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IMPORTANT CONTACTS

401(k)	800-356-3009
Benefits	866-214-9506
EAP/Work-Life Program	866-750-0513
Human Resources	800-574-4668
Newsletter Reprints	800-574-4668
Reporting an Injury	800-775-2404
Safety	800-775-2404
Workers' Compensation	800-775-2404

America At Work: Company Profile

The Glass Doctor

Doing the Right Thing for Customers And Employees

When it comes to success, two key characteristics separate Cary and Lynn Hooper's Glass Doctor franchise from the competition: enthusiastic workers and a laser-like focus on customer satisfaction.

"At the Glass Doctor, we not only preach superior customer service to our employees we live it day-to-day," Cary Hooper said.

Since 1999, the Hoopers have been providing auto glass repair and replacement, residential glass services (including glass tops and shower doors) and commercial

glass repair and replacement. They also offer window tinting services and an innovative paint protection film that invisibly protects against

paint chips. "We do all of this right here in-house. We're a one-stop shop," Hooper proudly stated. "And you can even bring your laptop. As an added value, we offer wireless access for customers while they wait."

Getting Started



The Glass Doctor Lynn and Cary Hooper

After honing their skills with a mobile rock-chip business they operated from 1983 to 1999, the Hoopers decided to apply their business acumen to window repair.

They purchased their first Glass Doctor franchise late in 1999 in Meridian, Idaho and a second franchise in Roy, Utah in 2006. "It's been a school of hard knocks," Cary Hooper said, but that belies the energy and insight the Hoopers bring to managing their Glass Doctor franchise. In the six years they've owned the Meridian, Idaho, Glass Doctor, they've received numerous

awards, including Sales Leader of the Year, and for the last four consecutive years, the Top Gun Level Award. In 2004, Cary and Lynn Hooper earned the organization's most prestigious prize — Franchise of the Year — out of 400 stores nationwide.

"It's not just a focus on customer service that makes our business successful," Hooper noted. "We also look closely at the flip side: what are we doing that's special for our employees? With Employers Resource, we have access to great ben-

efits and employee assistance programs that enable us to give back to our employees."

In addition to offering health benefits, a 401K retirement plan, and

participation in the Employee Assistance (EAP/Work-Life Program), the Hoopers provide on-site training for employees. This year, employees will participate in business management and sexual harassment prevention workshops, thanks to the EAP/Work-Life Program. The programs will be facilitated by Reliant Behavioral Health, Employers Resources' third party administrator.

Focusing on Business

"When we signed on with Employers Resource, we were lacking a benefit program and a 401(k)," Hooper continued. "Even little things like direct deposit for our employees. We could have done these, but they were complex and expensive for us, so we kept putting them off. With Employers Resource, they handle the details so we can focus on our business and customer satisfaction."

Hooper was so impressed with the services he received, he called the president of Glass Doctor last spring and suggested they take a look at Employers Resource. "I thought they'd be a really good fit for a lot of us," he stated. As a result, in

"With Employers Resource, they handle the details so we can focus on our business and customer satisfaction."

— Cary Hooper
Owner, The Glass Doctor

2006, Employers Resource was named as a Preferred Vendor for Glass Doctor franchisees nationally.

What sold the Hooper's on Employers Resource? "Little things like the 401(k) and the employee handbook. Plus the training and expertise they provide," Hooper explained. "They bring value to my business and help me offer programs like a vacation fund and a Christmas fund to distinguish my company from the competition. Employees shouldn't have to worry about whether they can afford a vacation. The vacation fund is a helpful little tool, but it's something that no one else had."

Creating a fair and compassionate workplace extends beyond employee benefit programs. Prior to joining with Employers Resource, the Hoopers hired an employee who passed his pre-employment drug test. When asked to undergo a random drug test months into his employment, the employee confided that he would not pass. The Hoopers advised him that they would put him through a 90-day probationary period. To remain employed, he needed to stay drug-free and retest after the probationary period concluded. Unfortunately, his retest was positive and the employee was terminated with cause. Unemployment benefits were denied for violation of company policy. With the assistance of a volunteer attorney, the employee appealed to the Idaho Supreme Court. In frustration, the Hoopers turned to Employers Resource for advice and support. Employers Resource engaged an attorney to represent them.

Doing the Right Thing

"It's rare for an unemployment claim to rise to the Idaho Supreme Court," explained Kathy Pidjeon, legal and government affairs manager for Employers Resource. "However, this case required an interpretation of the Idaho Private Employer Alcohol and Drug-Free Workplace Act by the Court. There was no precedent and its outcome had the potential to impact every private employer in Idaho. Fortunately, the Glass Doctor's actions were vindicated, and the denial of unemployment benefits were affirmed," Pidjeon added.

"The thing is," Hooper stated, "as an individual owner, would you mount that type of defense? I was impressed. Employers Resource said 'this is not right, so we're going to stick by your side and fight this battle with you.' And they did a great job for us. Frankly, it's been invaluable to have them as partners."

Glass Doctor At A Glance

44 South Meridian Road, Meridian, Idaho

www.glassdoctor.com/boise

6022 South 1900 West, Roy, Utah

www.glassdoctor.com/ogden

Total Number of Employees: 16

Years in Business: since 1999 in Idaho, 2006 in Utah

Focus on EAP/Work-Life Program

Expanded Work-Life Employee Assistance Program

Delivers Critical Resources For Employees and Families

Need legal advice? Tips on managing your personal finances? Insights on mortgage trends and rates? Advice on elder care for an aging parent? Training on career development and workplace trends and issues?

If you answered "yes," it's time to leverage the Employee Assistance Program (EAP)/Work-Life Program offered through Employers Resource and administered by Reliant Behavioral Health (RBH). From online training to health appraisals to issues resolution, the EAP/Work-Life program offers a wide array of confidential services to help full-time employees, their dependents and household members better manage their busy lives.

According to Employers Resource's Corporate Benefits Director Andy Loyst, the EAP/Work-Life Program is not the tradi-

tional employee assistance program offered in our parent's days. "Years ago, programs like this were only offered at the largest corporations," stated Loyst. "However, because of our extensive network of resources and the number of employees we serve, we can provide access to a wide range of tools to support employees in their personal and professional lives. For small companies seeking to hire the best and brightest talent,

"For small companies seeking to hire the best and brightest talent, the EAP/Work-Life Program can be a strong differentiator from the competition."

— **Andy Loyst**
Corporate Benefits Director
Employers Resource

the EAP/Work-Life Program can be a strong differentiator from the competition."

"What makes our Work-Life program so effective," Loyst explained, "is that it empowers employees and their families with access to professionals

and the critical resources they need to make informed choices. And, because employees know expert help is available to address issues outside of the workplace, employees can stay focused and on task, which can lead to higher productivity."

The RBH website (www.ReliantBH.com), provides employees and their families with immediate access to a variety of educational and interactive tools. Some of the most popular web tools include:

- **Personal Advantage** — This site offers a variety of interactive health and wellness information with tips on how to address stress, parenting, relationships, personal growth, health, and elder care. More than 50 online training programs are offered.
- **Free Online Health Risk Appraisal** — Sign up today for a free online, confidential 10-minute health appraisal that examines health and fitness levels. Employees who complete the appraisal receive a \$10 gift certificate.
- **Resource Information** — Whether you're looking for information on how to balance your checkbook or your work and personal life, you'll find a diverse range of subject areas, including legal, financial, childcare, eldercare, relationships and more at your fingertips.

ACCESS TO EXPERTS

In addition to a robust website available 24x7, employees and family members have access to experts for work-life issues and services. Expertise includes:

- **Legal and Financial Services** — Employees can seek legal and financial counseling to resolve a wide range of personal life matters simply by calling a toll-free number. Employees requesting legal services receive a free, half-hour consultation via telephone or in person. Program participants receive a 25 percent discount in legal fees if they need additional follow-up. Financial services professionals provide one free office visit or telephone consultation for each separate financial matter. If a CPA is tapped, a 25 percent dis-

count applies to the usual fees. Services may include debt counseling, budgeting, college or retirement planning.

- **Confidential Counseling** — Families can receive local, short-term professional counseling for a range of issues, including relationship, work stress, anxiety, grief and other concerns. Participants are eligible for up to three, free counseling sessions per issue. RBH reports **eight out of 10** individuals who sought confidential counseling in 2005 were able to successfully resolve their issues within the first three sessions.
- **24-Hour Crisis Assistance Program** — Crisis counselors are available 24 hours a day, 365 days a year to assist member families needing immediate help.
- **Worksite Training Programs** — Employers and employees can request on-site training for a myriad of issues, including sexual harassment prevention, diversity, change management, employee orientation, supervisor training and more. Costs vary.

For more details on the Employers Resource EAP/Work-Life Program call toll-free (866) 750-0513. If you're a member and you wish to visit the site, go to www.ReliantBH.com:

1. Click on the Employers Resource LOGIN button.
2. First-time users must register, but it's a snap.
 - Type in Employers Resource under company name.
 - Create a user ID and password.
 - Start surfing!
3. Inside the Personal Advantage site, click on the menu bar tabs to obtain information about health, legal and financial services, and personal growth. Online training courses are listed under the Personal Growth tab.

Sound Business Strategies Column

Investing For the Future: Slavic 401 (k)

With tax time just around the corner, it may seem counter-intuitive to think about taking even more money out of your earnings. However, it turns out this is one of the best times of the year to consider starting a 401(k) account, because it can actually help you increase the power of your paycheck. While many people believe that 401(k)s are perks only in the realm of Fortune 500 companies, in reality, they're an affordable, easy-to-administer benefit that any small employer can offer.

Consider this illustration from Slavic Investment Group, a third party administrator for Employers Resource's qualified investment plans. By socking money away in a Slavic 401(k), rather than a bank savings account, you and your employees can actually reduce your taxes.

By using a "pre-tax account" (one that sets aside money before income taxes are deducted from it), you become a suc-

cessful investor in two ways: First, you reduce your taxes by almost \$300; second, routing the money to a 401(k) account increases the investment gain, since you're experiencing growth on a larger amount (\$1,000 versus \$720). It's a true win-win situation. Check out the example below:

	After-Tax Non 401(k) savings	Pre-Tax Inside your 401(k) plan
Amount set aside from gross earnings	\$1,000	\$1,000
Taxes on that \$1,000, assuming 28% tax bracket	-280	0
Net actually put into savings	\$720	\$1,000
Annual interest/growth at 8%	+58	+80
Tax on the interest	-16	0
Net investment gain	+42	+80
Total accumulated at end of year	\$762	\$1,080

Additionally, it's easy and painless to open an account. The enrollment process involves a simple one-page form, and you can set aside funds as low as one percent of your gross pay, up to a maximum of 14%, or \$15,500 per year.

Once the paycheck withdrawals occur, you'll notice the tax savings right away, because 401(k) deposits reduce your overall taxable income. This means your 401(k) deductions will have less of an impact on your take-home pay than you might first think. For example, let's say you decide to put \$50 a month into your account, and your gross pay is \$15,000 a year. Instead of being taxed on \$15,000, you'll be taxed on \$14,400. That means that your paycheck might decrease by only \$45 instead of the \$50 you anticipated, even though you're putting \$50 into your 401(k) account — a nice aspect that makes 401(k)s even more appealing.

Additionally, Slavic offers a broad selection of no-load (no commission) mutual funds. This keeps your overall costs low, enabling more money for investment. Unlike large businesses with human resource departments trained in all aspects of benefits, most small organizations don't have staff on hand to answer employee questions about how much to invest, which mutual funds to choose, and so forth. Slavic's website (www.slavic401k.com), phone (800-356-3009) and print resources offer recommendations based on such key factors as the employee's age, investment style, projected years to re-

tirement, and more. The content is in plain language that puts a beginning investor at ease, providing a handy road map for navigating the investment world.

Slavic handles nearly every aspect of your firm's 401(k) program, and Employers Resource handles the rest. Quarterly statements are mailed to employees' homes to ensure privacy. Payroll deduction and allocation is done automatically. Beyond the initial enrollment process, there's very little for your company to handle.

The employer fees are particularly reasonable: just \$400 for a one-time set-up charge. Additional fees may apply. For organizations that are seeking an affordable recruitment and retention tool, check out the Slavic 401(k). For more information, contact our Benefits Department at (866) 214-9506.

IMPORTANT DATES TO REMEMBER

- OSHA posting requirements must be in public view from February 1 – April 30
- Vacation Club \$500 cash prize drawing on May 16
- Vacation Club checks will be issued by May 31

REFERENCE LINKS

- EAP/Work-Life Program: www.ReliantBH.com
- Employers Resource Website: www.employersresource.com
- Slavic 401(k): www.slavic401k.com



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