helpful to you. While all information contained herein is meant to be completely factual, it is always subject to change. Articles are not intended to provide medical advice, diagnosis or treatment. Consult your doctor before starting any exercise program.

Benefits may not be available in all membership levels. For more information, or to upgrade your membership, please call 1-800-387-9027.



- Association members can now save up to 35% off everyday car rental base rates\* at participating locations worldwide
- Premier travel perks with Hertz Gold Plus Rewards

Visit [www.aibcoalition.com](http://www.aibcoalition.com) for more details