



**Q&A with Debbie**

**FMLA Admin Is Savers Admin's Newest Service**

Savers Admin has a new service for employers, FMLA administration.

FMLA is the Family Medical Leave Act of 1993. It requires employers above a certain size to provide job-protected, unpaid leave for qualified medical and family reasons. Employees must have been on the job for a year to qualify.

As you might expect, there are lots of exceptions and conditions, and some states have expanded on the federal program. It's a complicated system, so it's easier for a full-time expert than a part-time generalist to administer.

**Q. What services does Savers Admin provide for employers who must comply with FMLA?**

A. Savers Admin works directly with employers and employees to process the information from beginning to end for employees who request FMLA. Our services include:

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**Client Profile**

**City HR Department Promotes Service Through Its Own Example to Staff**

Personnel management in the public sector is a little different, explained Carmen Caruth, human resources director for the City of Winston-Salem.

The positive part, she explained, is that "you really are a public servant. Every day, we meet the needs of the people [city employees] who meet the needs of people [the citizens]. I've never had a job where I directly impact people's lives like I do in this job. We get to do good every day."

On the downside, the city copes with budget constraints that mean salaries aren't always competitive. There are also the challenges

of transparency, public accountability and broadly decentral-

**"Here we're accountable for everything and we have lots of processes to assure that we're using the citizens' funds wisely, and that the city manager and the city council members are on board."**

ized decision-making.

Caruth and Kemberly Ewing, the city's benefits administrator, have worked in both public and private enterprises. They reflected on the differences in a recent interview.

"In the private sector,"

Ewing explained, "a manager can come up with an idea and get it implemented pretty quickly. Here we're accountable for everything and we have lots of processes to assure that we're using the citizens' funds wisely, and that the city manager and the city council members are on board."

"We have a lot of hands in the stew," Caruth added. "We get a lot of review from different sectors, which can actually be quite helpful."

The city's human-resources staff of 16 serves an active work force of 2,400, plus 1,300 retirees who continue to partici-

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Left to right, The City of Winston-Salem's Carmen Caruth, Kemberly Ewing and Onnie Pleasant

## A Memo From Wanda

### COBRA Deadlines are Complex, Full of Traps for the Unwary



By Wanda Bishop

COBRA requires negotiating a thicket of deadlines. They're easy to forget and the penalties for missing them can be costly.

For the beneficiary, usually a departing employee, the risk is losing the health insurance coverage that's provided under COBRA. For the employer, the risk is a penalty that adds up at a rate of \$110 per event per day.

Let's review the major requirements.

It all starts with a triggering event. Those include termination, reduction of hours, death of a covered employee or an employee's Medicare entitlement. The employer then has 30 days to notify Savers Admin.

We then have 14 days to send the COBRA election packet to the qualified beneficiary. In practice, we normally get it out within 48 hours.

The packet contains about 10 pages of very detailed information, telling the beneficiary all that he or she needs to know to take advantage of the benefit.

After the date we mail the packet, the beneficiary has 60 days in which to return the

COBRA election in writing. That secures coverage, provided the beneficiary pays the required premium in full.

The beneficiary can take as long as 45 days after returning the election form to pay, but it's important to remember that coverage doesn't resume until full payment is received, from the date of the triggering event forward.

If a departing employee waits 60 days to elect COBRA, then another 45 days to make the first payment, they'll have to come up with three or four months' premiums to complete their COBRA enrollment so coverage can be reinstated. That can be a hardship for some people.

That's why we advise beneficiaries to return their initial payment when they submit their COBRA election. That way coverage can resume immediately and then pay monthly premiums as they go instead of one large premium right before the deadline.

The good news here for employers is that if we handle your COBRA administration, you have only one deadline – to notify us of a triggering event within 30 days. Our system will calculate all the subsequent dates and requirements, send the notices and collect the payments.

Our mission is to keep you compliant and safe from those costly penalties. Let Savers take care of counting the days for you.

## Expecting a Large Payroll? We'll Help You Avoid ACH Delays

Will your payroll total more than \$500,000 or include an individual payment of more than \$100,000, such as sometimes happens with year-end bonuses? If so, you should be aware that Savers Admin's ACH (Automated Clearing House) provider now requires pre-funding.

There are two ways we can accomplish this. The first is simply to wire the entire amount of the payroll in advance of the payroll check date. The second is to process the payroll within a five-day time frame. Here's how that can work:

- Monday: Savers sends file to ACH provider.
- Tuesday: ACH provider collects funds from employer's account.
- Thursday: ACH provider sends collected funds to employees' accounts.
- Friday: Collected funds are deposited into employees' accounts.

If you find yourself in this position, please contact your payroll representative at Savers. We'll work with you to assure your employees are paid on time.

## FMLA is Newest Service

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- Reviewing employee requests for FMLA and determining eligibility
- Reviewing information from healthcare providers to determine if a situation qualifies for FMLA
- Tracking timelines for each FMLA participant
- Collecting the employee portion of insurance premiums while employee is out
- Receiving information regarding the employee's release by healthcare provider to return to work and notifying employer
- Tracking intermittent leave

### **Q. How can an employer determine if these tasks should be outsourced?**

A. Start by reviewing the time your HR staff, payroll staff, su-

pervisors, etc., are spending on FMLA. Most employers will find these folks could spend their time much more productively if the FMLA process was outsourced to an expert. Because Savers Admin has expertise and resources that many employers lack, we can also help ensure that your company remains in compliance with Department of Labor regulations.

### **Q. If an employer would like to consider outsourcing FMLA to Savers Admin, what does this process entail?**

A. Contact Wanda Bishop ([wbishop@saversadmin.com](mailto:wbishop@saversadmin.com)) or Debbie Berg ([dberg@saversadmin.com](mailto:dberg@saversadmin.com)) to discuss the employer's needs and receive a no-obligation quote.

## Sarah Yelvington Joins Savers as Specialist in FMLA Administration



Sarah Yelvington

Sarah Yelvington, Savers Admin's new FMLA (Family Medical Leave Act) Benefits specialist, first learned the ins and outs of FMLA as a front-line supervisor. So she knows the perspective of the clients she'll be serving.

The 25-year-old Florida native and graduate of the University of Central Florida previously worked at an Orlando firm that translates speech to text so that the deaf can use the phone. She started as a transcriptionist and rose to supervisory roles, where her subordinates sometimes requested leave under FMLA.

Now that she's specialized in FMLA, she remarked, "I understand what I did a little better."

As a specialist, she expects to bring a deeper knowledge of the law's detailed requirements than most employers can provide in-house. "Then employers can focus on their business and employees can have peace of mind while they're going

through a hard time, knowing nothing's fallen by the wayside."

In the new service, clients will refer employees requesting FMLA leave to Savers Admin, which will gather preliminary information on the nature and reason for the request. The next step is to check with the employer to see if the applicant's length of service and hours worked are sufficient to qualify. "Then we provide a form to document the medical problem or military deployment," Yelvington continued, "Then we issue approval."

Savers Admin will follow each case through return to service, verifying a physician has determined it's safe, and if return to the original job isn't appropriate, "we'll work with the employer to try to find an interim role."

Yelvington and her husband moved here in February at the urging of friends who live in Greensboro. She said "everyone here [at Savers Admin] has been really awesome. They're very knowledgeable and quick to help." But she added "I'm still getting used to the cold."

She and her husband are cinema buffs and are looking forward to this year's RiverRun Festival. She said she also enjoys all kinds of outdoor activities, including hiking the Appalachian Trail with her father.

## If Pay Isn't Competitive, Good Benefits, Attentive Service are Vital for Public-Sector Employers

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pate in City medical plans.

With tough constraints on spending, Caruth said her strategy for retaining and motivating employees is to offer attractive benefits and attentive service. "We've been diligent about maintaining good benefits that are affordable. Even in years with no pay raises, we haven't raised health insurance premiums.

"[Service] is a huge deal in this organization," she continued. "The largest part of our labor force is blue-collar. This is not a place where you can only put information on a website [for people to sign up]. A large part of our workforce doesn't even use a computer at work. We need to be much more hands-on."

**Deliberately, the human resources department sets an example of responsive service for the municipal workforce it serves.**

"Suppose your child is sick and you're at the pharmacy and they say something's wrong with your [benefits] card," Caruth said, "we're the folks who call the pharmacy and ask, 'how can we get this fixed right now?'"

Of the city's 2,400 employees, about 1,000 work in public

safety (police and fire) and another 1,000 or so in public works. The remainder are administrative.

"In some areas, like public safety, we have more turnover than we would like. Also, equipment operators are a transient force who can go back and forth to private contractors. But a lot of people stay for a long time. Our median age is about 46. Some are in their 70's and 80's and still working."

Onnie Pleasant, administrative secretary in Planning and Development Services, a group that deals with zoning and permitting, has worked at the city for 23 or 24 years.

"I get a lot of phone calls from people who've been transferred here and there," she said, and she tries to be their last stop. "I try to be friendly and to listen, so that I can figure out what they want and how to help them."

She said she's happy with the help she receives from human resources department. "When I call them, they try to help me any way they can."

To overcome hearing loss, Pleasant uses electronic devices behind her ears to transmit sound to implants. When one of the devices fell into a lake and

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# Savers Admin Relieves the Transactional Burden, so City Human Resources can Attend to Employees' Needs

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insurance balked at replacing it, she recalled, “with Kemberly’s help, I got it replaced. That meant a lot to me.”

**The city uses Savers Admin to outsource some of the transactional work of benefits administration and to add “expertise we don’t have in house,” Caruth explained.**

“We started with Savers Admin a couple of years ago when they took over flex spending and COBRA administration. Within months, we realized they could do a lot more for us, so we added retiree premium collection and they have done a great job.

“This year we began offering paid parental leave, a new benefit. We expected we’d have 20 to 30 participants a year. In fact, we had 20 to 30 the first two months. So now we’re work-

ing with Savers to move that and FMLA processing over.

“We have a dental reimbursement plan, which is very similar to a flex spending account in the way it’s processed. We had another vendor doing that, but it didn’t work out, so we moved that over to Savers as well.”

Ewing added: “Savers has been very customer focused. They’re responsive to the employees’ needs, as well as the administrator’s. If an employee has an issue, they’re willing to call the employee’s dental provider and walk them through the process step by step. Our plan is a little different from most dental insurance, and not all providers are familiar with it.”

**Caruth continued, “The folks at Savers are very knowledgeable and they’ve done a great job educating our employees. They come to open enrollment sessions and employee meetings.**

**They explain to people how to make the most of their benefits.”**

After Savers Admin took over FSA administration, Ewing added, “we saw a jump in sign-ups.”

Much of Savers Admin’s work for the city involves direct interaction with employees and Caruth said “we’ve had no complaints from employees about them answering the phone or e-mail promptly. Employees want that level of service from our providers.”

**Ewing added: “It doesn’t matter where the person on the phone is sitting, so long as they can answer accurately, give good service, be a friendly voice that people trust and be willing to research an issue.”**

Another benefit that Savers Admin brings is scrupulous compliance with regulations,

Caruth added. “This actually came to me in the form of a complaint. An employee said ‘we didn’t have to do that [verify FSA disbursements were for appropriate expenses] before.’ We realized not every vendor is a stickler for assuring we meet the regulations.

“Savers is flexible and helpful while still complying with the law. They’ve given our employees helpful advice, such as to scan your benefit card at the start of your check-out. You might find something you’re buying might qualify and you didn’t know it, such as Band-Aids.”

Nobody wants to deal with a cranky bureaucrat, so the City of Winston-Salem tries hard to treat its staff the way the staff should treat the public. And city employees like Onnie Pleasant can say, “I love coming to work and I love the people I work with.”

## Need help with a product or service? Here are helpful contacts.

**PAYROLL:** Please email [Payroll@SaversAdmin.com](mailto:Payroll@SaversAdmin.com) (Multiple recipients for fastest response.) You may also contact directly: Julie Frye, [JFrye@SaversAdmin.com](mailto:JFrye@SaversAdmin.com), 336-759-3888, ext. 166.

**ADVANCED HR:** Wanda Bishop, [WBishop@SaversAdmin.com](mailto:WBishop@SaversAdmin.com), 336-759-3888, ext. 126; or Katie Sherwood, [KSherwood@SaversAdmin.com](mailto:KSherwood@SaversAdmin.com), 336-759-3888, ext. 121.

**COBRA ADMINISTRATION:** Wanda Bishop, [WBishop@SaversAdmin.com](mailto:WBishop@SaversAdmin.com), 336-759-3888, ext. 126; or Debbie Berg, [DBerg@SaversAdmin.com](mailto:DBerg@SaversAdmin.com), 336-759-3888, ext. 115.

**FSA AND HRA BALANCES INQUIRIES AND CLAIMS ASSISTANCE:** Please call 336-759-3888 or 800-949-0311. Select Option 3

for FSA Assistance. Select Option 6 for HRA assistance. (Multiple agents for fastest response.) Or email [Flex@SaversAdmin.com](mailto:Flex@SaversAdmin.com).

**FSA AND HRA ADMINISTRATION:** Steve Patterson, [SPatterson@SaversAdmin.com](mailto:SPatterson@SaversAdmin.com), 336-759-3888, ext. 105; or Wanda Bishop, [WBishop@SaversAdmin.com](mailto:WBishop@SaversAdmin.com), 336-759-3888, ext. 126.

**SALES:** Allison Cassetta, [Allison.cassetta@asuresoftware.com](mailto:Allison.cassetta@asuresoftware.com), 336-327-9898.

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