



March Program	1
Recently Certified Members	2
Certification exam eligibility changes	3
Round Table Discussion Results	4
2010 Meeting Calendar 2010 Officers	5
DOL Issues Model Notice on Premium Aid Under CHIP or Medicaid	6
SHRMA Advertisers	7

BREAKFAST MEETING

Country Inn and Suites, located at 2760 S. 9th Street,
 at 7:30 AM on Thursday, March 18

What do employers need to know when considering a self-funded health insurance plan?

An article in CFO magazine once stated that “Health costs may be increasing but not as fast as health insurance premiums.” This is one of the main reasons many choose to self-fund their medical and dental plans.

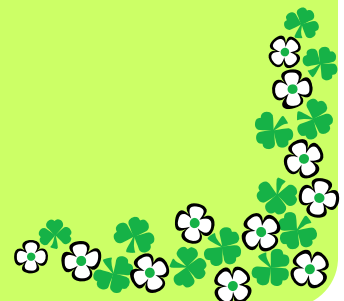
Savings as compared to insurance premiums can be substantial, but it is also important to understand that self-funding is not without increased risk. A poorly designed self-funded plan may actually increase cost.

The purpose of this presentation will be to objectively explain self-funding; the pros and cons; who’s a candidate and who’s not. We will share basic information to help you understand the components of self-funding, things to consider and questions to ask.

Ron Dutton of RJDutton, Inc., will give the presentation. RJDutton, Inc. is headquartered in Overland Park, Kansas and is a benefits advisory firm that specializes in consulting with businesses regarding their employee benefit needs.



Please notify
Kristi Hays at
khays@brownmackie.edu
 of corrections to this
 newsletter.
 I welcome your
 comments, ideas and
 suggestions!



WHO SAID IT? **

"I am committed to ensuring that every worker is paid at least the minimum wage, that those who work overtime are properly compensated, that child labor laws are strictly enforced, and that every worker is provided a safe and healthful work environment. I am pleased that we have successfully hired over 250 new WHD investigators to reinvigorate this agency."

**answer will be given at March chapter meeting



Two of our local members have recently received PHR certification.

Congratulations !!!

**Kasi Morales, PHR
Generalist/Recruiter
Sunflower Bank N.A.**

**Michelle Peck, PHR
Client Services Coordinator
Sunflower Insurance Group, Inc.**

PHR, SPHR, and GPHR CERTIFICATION

Exam Eligibility Requirements to Change in 2011

To better align with the needs of the HR profession, the HR Certification institute has announced new education and experience requirements for our certification exams, effective with the May-June 2011 testing window.

In keeping with best practices for certification programs, the HR Certification Institute conducted an extensive multi-pronged study of the eligibility requirements of their three core products: Professional in Human Resources (PHR), Senior Professional in Human Resources (SPHR) and Global Professional in Human Resources (GPHR). Based on feedback from both certified and non-certified HR professionals, business leaders, students and academician, the requirements will now include a combination of education and experience.

What are the new eligibility requirements?		
PHR Eligibility	SPHR Eligibility	GPHR Eligibility
<ul style="list-style-type: none"> • 4 years of demonstrated exempt-level HR experience with less than a Bachelor's degree • 2 years of demonstrated exempt-level HR experience with a Bachelor's degree • 1 year of demonstrated exempt-level HR experience with a Master's degree or higher 	<ul style="list-style-type: none"> • 7 years of demonstrated exempt-level HR experience with less than a Bachelor's degree • 5 years of demonstrated exempt-level HR experience with a Bachelor's degree • 4 years of demonstrated exempt-level HR experience with a Master's degree or higher 	<ul style="list-style-type: none"> • 4 years of demonstrated exempt-level HR experience (with 2 of the 4 being global HR experience) with less than a Bachelor's degree • 3 years of demonstrated exempt-level HR experience (with 2 of the 3 being global HR experience) with a Bachelor's degree • 2 years of demonstrated global exempt-level HR experience with a Master's degree or higher

The last PHR, SPHR and GPHR exam to be administered under current eligibility requirements will be the winter 2010 (December 2010– January 2011) testing window.

The new requirements will affect those who apply for certification in 2011 and beyond as well as those who are currently certified but wish to recertify by exam. If you have maintained your certification and it is current before the changes are implemented, you will be able to recertify through continuing education activities even if you do not meet the new eligibility requirements. However, if you choose to recertify by taking the exam in 2011 or later you must meet the new eligibility requirements.



Results from February Roundtable Discussion*

1. What changes has your organization made in the last two years that saved your company money?

- Work sharing
- Distribution of newsletters electronically instead of paper
- Reducing electric consumption, i.e. turning off computers and lights at the end of the day or when out of the office
- Paperless pay
- Consolidated positions/stopped hiring
- Review of profit and loss – line by line
- Set rules for travel among staff, renegotiated hotel rates

2. What is the most unusual employee benefit you offer that you believe makes a difference?

- Have a “rewards closet” of items such as gift cards and company inspiration and promotional items that supervisors can use to recognize employees who have gone “above and beyond”
- Gift certificates for employees
- Sam’s Club membership for employees
- Allowing employees to wear jeans one day per week, as long as they also wear a company logo shirt along with
- Anniversary lunch with the president
- Onsite health clinic
- Discounted hotel rates for staff when they travel on personal vacation days
- Pay for a 3 – 4 day trip for employee and their spouse for employees who have met a certain performance criteria
- Onsite masseuse
- Provide free popcorn
- Free financial planning
- Employer signed up for “smart savings” website that allows employees to get certain services/products at a discounted rate
- Revised PTO
- Company president signs an anniversary card for the employee and presents to them, along with a company promotional item



**We did not have time to discuss all of the questions that were submitted by the members, at each future monthly meeting, we will take one of the remaining questions and discuss it in our table groups during the meal portion of the meeting, report out and provide a summary in the following month’s newsletter.*

✓ **January 21**
Genetic Information Nondis-
crimination Act of 2008
("GINA")

April 15
Linda Koci of the Kansas
Department of Commerce
Apprentice programs

July 15

October 21



✓ **February 18**
Round Table Discussion

May 20
Jared Hiatt of Clark Mize
and Linville
Social media do's and
don'ts for employers

August 19

November 18

March 18 *
***Breakfast meeting**
What employers need to
consider when implementing
a self-fund health insurance
plan.

June 24
SHRMA'nar
Margaret Morford, speaking
on the difference between
managing and leading; and
also on creative business
thinking for success.

September *
State conference
***Breakfast meeting**

December 16
***Breakfast meeting**

At the Ramada Inn in Salina

OFFICERS

Chapter President: Natalie Fischer, PHR
President Elect: Marc Ziegler, PHR
Chapter President Emeritus: Martha Buess
Secretary: Kasi Morales, PHR
Treasurer: Sharilyn Brull

COMMITTEES

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Newsletter Chair: Kristi Hays
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Special Events Co-Chair: Ann Conway & Kasi Morales, PHR
Workforce Readiness Chair: Becky Small

DOL Issues Model Notice on Premium Aid Under CHIP or Medicaid

Sidebar: HR's notice distribution decision

2/9/2010

By Stephen Miller

The U.S. Department of Labor (DOL) has issued a model notice to meet the requirement to inform employees of opportunities for group health plan premium assistance under Medicaid or the Children's Health Insurance Program (CHIP) in their state of residence.

The model Employer CHIP Notice was published in the Feb. 4, 2010, issue of the *Federal Register*. A text version (MS-Word) is available <http://www.dol.gov/ebsa/chipmodelnotice.doc>.

The CHIP Reauthorization Act of 2009 (CHIPRA) requires employers offering group health plans to notify employees of their potential rights to receive premium assistance under a state's Medicaid or CHIP program. Employers may combine this notice with other information (e.g., open enrollment materials). The requirement applies to employers with employees that reside in any of 40 states that provide premium assistance.

As of Jan. 22, 2010, the following states offer one or more programs that meet this standard: Alabama, Alaska, Arizona, Arkansas, California, Colorado, Florida, Georgia, Idaho, Indiana, Iowa, Kansas, Kentucky, Louisiana, Maine, Massachusetts, Minnesota, Missouri, Montana, Nebraska, Nevada, New Hampshire, New Jersey, New Mexico, New York, North Carolina, North Dakota, Oklahoma, Oregon, Pennsylvania, Rhode Island, South Carolina, Texas, Utah, Vermont, Virginia, Washington, West Virginia, Wisconsin and Wyoming.

Accordingly, if a group health plan provides benefits for medical care directly or through insurance to participants, beneficiaries or providers in one of these states, the plan is required to provide the Employer CHIP Notice, regardless of the employer's location or principal place of business (or the location or principal place of business of the group health plan).

For example, if an employer in the District of Columbia sponsors a group health plan that provides reimbursement for medical care to plan participants or beneficiaries residing in the District of Columbia, Virginia, Maryland, West Virginia, Delaware and Pennsylvania, the plan is considered maintained in all six states. Because at least one of these states offers a premium assistance program, the employer is subject to the Employer CHIP Notice requirement.

HR's Distribution Decision

"If you look at the model notice itself, it's rather generic," Karen Frost, health and productivity solutions leader at consultancy Hewitt Associates in Chicago, told *SHRM Online*. "The choice that HR professionals will have to make is how they want to distribute the notice every year—through a personalized notice, or simply as an addition to their annual benefits enrollment guide, which could be more cost-effective. Either way is acceptable."

As to whether to just target those who reside in the states that currently provide premium assistance programs or to distribute the notice broadly, "My expectation is that most employers will send it to all their employees," Frost says. "It would be hard to anticipate who might move from a state that doesn't currently provide premium assistance to one that does. Sending it to all employees, either as a separate notice or incorporated with annual enrollment materials, provides the safety net of catching everybody once a year."

Employee Notification Deadlines

Employers are required to provide these notices by the latter of the first day of the first plan year after Feb. 4, 2010, or May 1, 2010. Accordingly, for plan years beginning from Feb. 4, 2010, through April 30, 2010, the Employer CHIP Notice must be provided by May 1, 2010. For employers whose next plan year begins on or after May 1, 2010, the Employer CHIP Notice must be provided by the first day of the next plan year (Jan. 1, 2011, for calendar-year plans).

The DOL plans to update the notice annually, with current information about which states are providing premium assistance programs.

Comments Sought

The DOL also is requesting comments regarding compliance with the Employer CHIP Notice requirement for use in the development of future compliance assistance materials and regulations. Comments are due by April 5, 2010.

[Stephen Miller](#) is an online editor/manager for SHRM.

On behalf of SHRMA,

"THANK YOU" for advertising in our monthly SHRMA Newsletter in our continuing effort to advance the HR Profession and serve the HR Professional.



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