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March 2009

## COBRA Subsidy Provisions in Stimulus Package

### !!!!!!! IMPORTANT !!!!!!!

The American Recovery and Reinvestment Act of 2009 (ARRA), the financial stimulus law signed by President Barack Obama on Feb. 17, 2009, includes significant changes to the COBRA continuation coverage rules. In general, the ARRA:

\*Provides a 65 percent federal government subsidy of COBRA continuation coverage premiums for a maximum of nine months for certain individuals who are COBRA (or state continuation) qualified beneficiaries because of a covered employee's involuntary termination of employment.

\*Requires employers to pay the 65 percent portion upfront, and then allows them to deduct those costs from their Social Security and Medicare taxes.

\*Retroactively allows workers who became jobless as early as Sept. 1, 2008, and rejected COBRA coverage to reconsider and receive COBRA benefits.

Plan administrators of group health care plans subject to COBRA need to act quickly to:

\*Implement administrative procedures necessary to provide the subsidy.

\*Provide notices required by the ARRA to COBRA qualified beneficiaries who are eligible for the subsidy.

\*Implement the extended COBRA coverage periods.

## HR Business Breakfast

### The HR Business Breakfast Series

8:00 AM - 10:00 AM  
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## Survey says: Most Employee's "Love" Job

Most American workers are in "love" with their current occupations, according to Adecco USA's latest Workplace Insights survey. The survey - published just before Valentine's Day - found that 78 percent of those surveyed love what they do just as much or more than they did before the nation's economy tailspinned into a recession.

Despite these feelings of affection, if they could do it all over again and knowing what they know today, 54 percent of participants said they would have chosen a different career path .

Other findings in the survey include:

- Only 9 percent of workers dread starting a new work week, as feelings of appreciation (41 percent) dominate Monday morning emotions, outperforming those who felt indifferent (26 percent) and those excited to get going (21 percent).
- At least 90 percent have the same amount or less confidence in their company's executive team as a result of the declining economic situation.

### *Employee Onboarding*

Effective onboarding of new team members is one of the most important contributions any hiring manager or HR professional can make to long-term success. Onboarding done right drives new employee productivity, accelerates results, and significantly improves talent retention.

1. Acquire: Identify, recruit, select and get people to join the team.
2. Accommodate: Give new team members the tools they need to do work.
3. Assimilate: Help them join with others so they can do work together.
4. Accelerate: Help them (and their team) deliver better results faster.

A Total Onboarding Program will take your organization to a new level of effectiveness by improving and integrating the disconnected experiences and messages new employees get during the recruiting and on-the-job learning process. This is a powerful, vulnerable time in the life of an employee. It represents the most important "teachable moment" your organization will ever have.

### IRS - Extra \$\$ in Paychecks

Millions of American workers will receive a boost in their paychecks this spring after the new withholding standards kick in from the economic stimulus package signed into law, according to the Internal Revenue Service. The extra money, available through the "Making Work Pay" provision signed in the American Recovery and Reinvestment Act, will provide a refundable tax credit of up to \$400 for individuals and \$800 for married taxpayers filing joint returns. The tax credit will be calculated at a rate of 6.2 percent of earned income and will phase out for taxpayers with adjusted gross income in excess of \$75,000 or \$150,000 for married

couples."For people who receive a paycheck and are subject to withholding, the credit will typically be handled by their employers through automated withholding changes in early spring," the federal agency said in a written statement. "These changes may result in an increase in take-home pay. The amount of the credit must be reported on the employee's 2009 income tax return filed in 2010." The credit will generally be spread out over the paychecks they receive beginning this spring and continue until the end of the year. However, many higher-income taxpayers will see little or no change in their take-home pay.

## Are You Paying Too Much for Payroll?

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### WHAT IS COACHING?

*Coaching is a unique and distinct profession. A coach can help you and/or your organization to:*

- *Solve problems*
- *Reach goals*
- *Design a plan of action*
- *Make decisions*

*In addition, a coach will stay with the client to:*

- *Implement the plan of action, working through the inevitable changes and any obstacles.*
- *Maintain a healthy balance between your personal and professional life.*
- *Keep looking ahead to take advantage of opportunities that are just now formulating.*
- *Bring out your personal best, keeping focused on your needs, values, and vision.*

*A Coach is...*

- *Your partner in achieving business and personal goals*
- *Your champion during a turnaround*

- *Your trainer in communication skills*
- *Your sounding board when making choices*
- *Your motivation when strong actions are called for*
- *Your unconditional support when you take a hit*
- *Your mentor in personal development*
- *Your wake up call if you don't hear your own*
- *Your partner in helping you have all of what matters most to you*

**CALL NOW FOR A FREE INTRODUCTORY SESSION!**

At HR Solutions, LLC, we partner with small businesses like yours to:

- \* Ensure your compliance with state and federal employment regulations,
- \* Resolve specific employee issues, and
- \* Establish good employment practices including training and performance management.

These steps help minimize risk, improve employee retention and morale and increase productivity and profit for small companies that don't have the resources of an in-house HR specialist.

HR Solutions is like having your own HR Department - only better!  
Flexible plans to meet your needs and budget.

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✓ <b>Benefits Administration</b>	✓ <b>Performance Management</b>
✓ <b>Worker's Comp Management</b>	✓ <b>Weekly/Monthly on site office hours</b>
✓ <b>Sexual Harassment &amp; Discrimination</b>	✓ <b>Unemployment Hearings</b>
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**CALL NOW!**  
**443-356-4352**

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