Volume 5, Issue 4 January/February 2011

Where is this picture? See page 10

Department of Human Resource Management

Worklife Elevated

State of Utah Employee Newsletter

Executive Director's Message	1
Executive Director's Message (cont.)	2
Regulating Insurance	
"To Transfer or Not To Transfer?" That is the Question: Converting Program I Sick Leave to Program II Sick Leave	3
Should I Invest M Money in this Fickle Stock Market	
W-2 Information and Deadlines	4
2011 Legislative Session	
2011 Archives Training	5
2011 Governor's Award for Excellence	
Benefits for Employees	6
Benefits for Employees (cont.)	7
2010 Leave Year End Processing	
PEHP Over-the-Counter Medicine Update	8
2011 Observed Holiday Schedule	
How Much Life Insurance do I Need?	9
Utah Leadership Institute	10
Governor's WorkWell Challenge: Why Vegetables?	
On the Front Cover?	

Executive Director's Message: Utah Insurance Department Neal T. Gooch, Insurance Commissioner

In December of 1862, in his annual message to Congress, President Abraham Lincoln stated that:

"The dogmas of the quiet past are inadequate to the stormy present as our case is new, so we must think anew, and act anew."

For a number of years Utah's leaders have been aware of the inadequacies in our health care and insurance systems. In an effort to "think anew, and act anew" various measures have been taken to reform the system. In almost every case Utah has been several steps ahead of health reform in other states and the federal government. For example in 1990, nineteen years before President Obama's health care plan was passed Utah put into effect the Comprehensive Health Insurance Pool for the uninsurable. Then, two years ago the Health System Reform bill was passed.

Commissioner Neal T. Gooch, Department of Insurance

Utah's Health System Reform plan is finishing its third year of the ten year plan. The plan involves six areas of reform aimed at achieving better health care access and a healthier population. These six areas are the:

- creation and implementation of a Health Exchange;
- transparency in cost and quality of health care;
- creation of a clinical Health Information Exchange;
- payment reform that addresses rising health care costs;
- insurance reform; and
- implementation of medical malpractice reform.

In 2010 The Health Exchange provides a defined contribution plan for small employers (1-50 employees) where employers contribute a specific amount of money that their employees can use to buy a health plan that best meets their needs. Starting in 2011 the contribution plan will be expanded to large employers.

Transparency reforms will allow consumers to access information about health care providers and insurance providers so they can compare and shop for the best value.

The Clinical Health Information Exchange (CHLE) is the first statewide system for sharing electronic medical information between providers of health care. Better informed health care providers will reduce health care costs and keep people healthier.

We all recognize the need to reduce rising health care costs. One critical element in health reform is the need to change incentives. One proposal that is being tested now is the payment to health providers based upon health outcomes rather than volume.

(Continued on page 2)

Executive Director's Message: Utah Insurance Department Neal T. Gooch, Insurance Commissioner (cont.)

(Continued from page 1)

In addition, insurers will provide low cost health plans that contain fewer mandates as well as a low-cost alternative to COBRA for those leaving their employment (UtahNetCare).

And finally, medical malpractice claims will be capped at $450,000 for non-economic damages and only litigation that has merit may be initiated.

In 1960, King Whitney, Jr., a successful businessman and president of Personnel Laboratory, Inc. observed:

"Change has a considerable psychological impact on the human mind. To the fearful, it is because it means that things may get worse. To the hopeful, it is encouraging because things may get better. To the confident, it is inspiring because the challenge exists to make things better."

Utah has taken the confident view of change. Health reform is a challenge that inspires state leaders to make it better.

Regulating Insurance

By Jilene Whitby, Information Specialist

The Utah Insurance Commissioner has two distinct roles in regulating Utah's insurance industry:

- Protect Utah's citizens by actively regulating the insurance marketplace; and
- Liquidate insurers whose assets are not sufficient to provide protection to their policyholders.

In 2009 the Utah insurance marketplace generated nearly $12 billion in premium income resulting in $118 million in premium tax income that poured into the general fund. In contrast the department's budget for the same time was a little over $5 million. You could consider this another version of David and Goliath, or the department's 75 employees verses an overwhelming 92,000 licensees.

In order to regulate the insurance in Utah the department has assembled a team of specialists.

The first regulatory step is to license those that want to do an insurance business in Utah. At the end of 2009 we had 81,604 licensed agents, 7,675 entities (including agencies), and 2,413 licensed insurers.

Next, the Examination Division assigns financial examiners to audit our 228 domestic (Utah) insurers at their place of business every 3-5 years. Financial analysts pour over the annual and quarterly financial reports insurers file with the department. The focus is on determining if the insurer has the financial strength to pay the claims of their policyholders. On those rare occasions when an insurer is found to be so sick that it cannot be rehabilitated the Commissioner, as the statutory liquidator, gathers its assets and determines its debts then pays the claims of its policyholders. Assets that are left over then are paid to other creditors. This process can take years, if not decades to finalize. Currently there are five insurers in liquidation.

Then there are our front-line Insurance Specialists. They take complaints and answer consumer inquiries regarding all types of insurance. In 2009 they received 109,351 inquiries as well as 1,397 formal complaints. A large number of the complaints received deal with claims and how they are being handled by an insurer. Most of the time in order to resolve the complaint the specialist will act as an arbitrator between the consumer and the insurer.

If there appears to be a violation of the law the complaint will be forwarded to the Market Conduct Division for investigation. An investigation will usually include interviewing suspects and affected parties as well as auditing of business records. In 2009 the division opened 547 cases and closed 792. Those found to be in violation of insurance laws and rules may be assessed a fine or have their license restricted or revoked.

When fraud is detected the case will then be transferred to the Fraud Division. They often work with other local, state and federal criminal enforcement agencies to investigate the case and prosecute the perpetrator of the fraud. The average Utah household loses $1,025 to insurance fraud annually and Utah is one of the "mortgage fraud hot spots" in the country.

Utah's insurance market is growing rapidly and becoming more complex and specialized. The regulation of this industry is important to the public's confidence in this product so obviously we have our work cut out for us.

"To Transfer or Not To Transfer?" That is the Question: Converting Program I Sick Leave to Program II Sick Leave

By Debbie Cragun, HR Admin Director

It has been almost 5 years since the passage of HB 213. Many details regarding the processing of post retirement medical benefits have not changed and that is what makes 2011 different.

Beginning in 2011 employees will be offered an option to transfer all of their Program I sick and converted sick leave over to their Program II accounts.

Why would employees consider this option?

Program II may have more value to some employees than Program I.

If you do not need the health insurance benefits offered by Program I the HRA money in Program II may be more useful.

Employees age 65 or older and on the upper end of the pay scale may find that the HRA money is more valuable than the Medicare Supplement benefit.

When can employees make this transfer?

The transfer option is available on January 1, 2011; therefore employees must be active on this date.

It is recommended that employees who are interested in the transfer option wait to make the decision until they need to because this decision is irrevocable.

The transfer can be made January 1, 2011, or any time after.

What is the process for transferring leave from Program I to Program II?

DHRM is working with State Finance to create a form. It will be posted on the Employee Gateway once it is available.

Should I Invest My Money in This Fickle Stock Market?

By Matt Brady, Education and Marketing Rep, URS

The up and down fluctuations of the market have made many investors skittish in their investment strategies. Occasionally you may have heard someone say, "I keep putting money in, but the value has gone down." While it is hard to watch the value of your investments drop, a falling market can actually be a good thing for the long-term investor.

When the market is down and you continue to put money in each pay period, you are buying more shares of the investment options at a cheaper price. It is as though you are buying these shares "on sale." Getting a bargain on shares of the investment options when the market is down is like attending a good sale at a store.

In 2008 we saw a huge sale in the stock market. People were frantic. Some (unfortunately) stopped buying shares because the market was dropping, while others were systematically buying more shares at rock bottom prices. If you have time on your side, you should think about being in the latter group. This group buys low and holds on for long-term growth.

Does anyone know for certain which way the market will go tomorrow? No. What we do know is that historically, and over the long-term, the market eventually has gone up. For a description of the investment options and a history of investment returns, please visit the URS web site (www.urs.org) and view the Investment Fund Fact Sheets or the Investment Options and Savings Plans Overview (under the MOST WANTED tab).

W-2 Information and Deadlines

By Crisanta Gwilliam, State Payroll Trainer

2010 W-2 Forms

The W-2 forms for all current and former employees will be mailed to the address listed in the payroll system on December 31, 2010.

The W-2s and instructions will be available for employees to **view and/or print** in the Employee Self Service (ESS) internet portal the week of January 3, 2011. A message will be posted in the ESS System, and department payroll representatives will be notified, as soon as they are available.

The paper W-2s will be delivered to State Mail the week of January 3, 2011. The W-2 forms must be folded and inserted into envelopes before they can be mailed. It may take State Mail employees a few days to get the W-2's ready and mailed.

How to Request a Duplicate W-2

W-2s are mailed to your home address around January 15 of each year. If you do not receive your W-2 by the end of January, you should notify your agency payroll contact.

Current employees who have access to the ESS internet portal can print their own duplicate W-2 forms (back to 2003). To access this function, log in to ESS and click on the Payroll tab, then click on 'W-2 information' under the Payments and Benefits heading on the right side of the screen Instructions are available.

For those that do not have ESS access, you can request a duplicate W-2 either in writing or in person **after January 31, 2011**. Requests must include your name, Social Security Number, the tax year being requested, your mailing address, a daytime telephone number, and your authorizing signature. There is a $5 processing fee for each tax year requested from State Payroll. Checks or money orders should be made payable to the State of Utah.

Office hours for the Division of Finance are Monday through Thursday, 7:00 am to 6:00 pm. Our office is closed on Friday.

Send **written requests** to:

Division of Finance – Payroll
2110 State Office Building
Salt Lake City, Utah 84114-1031
Include $5 for each tax year requested

To request a duplicate **in person**, go to the Division of Finance office located in 2110 State Office Building, which is the building directly north of the State Capitol. *Bring an ID (driver's license or state ID) and $5 for each tax year requested.* Due to the Legislative Session, parking on Capitol Hill is very limited from January 25 through March 11. If you should need to visit Capitol Hill on business days during this period, we encourage you to use mass transit.

If you need a duplicate W-2 for a **year prior to 1996**, call State Payroll at 801-538-3056.

Under no circumstance will W-2s be sent by FAX or email

2011 Legislative Session

The 2011 Legislative General Session will be held January 24 through March 10, 2011.

Parking is available in the Capitol visitor's parking lot located on the east side of the Capitol and State Office Building. Some parking is also allowed around the perimeter of the Capitol along the streets, but please pay attention to posted parking restrictions. Parking regulations will be heavily enforced.

To avoid traffic congestion and parking hassles, listen to presentations and subcommittees on the legislative web page at www.le.utah.gov. There you will also find information pertaining to this year's General Session.

2011 Archives Training
By Glen Farclough, Records Analyst/Archivist
Division of Archives

Dates and locations for 2011 records management and access training classes have been announced by the Utah State Archives and Records Service.

- Records Management Training is divided into morning and afternoon sessions on the same day.
  - **Records Management I** is an overview of basic records management practices emphasizing government officials' responsibility to retain and destroy records according to an approved schedule. Participants will learn what records are. Instruction about inventorying records is included.
  - **Records Management II** provides a look into format management and how records management applies to electronic records and adopting guidelines for e-mail.
- Records Access Training is also split into separate sessions.
  - **Records Access I** offers an in-depth examination into the Government Records Access and Management Act (GRAMA) focusing on records access concerns including classification (who has access), records sharing, and subpoenas.
  - **Records Access II** will go over the basics of providing access, including handling GRAMA requests and describing the appeals process. Recent changes to GRAMA will be reviewed.

Classes are taught in four locations around the state:

- The State Archives Building in Salt Lake City,
  - Records Management is offered January 6, April 7, July 7, and October 6, 2011.
  - Records Access is offered February 3, May 15, August 4, and November 3, 2011.
- The Sevier County offices in Richfield,
  - Records Management is offered March 2, 2011.
  - Records Access is offered March 3, 2011.
- The College of Eastern Utah in Price,
  - Records Management is offered June 1, 2011.
  - Records Access is offered June 2, 2011.
- and Dixie College in St. George.
  - Records Management is offered September 7, 2011.
  - Records Access is offered September 8, 2011.

To register, go to http://archives.utah.gov/recordsmanagement/forms/registertraining.htm.

2011 Governor's Award for Excellence

By Mary Christensen, HR Consultant-DHRM

The Governor's Award for Excellence program recognizes state employees who have demonstrated a commitment to excellence during the calendar year 2010.

Award categories include:
Energy and Environment
Heroism
Humanitarianism
Innovation and Efficiency
Leadership
Outstanding Public Service

Award criteria, nomination forms, procedures, and helpful tips on how to write an effective nomination can be found on the Employee Gateway at www.employeegateway.utah.gov. Nominations will be accepted from mid January 2011 through late February 2011.

Benefits for Employees

By Barbara Smith
Human Resource Consultant

DHRM conducted an employee survey in August 2010 and we received many comments about new benefits that employees wished to see added to our voluntary benefits mix. Surprisingly, many of the benefits identified by employees as desirable are in fact already offered by the State or are benefits that are not amendable to the voluntary benefits market. This article highlights some of the unique benefits the State currently offers its employees, and explains why we do not offer others. More information and links to these companies can be found on the Benefits tab of the Employee Gateway.

Auto/Home/Renters Insurance and Identity Theft

- MetLife and Liberty Mutual

  These companies offer Auto, Home/Condo, Renters, Motorcycle, Boat, Recreational Vehicle, and Personal Excess Liability (PELP or "Umbrella") Insurance policies to State employees at a group discount. Flood and Earthquake insurance are also offered, however, these benefits are not provided as part of the group discount but are optional coverage's that can be added at additional cost.

Legal Counsel/Wills and Estate Planning

- Hyatt Legal Plan through MetLife

  Some of the many services that are provided include assistance with Debt Matters, Defense of Civil Lawsuits, Traffic Matters, Family Law, Consumer Protection and Identity Theft.

Long Term Care Insurance

- Prudential Long Term Care

  This benefit provides help or supervision for someone with severe cognitive impairment or the inability to perform the activities of daily living. Services may be provided at home or in a facility by a professional or informal caregiver.

Optional Benefits/Insurance ~

- PEHP Accidental Death and Dismemberment

  AD&D provides benefits for death, loss of use of limbs, speech, hearing or eye sight due to an accident, subject to the limitations of the policy. An Accident Weekly Indemnity Benefit is also available which provides a weekly income benefit for up to 52 weeks if an employee is injured in an off- the-job accident.

- PEHP Long Term Disability

  LTD benefit will pay 2/3 of your income for accidental bodily injury, disease or illness that leaves you totally disabled from your regular occupation. This benefit is currently state-paid and benefitted employees are automatically enrolled at hire.

- Short Term Disability Insurance (The Standard)

  STDI pays a benefit in the event you cannot work because of a covered non-occupational illness or injury. STDI replaces a portion of your weekly income, providing funds directly to you to help pay your bills and living expenses.

Gym Membership/Lasik/Hearing Aids

- pehpPLUS

  As a PEHP member you are entitled to savings and discounts on an assortment of healthy lifestyle products and services with pehpPLUS. No enrollment form, fee or payroll deduction is required. Employees can save up to 60% on these and other health related benefits.

Financial Planning

DHRM received a great deal of response from employees who are interested in purchasing financial planning as a voluntary benefit. Research was done on the feasibility of offering this type of benefit, and unfortunately one-on-one financial planning services do not lend themselves well to a voluntary, bi-weekly payroll deduction format, as they are a fee-for-service industry. However, we do offer the following benefits that may help many employees find what they are looking for.

- Utah Saves

  Utah Saves is a joint initiative of the United Way, Utah State University Cooperative Extension and dozens of community partners. Join Utah Saves for saving tips, wealth building strategies, financial resource guides, and monthly classes and workshops. Topics can range from budgeting, managing debt, taking control of your finances and for first time homebuyers how to buy a home. As a member, some classes/workshops are free, but there can be a small charge for others. Visit www.utahsaves.org to sign up.

- Blomquist Hale

  An EAP (Employee Assistance Program) for employees. Some of the services they offer are Financial Counseling and Referrals. You can take a 13 week course in their Financial Peace University, or you can be referred to a community resource. A few other areas of assistance are: Investment Planning, Consumer Credit Services and Money Basics.

(Continued on page 7)

(Continued from page 6)

Benefits for Employees (cont.)

- Mountain America Credit Union

  Through the on line website there is a personal finance education program called BalanceTrack which will guide you through the core aspects of personal financial management. Topics range from Financial Planning to Money Management.

Critical Illness and Cancer Insurance

The State does not offer Critical Illness or Cancer Insurance due to the following: Our current medical plans offer out-of-pocket maximums at $2,500 per person, $5,000 for double, and $7,500 for family. This is the maximum dollar amount that you and/or your family would pay each fiscal year for covered medical services. A medical deductible is set at $250.00 per person. This is the dollar amount you pay for yourself and /or family members when receiving certain services before PEHP begins to pay for covered medical benefits. Because of these low out-of-pocket maximums and deductibles, DHRM and PEHP felt that critical illness and cancer insurance were not needed by our employees, as out-of-pocket risk for employees is very low and these types of services are already covered on our medical plans. Purchasing additional policies for these types of illnesses would be costly to the employee with very little return.

More information and links to these companies can be found on the Benefits tab of the Employee Gateway.

2010 Leave Year End Processing

By Crisanta Gwilliam, State Payroll Trainer

State Payroll will process the 2010 leave year end annual 'use or lose' and sick leave conversion programs as soon as the final payroll processing run for pay period 26 is complete.

Annual 'Use or Lose'

Employees have until January 7, 2011 (the end of pay period 26) to use annual leave over 320 hours before it is lost. The annual accrual for pay period 26 must be used as well, or it will be removed.

The Sick Leave Conversion process is automatic unless you 'Opt Out'

This year, 40 hours is the maximum amount of sick leave an employee is eligible to convert. Sick leave balances as of January 7, 2011 (the end of pay period 26) are used for the sick conversion. **All employees that are eligible to convert sick leave will be included in the sick conversion process UNLESS they notify their department's payroll representative of their intent to opt out, no later than January 7, 2011.**

Once leave year end processing has occurred, employees that did not 'opt out' have until February 28, 2011 to notify their department payroll representative that they would like all, or a portion of, the hours that were converted returned to their sick leave account.

Also, when an employee reaches the 320 hour maximum (for both pre-2006 converted and converted sick), the hours will be added to the employees annual leave balance. Employees have the option of keeping all, or a portion of the converted hours, or having it returned to their sick leave account. The deadline for notifying your agency payroll representative to move hours back into sick leave is February 28, 2011.

FLSA Exempt Anniversary Comp Delete Period

FLSA exempt employees with a comp delete period of 26 have until January 7, 2011 (the end of pay period 26) to use their comp time. Please be aware that any comp earned during pay period 01 will be deleted since the hours are not removed until pay period 01 processing. Department payroll staff shall restore the comp time hours that were earned in pay period 01, using an effective date of 01/24/2011 or later.

PEHP Serving the Employees Who Serve Utah

560 East 200 South » Salt Lake City, UT » 84102-2004 » 801-366-7555 or 800-765-7347 » www.pehp.org

Beginning Jan. 1, 2011, over-the-counter medicine will no longer be eligible for reimbursement from a FLEX$ plan, HSA, or HRA without a prescription. This includes:

Acid controllers	Antibiotics	Anti-gas products
Anti-parasitic treatments	Cold sore remedies	Digestive aids
Hemorrhoid preps	Motion sickness aids	Respiratory treatments
Stomach remedies	Allergy/sinus medicine	Anti-diarrheal products
Baby rash ointments/creams	Cough/flu/cold remedies	Feminine ointments
Laxatives	Pain relievers	Sleep aids and sedatives

To receive reimbursement for over-the-counter medications requiring a prescription (this is the only process to use for reimbursement of over-the-counter medications. FLEX cards will not be accepted to purchase over-the-counter medication):

1) Complete and sign a FLEX$ reimbursement claim form.
2) Attach a copy of the prescription.
3) Attach a copy of the receipt from the pharmacy.
4) Submit the FLEX$ claim to PEHP for reimbursement.

Mail, fax, or e-mail a signed FLEX$ claim form with required documentation for reimbursement.

» **Mail:** PEHP FLEX$, 560 East 200 South, Salt Lake City, UT 84102-2004
» **FAX:** 801-366-7772 or 1-800-759-8772
» **E-mail:** flex@pehp.org

If you have any questions, call the PEHP FLEX$ Department at 801-366-7503 or 1-800-753-7703.

2011 Observed Holiday Schedule

January 17, 2011	Martin Luther King Jr Day	September 5, 2011	Labor Day
February 21, 2011	Washington and Lincoln Day	November 11, 2011	Veterans' Day
May 30, 2011	Memorial Day	November 24, 2011	Thanksgiving Day
July 4, 2011	Independence Day	December 26, 2011	Christmas Day
July 25, 2011	Pioneer Day	January 2, 2012	New Years Day

How Much Life Insurance do I Need?

Use this worksheet to estimate your family's needs.

	Long-term income needs		
	Annual income your family needs »		
What your family needs, before taxes, to maintain current lifestyle, typically 60-70% of current income.	Number of years »	x	
	Total »	=	A
	Expenses		
	Final expenses »		
Typically range between $10,000 and $15,000.	Mortgage balance »	+	
	Other debts »	+	
	College funding »	+	
	Child care »	+	
	Total »	=	B
Total projected costs (tuition, room and board, plus expenses), minus current savings.	**Assets**		
	Investment assets »		
	Existing life insurance »	+	
Any other life insurance policies you may have. Don't include accidental death.	Estimated Social Security payments »	+	
	Total »	=	C
	Life Insurance Needed » A+ B - C	=	

PEHP Serving the Employees Who Serve Utah

UTAH LEADERSHIP INSTITUTE

The **Utah Leadership Institute** provides leadership development services to Utah's public sector leaders and organizations. ULI offers one-stop, hassle-free access to outstanding opportunities at a reasonable price. Visit the Employee Gateway for information on upcoming training opportunities.

We'd love to hear from you. Please submit feedback, suggestions, or ideas for future articles to: HRNewsletter@utah.gov

DHRM is adding value to the State of Utah by:
- Increasing Customer Service
- Increasing Efficiency
- Increased Management Capacity

Department of Human Resource Management
Administrative Office
2120 State Office Building
Salt Lake City, UT 84114
Phone: 801-538-3025
Fax: 801-538-3081

Worklife Elevated
Editor in Chief: Jeff Herring
Production Editors:
Debbie Cragun
Sarah Tice
Sherry Saracino
Michelle Watts
Gary Schow
Cathy Lewis
Dan Chase
Worklife Elevated is published bi-monthly

Governor's WorkWell Challenge
Why Vegetables?

Your mom always said, "Eat your vegetables." The problem is that too many of us still aren't listening to her. According to the Centers for Disease Control and Prevention, only 26% of U.S. adults eat three or more servings of vegetables a day, although current recommendations call for four to five servings. The benefits are significant: Eating the right kind of vegetables in the appropriate quantities can cut your risk of diabetes, heart disease, kidney failure, and other serious illnesses.

What kinds of vegetables should you be eating? Well, all kinds, but here's what you're getting:

- Fiber. Beans and other high fiber vegetables fill the stomach, reducing your cravings for more food while reducing cholesterol levels and improving digestion and regularity.
- Potassium. Tomatoes, sweet potatoes, spinach, and winter squash improve blood pressure. They may also reduce the risk of kidney stones and bone loss.
- Vitamin A. Carrots, pumpkin, kale, collard greens, and other veggies enhance the health of eyes and skin. Beta-carotene and other carotenoids cut one's artery disease, and stomach cancer.
- Folates. Asparagus, black-eyed peas, spinach, and other folates consumed during pregnancy help prevent birth defects, especially to the spinal cord, and help the body form red blood cells.

So if you have one health goal this year, let it be to eat more vegetables! Have a happy and healthy New Year!

On the Front Cover: St. George, Utah—This region continues to garner attention as one of the top places to visit in the United States. Trip Advisor recently suggested that, for 2009, St. George is America's #1 Emerging Hotspot for travelers. With mild weather, year-round recreation and a close proximity to amazing scenery such as Zion National Park, St. George can easily be the top of the list for your next vacation.

The St. George Parade of Homes will run February 18— February 27, 2011.

All tickets are $12.50 each. What draws so many people to attend the St. George Area Parade of Homes year after year? Possibly the breathtaking views and diverse landscapes, mild climate, innovative building techniques, or the latest in home design and decorating. Whether it's your first time attending or your 20th time, the 2010 St. George Area Parade of Homes will be an experience like no other.

Twenty-four homes are located in a variety of communities set among breathtaking landscapes in Washington County, Utah. Visitors will receive a beautiful Parade magazine which includes a map and directions to each home with a ticket purchase. For more information, please visit http://www.paradehomes.com/index.amp.