

GCCBA September Program Thursday, December 7

The Greater Cincinnati Compensation & Benefits Association is pleased to offer a **WorldatWork Building Blocks Course** for our December 2006 program. Please tell your professional associates about this exciting educational opportunity and plan to join us for this informative session.

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**Compensation Basics for HR Generalists:
Understanding the Role of Pay in Human Resources Strategy**

Daniel J. Ripberger, Vice President of Management Performance International, will facilitate the course. Dan has more than 15 years experience providing executive, employee and sales compensation consulting services to clients across a number of market sectors, including manufacturing, financial services, technology products and services, Federal government contractors, and telecommunications. In addition, he is closely familiar with not-for-profit organizations in a variety of sectors including healthcare, higher education, associations and foundations. He has a BSBA in Human Resources/Economics.

Dan will provide an overview of:

- *Building a Compensation Philosophy - The art and the science*
- *The Basics of Base Pay - Job Analysis, Evaluation, Market Analysis, Salary Range Structure and Legal Considerations*
- *Incentive Pay - "The Carrot"*
- *Management of Pay for Performance - "The Glue"*
- *Effective Compensation Management*

Each program participant will receive a business briefing booklet.

LOCATION: Sharonville Convention Center
11355 Chester Road
Sharonville, Ohio 45246
(513)771-7744

TIME: 8:00 a.m. – 8:30 a.m.
Registration and Full Breakfast
8:30 a.m. – 10:30 a.m.
Announcements and Program

COST: GCCBA Members \$30.00
Non-Members \$50.00

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For reservations, please complete this form and mail with your check payable to GCCBA to Deb Ader, Western & Southern Financial Group, 400 Broadway, Cincinnati, OH 45202, (513) 629-1140, by Thursday, November 30, 2006.

NAME: _____

TITLE: _____

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**Barb Carr
President**

By the time you read this, the November elections will (thankfully) be over. Never in my many years of being on this earth have I heard so many negative things being said about so many people. I am ashamed that our current political system allows, perhaps even encourages, this type of campaigning, and I hope this isn't just a preview of what we will see in 2008.

OK, I'm now off of my "soap-box." But in thinking about this, it caused me to consider the detrimental effects of negativity in our lives, and to re-evaluate our role as compensation and benefits professionals and the part we play in keeping negativity out of our work environments.

Nothing can make an employee more unhappy than thinking that he/she is being paid unfairly or that he/she doesn't have a reasonable level of benefits to provide a safety net for high health care costs, income protection in the case of illness, and some pay for time not worked.

But pay and benefits are just part of the picture. The other factors that create employee satisfaction and engagement are performance and recognition, development and career opportunities and employer understanding and acceptance of work-life issues (dependent care, health & wellness, workplace flexibility, financial support programs, creative use of paid and unpaid time off, community involvement, and culture change initiatives).

In fact, Work-Life issues have become such an integral part of our workplace that WorldatWork developed a new Work-Life Certified Professional designation that will be available in 2007. The first four of eight new certification exams and preparation courses for the new designation are now available.

In addition, to better define the exchange relationship between employer and employee, WorldatWork recently announced a new Total Rewards model that incorporates five key elements: Compensation, Benefits, Work-Life, Performance & Recognition, and Development & Career Opportunities.

To learn more about the Total Rewards model and see how you might use it in developing your own business strategy, visit www.worldatwork.org and click on New Total Rewards Model in the Other News section of the home page. To find out how you can become a Work-Life Certified Professional, click on the Certification tab at the top of the page.

I hope you will find these, as well as many other tools available from WorldatWork, useful in helping to eliminate negativity in your work environment.

Barbara C. Carr, SPHR, CCP
President, GCCBA

C4 Base Pay Management Was Well Attended

On September 18 - 20, 2006, GCCBA offered C4 – Base Pay Management was held in Fairfield at the Ohio Casualty Training Facility. The two day course was well attended by 31 HR professionals representing both local and national organizations. Michelle Kirby, CCP of Texas Health Resources served as the instructor, providing an in-depth discussion of the principles, design, administration, and evaluation of an employee base pay program.

GCCBA extends a special “thank you” to Ohio Casualty for the use of their training facility. We very much appreciate this valuable support of our organization.

C5 Element of Sales Compensation Offered in April

April 18 – 20, 2007 GCCBA will offer C5 – Elements of Sales Compensation.

This basic-level course presents fundamental steps in designing and implementing a new or revised sales compensation plan tailored to a company’s business strategy and its selling roles. Emphasis is placed on the special terminology and issues that make creating these designs unique from other incentive plans.

Course schedules and registration information are available through www.worldatwork.org by clicking on the certification tab. You may also contact Lisa Wood, Certification Course Chair with questions at lisa.wood@cchmc.org or (513)636-2627.



Still Considering 2007 Medical Plan Alternatives?

Steve Ferguson, Benefits Consultant
USI Midwest

As you make the final decisions for your 2007 medical plans, it is likely that the subject of Consumer Directed Healthcare has been discussed. Lately many of the major carriers in our area have developed innovations that relate to these plans. In fact, some of the carriers are so certain that these plans will result in lower claims expense that they are willing to offer reduced premiums, renewal guarantees and lower medical trend projections. Understanding and executing the key components of a consumer directed health ("CDH") program will ensure better results, greater long term savings and a higher level of employee satisfaction. The following are some of the key considerations that will allow you to achieve success with your plan decisions.

The primary components of a successful consumer health-care strategy are employee education, easy access to provider cost and quality data, appropriate incentives to affect employee purchasing decisions, and a proactive approach to identify and improve employee health status. These components can be accomplished through regular employee communications, decision support tools and assistance with programs to help employees make better choices and affect behaviors.

The key to a "win-win" consumer health program is engaging your employees to take advantage of the initiatives that you, your consultant/broker and your carrier may be offering. Experts will agree that employees are still too insulated from the real cost of health care. As a result, most patients still do not question their doctor about the choice of prescription, type of procedure, the choice of specialists or hospitals. Obviously, healthcare decisions are not the same as buying a car, with the welfare of your family at stake; value purchasing is often low on the priority list. However, there are many situations where employees have the opportunity to make informed decisions and are willing to select providers that have demonstrated higher quality standards with comparable fees. Positioning service, support and plan incentives effectively will not only result in more satisfied employees, but also lower plan costs.

So how is this accomplished? Before you select your CDH program or provider, take the time to work with your consultant or broker to develop an action plan and a strategy of how to implement the design and educational components that make sense for the demographics and the health status of your workforce. Off-the-shelf carrier programs need to be customized for your unique circumstances. For example, if web-based support tools are not accessible for your hourly employees, what alternative resources are available? Also, do you have a plan to meet with each employee throughout the year to help them with the decisions and questions related to this new type of

health plan? CDH plans, unlike their traditional counterparts, are often confusing to employees. A CDH program that relies on a one-time explanation at enrollment is likely to result in employee frustration and eventual dissatisfaction.

Plan design is also essential for success. Simply selecting the lowest-cost carrier option may result in significantly higher out-of-pocket costs for your employees. Plans that provide preventive healthcare services at no cost to employees, may cost a few dollars more, but will likely identify and treat potentially costly future health conditions. Also, since many employers contribute on average \$750 a year to employee CDH accounts, the method, timing and extent of the contribution can determine the effectiveness of the plan.

Finally, most agree that a health plan will not realize long-term success without addressing and taking steps to improve the health status of your employees. Many employers enjoy offering health fairs because they are fun and enlightening for the participants. Awareness is an important foundation for the "building-blocks" of an effective wellness campaign. However, successful programs generally include low-cost initiatives to help employees stop smoking, lose weight, lower cholesterol and blood pressure. After establishing a baseline of data, you can regularly monitor employees through health risk assessments and evaluate the improvement in your company's general health status.

Wellness programs should be self-sustaining and one of the best ways to accomplish this is to incorporate motivational components. This could be appropriate cash incentives for the completion of health improvement courses that can be deposited to an account for healthcare expenses. On the other hand, motivation could also occur through higher premiums for unhealthy lifestyles. Long term plan savings will only improve with the general health status of your workforce. A small investment in changing behaviors and habits today will result in a healthier, more productive workforce.

Hopefully, this brief review was helpful in your consideration or planning of a consumer directed healthcare plan. Many of these basic concepts may already have been presented to you by your healthcare consultant or broker. If not, there are plenty of resources available these days. The key is to develop a realistic healthcare strategy that is applicable to your specific workforce and accomplishes the kind of short and long term financial objectives that your organization needs to succeed.

WorldatWork Conference

Exclusive WorldatWork Conference Incentive for GCCBA Members

WorldatWork and the Greater Cincinnati Compensation & Benefits Association invite you to attend the **WorldatWork Total Rewards Conference & Exhibition 2007**, May 6—9, in Orlando, Florida.

Join more than 2,000 of your colleagues from around the world and learn innovative approaches to initiating compensation, benefits, work-life and total rewards programs that engage your workforce and contribute to business success. From distinguished keynote speakers and innovative workshops to an exhibit hall filled with the latest products and services—you'll be sure to acquire the knowledge and tools you need to attract, motivate and retain a talented workforce.

In partnership with GCCBA, WorldatWork is pleased to offer you exclusive conference registration fees. If you are not a WorldatWork member, you can join WorldatWork and attend the conference at a reduced rate (see Join Now offers below):

The earlier you register the more you save!

Individual Platinum Passport:

Register before midnight, Feb. 16, 2007

- WorldatWork member registration fee: \$1,095 USD
- **WorldatWork member exclusive registration fee:** \$995 USD (*save \$100*) **Priority Code: WLNCNF07REG**
- Join Now Offer with conference fee: \$1,220 USD (*save \$195!*) **Priority Code: WLNCNF07RGJN**

Register Feb. 16 — midnight March 30, 2007

- WorldatWork member registration fee: \$1,295 USD
- **WorldatWork member exclusive registration fee:** \$1,195 USD (*save \$100*) **Priority Code: WLNCNF07REG**
- Join Now Offer with conference fee: \$1,420 USD (*save up to \$195!*) **Priority Code: WLNCNF07RGJN**

Register after March 30, 2007

- WorldatWork member exclusive registration fee: \$1,595 USD (*save \$100*)
- **WorldatWork member exclusive registration fee:** \$1,495 USD (*save \$100*) **Priority Code: WLNCNF07REG**
- Join Now Offer with conference fee: \$1,720 USD (*save up to \$195!*) **Priority Code: WLNCNF07RGJN**

To be eligible for the reduced conference registration fees, you must register by phone and use the appropriate priority code listed above when registering.

To learn more about the WorldatWork conference, visit www.worldatwork.org/orlando2007. These exclusive incentives are valid through May 6, 2007, so take advantage of one of these exciting offers today by calling 877-951-9191.

Conferences/Seminar Calendar

Comp & Benefits Professionals of Indiana (Indianapolis, IN)

T1-Total Rewards Management	3/5/2007
C6-Elements of Executive Compensation	3/5/2007
C1-Regulatory Environments for Comp Programs	10/8/2007
W1-Intro to W/L Effectiveness	10/8/2007

Bluegrass Compensation Assn (Lexington, KY)

C12-Variable Pay	4/2/2007
T2-Accounting and Finance	10/1/2007

Louisville Compensation Association (Louisville, KY)

T4-Strategic Communication	4/18/2007
T3-Quantitative Methods	10/10/2007

Columbus Compensation Assn (Columbus, OH)

T2-Accounting and Finance	4/23/2007
B2-Retirement Plans-Design and Management	4/23/2007
T4-Strategic Communication	7/16/2007
C12-Variable Pay	7/16/2007
C15-Global Compensation- Strategy in Practice	10/1/2007
C17-Market Pricing	10/1/2007

Greater Cincinnati C&B Assn (Cincinnati, OH)

C5-Elements of Sales Compensation	4/18/2007
C2-Job Analysis, Documentation and Education	10/10/2007

PEBA (Philadelphia, PA)

B5-Managing Flexible and Work/Life Benefits	2/28/2007
C17-Market Pricing-Conducting a Competitive Pay Analysis	3/19/2007
B1-Fundamentals of Employee Benefits Programs	3/19/2007
T6-Mergers & Acquisitions: Benefits, Compensation and other HR	6/13/2007
C1-Regulatory Environments for Compensation Programs	6/13/2007
B2-Retirement Plans-Design and Management	7/25/2007
B3-Health Care and Insurance Plans-Designing and Management	9/19/2007
C2-Job Analysis, Documentation and Education	9/19/2007
B3A-Health Care and Insurance Plans-Financial Management	10/3/2007
C12-Variable Pay-Incentives, Recognition, Rewards	11/7/2007
T2-Accounting and Finance for the HR Professional	11/7/2007

Western Pennsylvania Total Comp Assn (Pittsburgh, PA)

W2-Flexible Workplace	2/5/2007
C2-Job Analysis, Documentation and Education	5/21/2007
C1-Regulatory Environments for Compensation Programs	8/20/2007
T6-Mergers & Acquisitions: Benefits, Compensation and other HR	11/12/2007

2007 WorldatWork Conference (see page 5 for more information)

National SHRM Conference (visit www.shrm.org for more information)

- Las Vegas, Nevada: June 24 - 27, 2007 - 59th Annual Conference & Exposition