



Your Advantage

NEWS AND INFORMATION TO HELP YOU AND YOUR BUSINESS SUCCEED

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ADVANTAGE**
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Employer Advantage announces

Bethany McKinzie of the EA Payroll Department obtained her Fundamental Payroll Certification (FPC) on November 7, 2011. This national certification, offered by the American Payroll Association, shows that a Payroll Specialist demonstrates knowledge in payroll fundamentals, including: core payroll concepts, compliance, principles of paycheck calculations, payroll process systems and accounting. At this time, EA has six staff members with payroll certifications.

Lee Allphin, Tom Jones, David Campanini, and Nick Minetos attended the National Association of Professional Employer Organizations (NAPEO) Conference "Empowering People to Drive Productivity & Profit" on September 12 through September 14.

W2s are not that far away. Employees may sign up to receive their W2 electronically by registering at www.paperlessemployee.com/employeradvantage. Employees who have already registered for electronic W2s do not need to register again.

Daylight Savings Time ends November 6, 2011. Fall Back one hour.

Annual Open Enrollment is here

Along with autumn leaves and pumpkins, this time of year brings Open Enrollment for certain Employer Advantage benefits. We are pleased to announce some changes that we think employees will like.

Flexible Spending Accounts (FSA) – Employer Advantage has partnered with WageWorks to bring the take care® Visa debit card to employees for their flex benefits. The take care® debit card gives employees a more convenient way to pay for eligible medical expenses.

Vision - Employer Advantage now offers two options for vision insurance. Employees who enjoy the current plan with VSP will not see any changes in the current plan. In addition to VSP, Employer Advantage has added KCL-Davis Vision, which provides similar benefits and premiums, but with an expanded list of providers.

Life and AD&D – Employer Advantage will continue to offer Life and AD&D to eligible employees. Employees who wish to apply for term life insurance outside their initial enrollment period will need to complete the medical questionnaire. Employees may apply for the AD&D at anytime.

Open Enrollment information is scheduled to be sent to client locations by November 1, 2011. **The enrollment forms will need to be returned to the Benefits Department at Employer Advantage by November 30, 2011 for benefits to begin January 1, 2012.**

For more information, please contact your Human Resource Professional or the Benefits Team.

NLRB Poster Date Postponed

The new National Labor Relations Board (NLRB) has postponed the deadline for posting the "Employee Rights Under the National Labor Relations Act" poster. The new deadline has been moved from November 14, 2011 to January 31, 2012.

At this time, no other changes in the rule, form or content of the poster have been made.

Clients should have received this 11x17 inch poster from Employer Advantage during the month of September. If your worksite did not receive a poster, please let your Payroll Specialist or Human Resources Professional know.

IRS Takes Action on Worker Classification

In our November 2010 newsletter, we reported on increased audit activity by various federal and state entities in attempts to increase compliance with worker classification laws and regulations and raise revenue. The IRS's National Employment Tax Research Project (NRP) was outlined. The NRP consists of approximately 2,000 special audits per year for 2010 through 2012 with a concluding report to be issued in 2014.

On September 21, 2011, the IRS launched the Voluntary Classification Settlement Program (VCSP). This program presents an opportunity for businesses, tax-exempt organizations and government entities (employer) to get a "fresh start" with the complex employee versus independent contractor issue and minimize exposure for past noncompliance. To be eligible, an employer must:

- Consistently have treated the workers in question as independent contractors
- Have filed all 1099s for the previous three years, and
- Not currently be under audit by the IRS, U.S. Department of Labor or a state agency concerning the classification of these workers

An eligible employer must file Form 8952, Application for Voluntary Classification Settlement Program, at least 60 days before it wants to begin treating the class or classes of workers as employees on a prospective basis.

The federal agencies leading the effort to address worker classification, the IRS and DOL, have pledged cooperation between the agencies and have been joined by nine states. The list will undoubtedly grow, as there is great interest in shrinking the "tax gap".

Any entity that has historically treated workers as independent contractors should consult their tax advisers. A review of past 1099s and workers paid through accounts payable should be done immediately before meeting with the adviser.

Arvest and Employer Advantage Team up for Local Businesses

On September 29, 2011, Arvest Bank announced a new business relationship with Employer Advantage. This alliance offers Arvest Bank business customers direct access to one of the largest selection of employer services available.

"Small business is the lifeblood of our economy and we intend on helping our small and medium size business clients have all the resources they need to succeed. Because these types of businesses typically do not have the time to become experts in multiple areas such as unemployment claims, payroll tax credits and compliance, OSHA regulations, workers compensation, risk management, etc., we feel many businesses can benefit from working with an experienced resource that specializes in these areas," said Doug Doll, President of Arvest Bank in Joplin.

By offering the widest range of products and services available in the industry Employer Advantage is able to provide business customers

real solutions in real time. These services conserve resources and allow business leaders more time to focus on core functions of their business.

Employer Advantage President, N. Lee Allphin, said, "Arvest understands the issues associated with running a business as well as we do. This alliance between our two companies will help the bank's customers be more efficient and competitive by giving them the tools they need to meet the unique challenges faced by their businesses."

The Arvest decision to refer clients to Employer Advantage was based on the following; Employer Advantage offers the most comprehensive selection of services and solutions available, is well known for exceptional customer service, and their ability to efficiently service businesses in the Arvest footprint and beyond. Business owners interested in exploring potential benefits of these services should contact their local Arvest banker.

Halloween in the Workplace doesn't have to be Tricky

According to a 2010 National Retail Federation survey, 72.2% of the people surveyed said they were going to hand out candy for Halloween, 40.1% were going to wear a costume and 11.5% said they were going to dress up their pets.

Americans spend an estimated \$4.95 billion on candy, costumes, and decorations each year on Halloween. So unless you already have a policy in place, you may be experiencing Halloween décor creeping into your workplace and employees hinting at a costume contest. Since Halloween falls on a Monday, what better way to start off that week than in costume?

Depending upon your company's culture, you may decide to allow a Halloween costume day and we have three suggestions to make it better for everyone.

1. Communicate guidelines in advance and reserve the right to prohibit certain costumes or décor. Usually scary or gory costumes are not allowed, but you may also want to rule out sexy, political or controversial costumes as well.
2. Don't make a costume or decorating contest mandatory. There are employees who don't participate in Halloween and could find it objectionable to be made to participate.
3. Instead of employees dressing up in costumes, you might allow them to bring in their children for cubicle trick or treating. Be sure to set a start time and end time and know that your productivity will suffer while little fairies and firemen are onsite.

However your company chooses to recognize Halloween, you may need to remind employees that they are still at work and must act professionally. You don't want to offend customers or sacrifice safety at work.

October Fire Safety Month

Is Your Facility Prepared?

Every year thousands of fires break out in non-residential buildings causing deaths, injuries, and millions of dollars in fire damage. Does your facility have a current Fire Prevention Plan in place and are your evacuation routes marked?

In the manufacturing setting or on a construction site it is especially important to know when and how to escape in case of a fire. The United States Fire Administration notes that there are approximately 4800 fires at construction sites each year causing approximately \$35 million in damage and loss. In the year 2000 there were 126,000 non-residential structure fires.

Facilities are required by OSHA to have a written Fire Prevention plan in place and accessible to all employees. A written plan should include the following information and tips:

- List two evacuation routes from the facility
- Assign an assembly point for employees
- Know your way to the nearest exit and how far away it is
- Close the door to the office containing the fire and close all other doors you pass through if you are the last person out.
- Before opening a door, feel it with the back of your hand. If it is hot, do not open it. Use an alternate route.
- If you are in a multi-level facility and you cannot escape the floor you are on, go to a room with an outside window. Close the door to the room and seal off the cracks around the door with clothing or paper. Cover vents to keep smoke from entering the room. Open any windows unless smoke will come in, and hang or wave something light colored outside a window. Finally, call for help if there is a telephone.
- Never use an elevator during a fire. It can get stuck or become smoke-filled.
- Do not go to the roof. Smoke and heat rise and doors leading to the roof may be locked.

Above all, you shouldn't hesitate to evacuate the building if you smell smoke, see flames, hear a fire alarm, or simply fear for your own safety.

Four Types of Fires

The selection and distribution of fire extinguishers must reflect the type and class of fire hazards associated with the workplace. The four types of fire are:

- **Class A** – involves ordinary combustible materials such as paper, wood, cloth, and some rubber and plastic materials. Extinguishers appropriate for Class A fires include water, foam, loaded stream, or multipurpose dry chemical.
- **Class B** – involves flammable or combustible liquids, flammable gases, greases, and other similar materials, and some rubber and plastic materials. Extinguishers appropriate for Class B fires include Halon 1301, Halon 1211, carbon dioxide, dry chemicals, foam, or loaded stream.
- **Class C** – involves energized electrical equipment. Extinguishers appropriate for Class C fires include Halon 1301, Halon 1211, carbon dioxide, or multipurpose dry chemical.
- **Class D** – involves combustible metals such as magnesium, titanium, zirconium, sodium, lithium, and potassium. Combustible metals must be extinguished using dry powders specifically designed for use on that metal.

Fire Extinguishers

Employers are responsible for providing portable fire extinguishers appropriate for the type and class of fire hazards associated with a particular workplace. Fire extinguishers must be mounted in convenient locations, and marked with signs to identify where they are located. Access to these extinguishers must be kept clear at all times.

Extinguishers work because they contain an agent which eliminates one of the vital elements of the fire (heat, fuel, or oxygen). A fire is deprived of oxygen when an extinguishing agent smothers the fire with a gas, foam, or powder. The fuel of the fire is eliminated when it is wetted by foam. A fire is cooled when an extinguishing agent covers the fire source.

Employees should be cautioned that fire extinguishers are to be used only in the very beginning stages of the fire and fires grow very rapidly in size. It only takes a matter of a few minutes until a fire has grown past the point of a portable extinguisher.

For More Information

If you would like additional information or need assistance with establishing a fire prevention plan and evacuation routes, or would like additional training on the use of the extinguishers contact the Risk Management Department at the Employer Advantage and they can get you scheduled.