



Happy Thanksgiving !

Let us learn to appreciate there will be times when the trees will be bare, and look forward to the time when we may pick the fruit.

Peter Seller,
British Actor



Preparing you for the road ahead.

JDI
Prospective

Downturn in the Economy Has Employers Taking A Second Look at their Employee Benefits

As of October 14, 2008, unemployment had increased to 3.66 million, employers slashed 159,000 jobs, and American retirement plans lost as much as \$2 trillion in the past 15 months.

Employees are losing their jobs and their benefits, and Finance departments are looking for ways cut costs. Now more than ever, HR departments are aligning themselves with corporate finance in a critical effort to work together in developing strategies to grow their businesses in today's chaotic economy.

JDI can help bridge the gap between human resources and the finance department, and show business owners how to cut expenses, retain employees and thus grow their businesses. Are you in a position to take measures to keep your employees on board? We can help with a three step process:

1)Revisit Benefits:

A. Consider an Off-Anniversary Renewal; an opportunity to take a second look at the company's employee benefits during mid-year in order to change carriers or change benefits based on the company's position relative to the economy, implementing a consumer driven approach providing more affordable health care.

B. Look into a High Deductible Health Plans (HDHP); a health insurance plan that lowers your premium by not paying for the first few thousand dollars of health care expenses, but will cover subsequent expenses after you meet your deductible.

C. Consider a Mini-Med Plan; a low-cost healthcare plan for

those who cannot afford traditional insurance or who are not eligible for major medical insurance, such as part-time or hourly employees. Note: This plan is not meant to replace a traditional major medical plan, but rather provide basic coverage.

2)Implement a program to assist with out-of-pocket expenses. Some options:

A. Cafeteria Plan; Section 125 of the Internal Revenue Code (IRC) allows employees to pay for a variety of benefits with pretax dollars, thus reducing the amount of wages that are subject to federal income and employment taxes. Note: The benefits listed below oblige to Section 125.

B. Voluntary/Supplemental Benefits; traditional medical insurance doesn't pay for every expense related to your health. The bills continue to add up, and especially for those who become disabled, voluntary insurance can help with those out-of-pocket expenses.

C. Health Savings Accounts; a tax-free savings account that is primarily designed as a long-term savings vehicle to be used for health-care expenses and works hand in hand with HDHP's.

D. Health Reimbursement Arrangements; a special reimbursement arrangement established and maintained by employers, funded solely by employers, for the purpose of paying medical expenses not covered by the employer's health plan.

D. Flexible Spending Accounts; a special reimbursement arrangement estab-

lished by employers to allow employees to set aside pre-tax money on an annual basis to pay for qualified medical expenses.

3)Create programs that educate and assist employees.

A. Employee Assistance Programs (EAP); a program designed to identify and resolve problems concerning health, family, finance, alcohol, drug, and legal issues, or other issues that may affect an employee's work performance.

B. Take advantage of Value-Added Programs; many carriers provide added benefits along with their major medical plan, these benefits include discounts on eye glasses, gym memberships, and nursing hotlines. Educating your employees about the use of these benefits can save them a trip to the doctor's office.

C. Pre-Paid Legal; provided as a voluntary benefit, professional legal services for a low monthly fee of \$26 or less. Many Human Resources Departments are finding themselves swamped with questions that should be handled by a legal representative; Pre-Paid legal can save them time, money, and keep them in compliance.

Contact us at 800-832-1018 and let us help you customize your benefits package . We can assist you implementing a plan that can help save you money, or go to our website : www.jordandynamics.com to learn more about your options. The key to surviving these difficult times is communicating with your employees and educating them on how to save money while showing your support.

Remind Employees about Support Benefits To Reduce Their Stress



Managers can help ease employees' concerns over the economy by reminding workers of the support services, such as employee assistance programs (EAPs), that their companies provide, reports the Wall Street Journal via Yahoo! Finance. Kevin Kelly, a director at Ernst & Young LLP in New York, recently made this point to the six HR managers who report to him. "This is a great time for my team to demonstrate those benefits," he says.

One provider, Ceridian Corp., says calls from managers at its 10 largest financial-services clients jumped 30% last month, compared with September 2007. Calls from rank-and-file workers at these organizations rose by 16% from a year ago. Rival ComPsych Corp. says requests for management training and phone-counseling services rose 17% last month. (SHRM)

THE NEED FOR ACCURATE RECORD KEEPING UNDER FLSA

Per the DOL, time worked because of missed meal periods or other breaks are still hours worked. Under the applicable regulations, "[w]ork not requested but suffered is work time." 29 C.F.R. § 785.11. In general, an employer may not deduct the hours worked through meal or other break time, even if the employee violated a written policy prohibiting this practice as unauthorized work time. In the alternative, an employer may take appropriate disciplinary action against the employee for violating company policy. Nevertheless, the employee must be paid for the time worked. Recommended Action: Employers can enforce company policies and,

At the same time, comply with FLSA requirements by complying with the following guidelines:

- (1) have written company policies concerning breaks and require approval for additional hours worked. The remedy for violations of the policy, however, is disciplinary action;
- (2) if a salaried nonexempt employee works through lunch breaks, other company mandated break periods or works additional time before or after the end of a shift and the hours for the work week do not exceed 40, no additional compensation is required as long as minimum wage requirements are otherwise satisfied.

If the hours exceed 40 in a given workweek, even if the additional hours are the result of the employee's violation of a company policy prohibiting unapproved hours, overtime must be paid; and (3) make sure that all nonexempt employees complete time records on a weekly basis. Time records should be retained for 3 years. In the event there is a disagreement about the number of hours worked, the employer will have time records to justify all payment decisions.

Robin Foret,

HR

Resources

6/23/08



November 2008

Healthy Holiday Tip



“When you’re faced with that big sit-down meal at Grandma’s, plan in advance to NOT get so full that you’re uncomfortable. Sure, the food is delicious and evokes all sorts of wonderful nostalgia, but you don’t need to overeat to enjoy the memories. Chew slowly, savor each bite, really appreciate those special dishes. It’s a much better way to enjoy them than doing the stuff-and-suffer...”
 Caroline J. Cederquist, M.D.

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Drop Your Blood Sugar with One Painless Click



A boost to your health is right under your thumb. It’s the “off” button on your TV remote. (Note: The typical remote is more contaminated than the lever on your toilet, so think about cleaning it!) Anyway, spend less time holding your remote and you’ll lower your risk of type 2 diabetes.

Although more than 24 million people in North America have diabetes, there is still more to it. More than 54 million people have “prediabetes,” meaning higher than normal blood sugar levels. The danger: Over time, high blood sugar will damage every place your arteries go: your eyes, heart, kidneys, and more.

You can help lower those numbers. Women who watch less than 2 hours of TV a day have lower

blood sugar than women who watch more, possibly because the TV watchers aren’t as physically active.

The average American watches more than 4 hours a day; the average Canadian tunes in for about 3 hours. Cut down to 2 hours a day, and don’t just sit there. TV dramas have about 10 minutes of commercials per hour; sitcoms have more. Use those minutes to do some jumping jacks or walk briskly around the house (except to the fridge). Or do sit-ups during the first commercial break and push-ups during the second one. Making a few easy changes can steer you towards a blood-sugar-steadying 30 minutes of activity a day.

Dr Mehmet Oz and Dr Michael Roizen– Real Age.com



Jordan Dynamics, Inc
Golden Bear Plaza
11770 US Highway One
Suite E-308
North Palm Beach, FL 33408
Phone: 561-694-2505
Fax: 561-694-2138
www.jordandynamics.com

CONTACT US:

NORTH PALM BEACH:

Golden Bear Plaza
11770 US Hwy 1
Suite E-308
North Palm Beach, FL 33408
Phone: 561-694-2505
Fax: 561-694-2138



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LOCAL JDI NUMBERS:

Toll Free: 800-832-1018
Miami: 305-917-1195
Ft Lauderdale: 954-524-4896
Palm Beach: 561-694-2505
Treasure Coast:: 772-323-2310

Visit our website at:

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