



# IN THE KNOW with EMPO

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## **EMPO's Service Team**

### **Account Managers**

Leslye D'Amico  
Jill Porter

### **Vice President, HR**

Carol Gilson

### **HR Consultant**

Scott Andreassen  
Dan Baltzer

### **HR Representatives**

Michelle Hayes  
Jeanne Obert  
Rick Mathisen

### **Operations Manager**

Jodi Goda

### **Benefits Specialists**

Greg Natyshak  
Amanda Pille

### **Payroll Specialists**

Nan Foster  
Mike Tecca

### **Worker's Compensation**

Jonathan Hall

### **President/CEO**

Alan Reid

### **Executive Assistant**

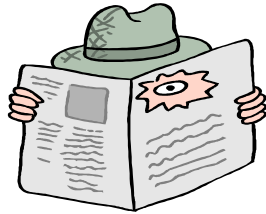
Lori Goold

### **Administrative Assistant**

Alicia Clark

### **Receptionist**

Mary Budzak



**BENEFITS...what are they? Who receives them? How are they communicated?**

**Featured in this month's EMPO newsletter is the all-important subject of benefits. Do you know all you can know about what is important to your employees in this area? Here at EMPO we'd like to help by providing you with a basic outline, as well as offering you our skilled and knowledgeable Benefits Team to answer any questions you might have in this area.**

**Is there a subject that you would like to know more about in a future newsletter? Please feel free to send me an email and let me know at [lgoold@empocorp.com](mailto:lgoold@empocorp.com).**

## **EMPO introduces: Carol Gilson, V.P. of HR**

**We** are pleased to announce that Carol Gilson has joined the EMPO team as our Vice President of Human Resources. This HR veteran brings over 20 years experience to the position. Throughout her career, Carol has added significant value to companies by identifying, implementing and managing best practices across the HR disciplines. While serving in executive positions within both the public and private sectors, Carol has developed and implemented training programs for frontline employees to executives, helped companies manage change curves, confronted workplace diversity, right-sized staffing plans and designed and implemented compensation and benefits plans. Carol also maintains experience within the legal sector where she served as HR Administrator for a 220+ firm and provided HR consulting to many of the firm's clients.

**In** addition to her business experience, Carol has a Master's Degree in Management and Administration (MMA), is a Certified Compensation Professional (CCP), and is a licensed adjunct faculty member at both St. Paul College and Concordia University. Carol serves on several colleges' business advisory boards, one professional association and is a career advisor for graduate students. This published and award winning professional speaker, frequently presents at HR and Healthcare conferences and Employer Education Services at Carlson School of Management. Through Carol, look forward to enhanced educational programs and CEU credit opportunities for your management team.

**When** Carol isn't helping to protect people and businesses, she enjoys gardening, spending time with friends and family, international and domestic travel, reading and choral music.

Develop your ability to  
handle complaints;  
it will lead to  
better  
relationships.

The best preparation  
for good work  
tomorrow is to do  
good work **today**.  
-Elbert Hubbard

**IDEAS** are a lot like  
stacks of paper  
shuffled around in an  
office – some are to  
be filed for ready  
access; some are on  
the top of the pile  
ready for your action.

I have not failed.  
I've just found 10,000  
ways that won't work.  
-Thomas Alva Edison

## ***BENEFITS...What Are They?***

The dictionary definition of a benefit is: *something that promotes well-being.*

EMPO's additional definition of a benefit is: *an integral part of an employee's total compensation.*

Some benefits are mandated by law for employers to provide such as:

- Social Security
- Workers' Compensation or its equivalent
- Federal and State Unemployment Insurance

Employers either at full cost or as a shared cost voluntarily provide other benefits to employees. The more common benefits are:

- Health Insurance
- Sick or Personal Leave
- Dental Insurance
- Tax exempt Flexible Spending arrangements
- Life Insurance
- Tax deferred defined contribution long-term investing
- Vacation
- Tuition reimbursement

Because employees in today's workforce range in age from the high teens to well into their seventies, likewise their needs are different at various stages of their life. Therefore, the trend is to offer employees more voluntary, usually employee paid, options such as:

- Vision plans
- Hospitalization supplements
- Short term disability
- Critical illness supplements
- Long term insurance
- Long term care insurance
- Legal Assistance
- Defined benefit retirement plans

Some other factors we don't necessarily think of as "benefits" but are:

- A safe work environment
- Technology and other "tools" provided by the employer
- Training, development and professional growth opportunities

## ***BENEFITS...Who Receives Them?***

Every employee receives some type of benefit(s) from employment – in addition to cash compensation.

## ***BENEFITS...How Are They Communicated?***

It's important for employers to communicate what benefits the employee has available to him or her as well as the cost of those benefits. This will assist the employee in appreciating both the value of benefits as well as the convenience of payroll deduction.

- One excellent way of communicating benefits is by allowing ample time for benefits professionals to meet with your employees to share the details of their benefit options so the employees can make the best decisions for themselves and their family.
- Another way is to provide employees with a customized total compensation/benefits statement listing both the employer and employee's cost of the benefit(s). Often times these can be provided by benefits administrators.

Finally, benefits have been designed – not only as something that promotes well-being – but also as a means to attract and retain talented employees and as an integral part of total compensation. Therefore, employers should encourage employees to take time to learn more about the options their employer provides so they can truly receive maximum "benefit" from them.

Yesterday is not ours  
to recover, but  
tomorrow is ours  
to win or lose.  
-Lyndon B. Johnson

**Well done** is better  
than **well said**.  
-Benjamin Franklin

Some people are  
always grumbling that  
roses have thorns.  
I am thankful that  
thorns have roses.  
-Alphonse Karr

**EMPO Corporation**  
Suite 100  
3100 West Lake Street  
Minneapolis, MN 55416

**Phone**  
612-285-8707

**Fax**  
612-285-8708

**E-mail**  
lgould@empocorp.com

**We're on the Web**  
www.empocorp.com



## **Don't Forget...**



## **...Benefits Open Enrollment!**

**October 1 thru November 30, 2005**

***Your Benefits Specialists, Amanda Pille (612-285-6211), or Greg Natyshak (612-285-6207) will be contacting you soon to schedule your open enrollment meetings.***

- Dental will remain with Master Dental Plan, Health Partners  
→ Introduction to a third choice for employers – The Value Plan
- Voluntary Life/AD&D, Voluntary LTD through Assurant  
→ All rates remain the same with the exception of employer-paid LTD
- Short Term Disability, Cancer Accident/Sickness, Medical Confinement  
→ An additional product of Critical Illness to offer employees
- Vision Plan  
→ Products for your employees to save on eyewear
- Legal Assistance Products  
→ Assistance for employees through Pre-Paid Legal
- Flexible Spending Account  
→ An opportunity for your employees to set aside pretax dollars through payroll deductions for dependent care, dental and medical expenses.

Employee Benefit choices will become effective January 1, 2006. Rates of Assurant benefits will remain the same—except for a slight increase in employer-paid Long Term Disability (those rates will become effective October 1, 2005). Rates for Health Partner dental benefits that are currently provided will increase slightly on January 1, 2006. However, a less costly Value Plan has been added as an option.

### **Open Enrollment Meetings**

Please stress to your employees the importance of attending open enrollment meetings. The decisions made during this time will impact both employees and their families. For most of the benefits, this is the only time during the year that they can enroll (except for certain qualifying events). You can add value to this process by providing the time and space for your employees to make their benefits decisions.

*Thank you for allowing us to add value to your company through the benefits we offer and for the opportunity to communicate these benefits during the open enrollment meetings.*