



**MERIT**  
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**LETTER FROM ANDY**



Welcome to the second edition of Merit Resources' *m•pact* e-newsletter. We are excited about the information in this issue, including a great new feature.

We are pleased to invite you to participate in our reader polls, a feature that will appear in each issue and ask our clients about important, timely employment-related subjects.

In this issue, we ask about your plans for salary adjustments for your staff in 2010. We hope this tool will help provide insight into what other business owners and organizations are planning as they build their budgets and look ahead to the upcoming New Year. After you answer the poll, you will see the results of all respondents thus far. Check back later to see results as more and more respondents add their input. If you have questions that you would like us to ask using this tool, please click on the "You Ask, We Answer" link in the bottom left corner of each page of this newsletter.

As always, we ask for your feedback and input to make *m•pact* a great tool to help make employment easy for you!

Best regards,

Andy TeBockhorst  
Vice President of Marketing

As a leading Professional Employer Organization (PEO), Merit Resources is celebrating its 20-year anniversary on November 5 by hosting an event filled with entertainment, prizes and refreshments.

Established in 1989, Merit Resources reached its 20-year mark through steady growth; strong financial performance; and an expanding, diverse client base. Our longevity and growth are a testament to our ability to help companies save time and money through effective employee management.

# IT'S OUR 20-YEAR ANNIVERSARY!

Our clients are our partners as we deliver solutions that improve clients' human resources, reduce their liability, and enable them to focus on their core competencies and increase their efficiencies.

We invite you, our partners, to join us in our anniversary celebration on November 5 at Connxions Conference Center in Urbandale from 4:00 to 7:00 p.m.

**POLL** As we all prepare for the new year, setting budgets and making decisions about compensation take center stage. This poll may offer perspective on how other independent businesses are approaching their compensation strategy.

[-Click here to take our Poll-](#)



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# COMMITTED TO EMPLOYEE BENEFITS— **NEW DENTAL PROVIDER**

Merit Resources is committed to providing outstanding service and benefits to our customers. We are now offering a new dental plan with the #1 commercial dental carrier in the U.S. MetLife Dental has provided a great opportunity for our employees and clients. For 140 years, MetLife has been in the group benefits business.

Under the care of MetLife Dental, you will have the option of 123,000 participating dentists and 28,000 specialists with provider turnover of less than 1.5% (the industry average is 7–8%) across the nation.

MetLife Dental will also provide all Merit Resources clients and employees with an Open Access Plan. This means that you may see any dentist of your choice and receive benefits. Your dentist does not need to be a MetLife contracted provider. Claims are paid as follows:

1. If your claim is with a contracted MetLife provider, your dentist will file your claim for you and MetLife Dental will reimburse your provider accordingly based on both the schedule of benefits and the provider's discounted rates they have agreed to with MetLife.
2. If your provider does not contract with MetLife, your dentist may file your claim for you (this depends on your particular dentist's policies). MetLife will reimburse the provider accordingly based on the schedule of benefits, up to the 99th percentile of fees charged by dentists in the region in which you receive treatment.

MetLife Dental processed 99.9% of all claims in 2008 accurately with 99% of claims processed in 10 business days and 70% within one business day. You'll notice a few changes under MetLife with the out-of-pocket maximum increasing by \$250 and you will have the option to "buy up" for \$2,000.

Please contact our Benefits Department directly at 800.336.1931, ext. 6187, or via email at **Benefits@meritresources.com** with any questions you may have regarding dental or any of your other benefits.

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## MERIT RESOURCES – EMERGENCY RESPONSE SYSTEM

As part of Merit Resources' ongoing efforts to make employment easy for you, we have established an emergency after-hours response system. This system is designed to provide you with peace of mind when it comes to your human resources needs. In the event of an emergency after hours, call Merit's main number at **515.278.1931** and follow the instructions to reach the emergency line. Your call will be answered by a Merit Representative who will discuss your emergency and contact the appropriate team members to ensure your issue is resolved as quickly as possible.

**Examples of Emergencies:**

- Paycheck issues, such as employee not receiving a check or direct deposit
- Workplace injury
- Benefit issues such as employee needing to access medical services and does not have health insurance information
- Client trying to enter payroll information and system is down
- Employee practices issues, such as sexual harassment or workplace violence
- Report of eMERIT Online HR Portal being unavailable



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# RISK MANAGEMENT

PREVENTING INJURIES FROM SLIPS, TRIPS AND FALLS

According to the U.S. Department of Labor, slips, trips and falls constitute the majority of general industry mishaps. They cause 15% of all accidental deaths and are second only to motor vehicles as a cause of fatalities. The most frequent types of reported injuries averaged approximately 25% of reported claims in any given fiscal year. Many claims could be prevented by eliminating unsafe behaviors or conditions. The following is a list to help you avoid slips, trips and falls:

### Eliminate Unsafe Behaviors & Conditions

- Wear proper, slip-resistant footwear.
- Use 3-point contact rule—keeping two hands and one foot; or two feet and one hand in contact while climbing stairs or ramps.

- Don't run—Take short steps when walking on slippery surfaces to keep the center of balance under the body and on the feet.
- Practice good housekeeping—Clean up spills; and pick up items off of floor that can cause a person to slip and fall.
- Place a "Wet Floor" sign over any large spill or when the floor has recently been mopped.
- Provide good lighting—Replace burned-out light bulbs.
- Install handrails on both sides of stairways.
- Replace or repair torn carpeting, missing tile, etc.
- Highlight step edges and transitions with anti-skid paint.
- Close drawers.
- Correct unsafe conditions, or
- Report the unsafe condition immediately, and warn others via signs, barricades, etc., until it can be corrected.

# HUMAN RESOURCES

## SHOULD YOUR COMPANY HAVE A SOCIAL MEDIA POLICY?

Social media have entered the workplace. Blogs, Facebook and Twitter have all hit the mainstream. Suddenly faced with new communication tools, companies are left wondering how best to manage their employees' changing communication habits, while still protecting corporate interests. In an attempt to save proprietary information, companies are developing policies that run from the enlightened to the restrictive. The more liberal policies rely on an honor system while others are tracked by management. Creating a policy may not be critical, but at some point, if you are participating in social media, you may want to have a policy. Here are a few questions to ask:

- Should your company have a social media policy?
- What should this policy include?
- Should your social media policy be a BIG DEAL?

How should companies build an effective internal social media policy?

- Develop a comprehensive policy that extends to all employees and all use of Field Code Changed social media and social networks whenever there is potential for employees to be seen as company representatives.
- Engage with all appropriate departments within the company, such as legal, finance and marketing, when developing the policy, but do not allow their influence to result in an overly restrictive policy.
- Be emphatic about the need for social media users to behave ethically, legally, and in the best interests of the company, its customers, employees, shareholders and business partners.

The following organizations have implemented social media policies and offer them publicly:

- [Mayo Clinic](#)
- [The U.S. Air Force](#)
- [BBC](#)
- [IBM](#)
- [Intel](#)
- [Associated Press](#)

**Our next webinar is scheduled for 10:30 AM CST on 11/18/09—  
Keep Them On Their Feet:  
Slips, Trips and Falls.**  
(Look for more details to come in an email later this month!)



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# PAYROLL

## REMINDERS FOR A SUCCESSFUL YEAR-END

It's time to prepare for year-end processing and compliance. To help you prepare, we've got a few reminders:

- All year-end bonuses need to be submitted to Merit Resources by **December 11, 2009**. Forms to submit bonuses will be sent with your payroll package in November. Forms should be submitted to a member of your Merit Resources team. If you cannot submit prior to December 11, 2009, please make sure to notify Merit Resources.
- Taxable compensation must be reported to your Merit team by **December 18, 2009**. This allows additional taxes to come out of any final 2009 payrolls, if needed. Taxable compensation to consider reporting at year-end consists of:
  - Moving expenses covered by employer
  - Employer-provided vehicles and personal use of a company automobile
  - Adoption assistance
  - Dependent care assistance in excess of certain limits, \$5,000 (\$2,500 for married filing separate return).
  - Educational assistance program. You can exclude up to \$5,250 of educational assistance from an employee's wages if you have an educational assistance program (a separate written plan that is nondiscriminatory and

doesn't provide more than 5% of its benefits during the year to shareholders or owners).

- Any group term life insurance not already reported to Merit Resources throughout the year.
- For clients not participating in Merit's benefit plan, any 2% or more shareholders of an S corporation must include accident or health benefits provided to them in their taxable wages for federal and state taxes.
- For the year 2010, the social security wage base will be \$106,800 and the maximum social security tax will be \$6,621.60. If you reached the withholding limit in 2009, please remember that this tax will resume with your first paycheck of 2010. This will cause a change in your net pay on the first check you receive in 2010. Medicare continues to have no wage base limit.
- Merit Resources will be sending you an employee notification to hand out with paychecks. This notification discusses W2 distribution, verification and updating of names and addresses, EIC and exempt W4 forms, and general year-end information. This will be sent out in November with your payroll packages.

## EMPLOYEE CERTIFICATIONS ANNOUNCEMENT



Two members of Merit's Payroll Team recently earned payroll certifications. **Paula Berg**, Client Relationship Administrator-Payroll, earned her Certified Payroll Professional

(CPP) certification from the American Payroll Association, demonstrating extensive knowledge and experience in

payroll administration. **Lindsey Fausch**, Client Relationship Administrator-Payroll/Human Resources, earned her Fundamental Payroll Certification (FPC) also from the American Payroll Association, demonstrating extensive knowledge of payroll processes, regulations and taxes. Merit's Payroll Team now includes four FPCs and two CPPs.



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# COMPANY'S SERVER SYSTEMS GET GREENER

ARTICLE REPRINTED FROM *DES MOINES BUSINESS RECORD*, BY SARAH BZDEGA, JUNE 12, 2009

Within a year of starting its server virtualization project, Merit Resources Inc. reduced its number of physical servers to four from eight, despite double-digit growth in the number of people the company served in 2008 and expected similar growth this year. The decrease in power needed to run its server network led to an 18 percent decrease in energy costs in the first two months of the year, compared with the same period in 2008.

But despite these environmental impacts, Merit claims the main reason it consolidated its server system was to do business

more efficiently and cost-effectively. It estimates a savings of more than \$100,000 in hardware and labor costs and doesn't expect to need more hard servers until 2010.

"I think right now the biggest driver is cost," said John Notch, information technology infrastructure manager for Merit. "How can IT (information technology) still align itself with the business, still solve the business problems that are presented to it, but yet lower our operating and capital costs?"

[-Click here to read full article-](#)

## CLIENT SERVICES MANUAL



[Click here to download \(PDF\)](#)

Every day, Merit Resources is working on your behalf to make employment easy for you. That means Merit does a lot of things behind the scenes so you can focus on other matters important to your business. In addition, there are a number of services Merit offers that you may not have taken advantage of yet, or may need in the future. So, to make sure

you are aware of everything Merit does or can do for you, we have created our **Merit Resources Directory of Services**, an exhaustive (and long!) list of everything we can do for our clients. Please download this seven-page PDF document and use it as a reference to make sure you are taking full advantage of your relationship with Merit!



***"We've worked with Merit Resources for years. They really do make human resources easy for us so we can stay focused on keeping our clients happy!"***

**Rowena Crosbie**  
**President**  
**Tero International**

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