

Do You Recognize Your HR Brand?

Many HR pros, especially in small- to medium-sized companies, might say, "Oh, we don't have an HR brand." They may think they have yet to develop one. But that's a misconception. Want it or not, you already have an HR brand. Is it a good one? Is it aligned with your business and recruiting strategies? Let's look at what's involved, according to Bethany Haley, president of Savage Branding & Corporate Design in Houston, Texas.

"HR Branding: A Field Guide" is the title of a booklet created by Sav-

age to help organizations identify the essence of what they are as a place to work--a combination of culture, reputation, benefits, and internal relationships. As the booklet says, HR branding "is an emotional attachment that makes employees long-term partners in achieving your company's goals." In addition, the partnership only succeeds when the brand "rings true and is reinforced across all touch points that the employee encounters at your company."

To represent the uniqueness of your corporate culture, it should be

aligned with your external branding. As examples of successful alignment, Savage offers these, among others:

Deloitte + Touche: Does it matter who you are? Or does it matter what you do? *Amazon.com:* Work hard. Have fun. Make history. *Anheuser-Busch:* We tap talent. Picture yourself at *Kodak*. *Microsoft:* How far will you go? *Southwest Airlines:* Freedom begins with me. *The Home Depot:* Build communities. Build relationships. Build dreams. Build something. *Xerox:* eXpress yourself.

(Please see Do you Recognize on p.4)

Employers Holding Steady on Benefits, Despite Economy

The latest edition of an annual study of employee benefits offerings reveals some revealing and surprising trends.

"There has been surprising stability in many of the practices, policies, and programs of U.S. employers over the past 10 years," according to Families and Work Institute president and founder Ellen Galinsky in announcing the recently released 10th edition of the Institute's "National Study of Employers (NSE)."

"The Families and Work Institute confirms that in the face of economic volatility, companies have

generally held steady or reduced benefits that carry hard costs," says Galinsky. "Yet in certain areas, including domestic partner benefits and access to information on support service, we are seeing an expansion of benefits. We find it particularly interesting that having an employee base composed of a greater percentage of women, or the presence of women and minorities in senior positions, is correlated with a more flexible workplace."

Here are some specific findings from the 2008 NSE:

- **Flexibility.** Seventy-nine percent of employers now allow some percentage of employees to periodically change their arrival and departure times (up from 68 percent in 1998). Forty-seven percent of employers allow at least some employees to move from full-time to part-time work and back again while remaining in the same position or level (down from 57 percent in 1998).

- **Childbirth caregiving leaves.** The maximum length of leave offered to new parents and new adoptive parents remains

(Please see Employers Holding on p.6)

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Are Generic Drugs the Same as Brand Name Drugs?

According to the Congressional Budget Office, generic drugs save consumers an estimated \$8 to \$10 billion a year at retail pharmacies. However, even though generic drugs tend to be significantly less expensive than branded drugs, many people are still uneasy about choosing a generic over a brand name drug. Is it the same medication? The answer is - yes.

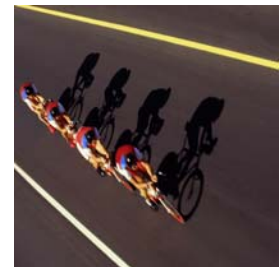
Like branded drugs, all

generic drugs must be approved by the FDA. This approval involves a detailed review of a generic company's Abbreviated New Drug Application ("ANDA") which contains many test results on the drug in question, as well as samples of the drug and information on its manufacturing facility and process. From this information the FDA determines if the ge-

neric drug is bioequivalent to the brand name drug. That is, the generic drug must have the same active components, in the same strength, dosage form, and route of administration; last the same amount of time in the body; treat the same indications; have the same toxicity profile; meet the same require-

(Please see Generic Drugs on p.6)

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Tips to Promote Your Business Without Breaking the Bank

- Set aside time each month to brainstorm story ideas to pitch to the local media. Publicity is the best form of FREE advertising such as press releases.
- Find a Marketing Strategic Planner —someone who targets the same audience you do. Share a client appreciation/referral event.
- Send your best customers a Summer Treat. Include two gift certificates for ice cream- one to use and one to share with someone they think would be a good

- referral for you. Staple your card to the certificates and be sure to casually inquire who received the referral treat.
- Make a networking calendar of events for the rest of 2008. As a courtesy, share with your clients and prospects via email. (example: using a free tool like Yahoo calendar or add one to your website)
- Develop a small list of targeted prospects and send them a direct mail series with a specific call to action. Postcards are

- a good bet.
- If you've purchased a large mailing list but don't have the staff for timely follow-up, consider mailing only 50 pieces at a time. It makes follow-up much more manageable.
- Learn as much as you can about internet marketing and social media. Take it one step at a time so as to not get overwhelmed. Ask your colleagues and business partners to share successful strategies.

(Please see Tips to Promote on p.3)

INTERESTING RESULTS

EMPLOYERS OF ALL SIZES WERE ASKED, "WHAT PERCENTAGE OF EMPLOYEES PARTICIPATE IN YOUR RETIREMENT SAVINGS PLAN?"

38% LESS THAN 50 PERCENT

24% MORE THAN 90 PERCENT

19% BETWEEN 75 AND 90 PERCENT

9% BETWEEN 50 AND 75 PERCENT

9% WE DON'T OFFER ONE

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It's Not as Bad as You Think

How would you describe the current state of the economy? According to the June 2008 Consumer Confidence Index, a measure of how Americans feel about the economy, only 11.5% of Americans think business conditions are good, the fifth lowest rating since the index was established.¹

Falling real estate values and ris-

ing gas prices may make it seem as though the economy is in terrible shape, but economists say that conditions may not be as bad as we think. Consider another time in U.S. history when consumer confidence was this low: In May 1980, the unemployment rate was 7.5% and inflation was a whopping 14.4%.^{2,3,4} These conditions were far worse than in May

2008, when unemployment was a much lower 5.5% and inflation was 4.2%.^{5,6}

So why do things seem so difficult now? It may be a matter of perception.

Close to Home
Ronald Reagan once remarked

(Please see It's Not as Bad on p.3)



It's Not as Bad...

that a recession is when your neighbor loses his job and a depression is when you lose yours.⁷ In other words, the more a problem affects you, the worse it seems.

Take the real estate market. One reason for low consumer confidence could be because more people own homes than own stocks directly, so a decline in real estate values affects more people than a comparable decline in stock prices.⁸ Yet weak real estate prices don't necessarily equal a weak economy. More Americans own homes than ever before, and more than 94% of American homeowners pay their monthly mortgage obligations.⁹

Similarly, rising gas prices may cause immediate pain for just about everybody, but they are a far less serious indication of economic weakness than, say, a significant rise in the unemployment rate. When gas prices go up, everyone feels it. But if the current unemployment rate of 5.5% were to rise to 7.5%, only 2% of the population would feel the immediate pain, yet the long-term implications for the economy could be far more alarming.

Gross Domestic Progress

Economists look at gross domestic product (GDP) as an important indicator of how the economy is faring. GDP is the sum of goods and services produced in the United States. When GDP increases, the economy is said to be growing. As a rule of thumb, when GDP shrinks for two consecutive quarters, it is a sign that the econ-

omy could be in a recession. Although several pundits started telling us, more than two quarters ago, that the economy was almost certainly in a recession, GDP has continued to grow, albeit more slowly than during the past several years.¹⁰ This is not to say that GDP will continue to grow indefinitely. Sooner or later it will shrink as part of the normal business cycle, although over the course of history,



U.S. recessions have generally gotten shorter and less severe.¹¹ Rather, it's useful to note that GDP continued to grow despite widespread fears that the economy was in a recession.

Media Coverage

It's the news media's job to tell us when things go wrong, but they are far less enthusiastic about reporting when things go right. Add in this year's wall-to-wall campaign rhetoric, in which some candidates have an incentive to point out

what's going wrong and ignore what's going well, and it would be easy to think that the economy is spinning out of control. However, much of the broader economic slowdown was caused by a crisis in the financial sector, which looks terrible in news reports but may not be as serious as some Americans have been led to believe.

Our memories also play a role in shaping our expectations. The painful economic conditions of the late 1970s and early 1980s were too long ago to influence most people's perceptions. There have been only two short recessions since 1990.¹² As recently as a decade ago, gasoline was less than \$1 per gallon. As Americans, we've grown accustomed to a solid, stable economy. When something goes amiss, it can seem serious because it's in sharp contrast to our experiences.

There is no doubt that our economy is in a rough spot right now. But it's important not to lose perspective or let short-term events sway you from pursuing your long term goals.

- 1) The Conference Board, 2008
 - 2, 3, 5, 10) Haver Analytics, 2008
 - 4) Thomson Financial, 2008
 - 5) Bureau of Labor Statistics, 2008
 - 6) Bureau of Labor Statistics, 2008
 - 7) Brainyquote.com
 - 8) *The Washington Post*, June 18, 2008
 - 9) *Investor's Business Daily*, March 25, 2008
 - 11, 12) National Bureau of Economic Research, 2008
- © 2008 Emerald Publications

Did You Know?

Childhood sleeplessness is a high risk factor for adolescent alcohol and drug abuse-children with sleep problems are twice as likely to abuse drugs when teenagers.

Univ. of Mich. April 2004 sleep study We sleep on average 6.9 hours/day, almost an hour less than a few decades ago.



ADA Amendment

The House of Representatives just passed an amended version of the ADA Restoration Act. Though touted by supporters as a moderate compromise, the legislation greatly expands the class of Americans who are "disabled," and thus legally entitled to special treatment. This new classification would impose a heavy burden on employers, especially small businesses, while actually disadvantaging those who have serious disabilities. At a time when economic growth has slowed and unemployment has begun to tick upward, Congress should avoid policies that reduce businesses' flexibility, raise the cost of labor, promote inflation, and dampen America's economic competitiveness in the global market. See <http://www.speroforum.com/site/article.asp?idarticle=15634>

Tips to Promote.....

- Host free educational programs within your area of expertise. Invite prospects and clients to attend at your place of business to keep costs down.
- Pay attention to the format of all your writing. Use bullets, boxes, lists, and sub-headings. Long sections of unbroken text are uninviting

to the reader.

- If you're a small business, "specializing" and becoming an expert in your field is an effective way to look "big."
- If yours is a business-to-consumer operation, invest in a toll free number. It makes your busi-

ness look like a big player and the inclusion of it in your print ads will boost response.

When you are making speeches, offer attendees additional free information by contacting you afterwards

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DONORS AWARENESS DAY
AMERICA'S NIGHT OUT
AGAINST CRIME
SPINAL MUSCULAR ATROPHY
MONTH
AMBLYOPIA AWARENESS
MONTH
NATIONAL IMMUNIZATION
AWARENESS MONTH

SEPTEMBER

STOP A SUICIDE TODAY
NATIONAL REVE'S
SYNDROME MONTH
NATIONAL WOMEN'S HEALTH
AND FITNESS DAY
GYNECOLOGIC CANCER
AWARENESS MONTH
NATIONAL CHOLESTEROL
EDUCATION MONTH
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AWARENESS MONTH

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Do You Recognize...

Where does HR start identifying its brand? A good first step is to assess the characteristics of the employees who have remained with you for the longest time, as well as of those you've lost long before you wanted to. Two cautions: If all your best and brightest who've left are part of Generation Y, that tells you more about their constant quest for new challenges than about who you are as an employer.

Second, assess whether your long-tenure employees are top performers. If not, you may be retaining the wrong people. Keep your eye at all times on the people who contribute the most to your organization. If you lose a few mediocre performers, don't worry about it. Identifying the strengths of people who succeed in your company can also be crucial for effective recruiting strategies.

Ask yourself, and your colleagues, whether the company treats its employees as well as it treats its customers. In the same way your customer service has to be good all the time, not just when it's convenient, employees' experience of working in your organization needs to be consistent and rewarding. As the national recruitment manager of a large network of printing facilities puts it, "You entice someone to join your company--that's the dating process. But once that's over you have to work even harder on the relationship. What com-

panies really need to focus on these days is recruiting their existing employees."

Enhance Your HR Brand With These Steps

Carefully define your employer value proposition: It's not just about your mission to your customers; just as important are the values your employees will derive--beyond salary and benefits--from working for your organization.

Be sure you have top-level support for your branding effort. If it doesn't seem important to the C-level suite, you may be able to persuade them by talking about the impact of the war for talent on your recruiting program, stressing the hard-to-find skills.

Create an ongoing communications program that reinforces the HR brand by recruiting through new-hire orientation all the way to retirement. Remember that your brand doesn't die when an employee resigns or retires. If you've inculcated the messages well enough in the person's mind and heart, he or she will continue to broadcast them to others. Dell Computers instituted a branding campaign called "Be the Reason." Aimed at employees through newsletters, awards events, and PowerPoint® presentations, the campaign reminded them of their pervasive influence on Dell's relationships with customers. The customer satis-

faction index improved by 20 percent within the first year of the campaign. For more about branding and the Dell program, visit Savage's website at www.savagebrands.com.



Although it's not all about compensation and benefits, some of it is. Don't neglect to keep your offerings competitive within your industry and location.

As you build your HR brand, stick strictly to the truth--all the time. Once employees come to believe what the organization tells them, they are your best means of getting your message out to customers and the general public.

Extend the brand as well to potential employees, even if you're not yet aware of your need for them in specific jobs. That means the brand should be prominent at trade shows, trade association meetings, networking events, and wherever else your organization appears.

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HOW MAGIC MIGHT FINALLY FIX YOUR COMPUTER

CAMBRIDGE, Mass. -- For years, The Amazing Randi sat next to Johnny Carson performing magic tricks on The Tonight Show. But last week, [James Randi](#) was holding court for a very different audience -- an invitation-only collection of three dozen computer security experts at MIT's famed Stata Center near Boston. Randi revealed secrets about the art of deception. "Many times," he confessed, "Magicians don't really know why their tricks work. They just work." On the other hand, the scientists who are working hard to make computers, airports, and cities safe for us often aren't endowed with this same feeling. They study problems and write sophisticated cryptographic schemes. Then, with heavy hearts, they walk through rows of cubicles at American companies and see Post-It notes tacked onto computer screens with passwords. At the first ever "[Security and Human Behavior](#)" conference many of the world's top minds in computer science gathered to address this paradox. "In a field that has been marked by great human achievement during the past several decades, our branch of it can only be called a failure," conceded Matt Blaze, a computer science professor at the University of Pennsylvania, eliciting nervous laughter. He wasn't really kidding. Most consumers are using the exact same clumsy security procedures they have for decades. In the meantime, the charlatans have continued to hone their deception skills. A trivial trick such as phishing e-mails -- look-alike notes designed to steal personal information which appear to come from banks -- has wreaked havoc with companies and consumers alike for years. That's why this ad hoc geeky group invited a magician, an architect, a photographer, a philosopher, several economists, a few psychologists and about a dozen other experts in behavioral studies to come give them an education in how people think.

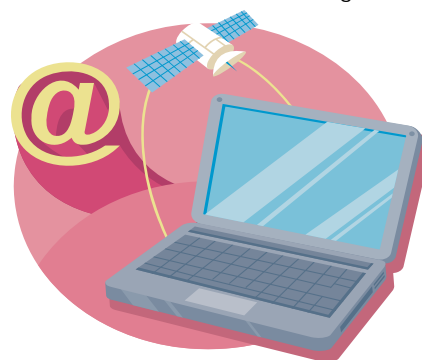
Famed cryptography experts Bruce Schneier and Ross Anderson, assembled the small group -- including the magician -- as a way of getting at new answers to old problems. "Many real attacks on information systems exploit psychology more than technology," Schneier says. "Security design is by nature psychological, yet many systems ignore this."

Bad guys have better people skills

Criminals usually don't bother learning all the ins and out of the technology they exploit -- they simply learn enough to be dangerous. Hackers long ago learned a short cut, what they call social engineering: Why spend years trying to hack into a bank when you can just ask an account holder to give you their name and password? The technologists, on the other hand, tend to fight this battle with one hand tied behind their back. They generally spend most of their time studying technology, learning all its nooks and crannies from the ground up. They know the technology well, but they have little time to sit around understanding how people work. Security, Schneier told the gathering, is "both a feeling and a reality," and both are important. Among the fresh ideas discussed at MIT: computers might be too friendly. Our natural risk sensors do a good job of telling us when something physically dangerous is nearby (like a hungry bear), but do a terrible job of warning us about cyber-danger. Some healthy fear might help online, Humphrey said. Forget small padlocks on e-commerce sites -- how about a large shark abruptly appearing on the screen to stoke primal fears?

Security fire drills called for Alessandro Acquisti of Carnegie Mellon brought the idea of the "teachable moment." Employees rarely read and digest memos about security with great zest and eagerness. But giving them the equivalent of a

security fire drill can immediately change behavior. For example, if once each month your company's IT department send a legitimate-looking e-mail with a faux virus attached. Employees who "fall" for the e-mail would get a slightly embarrassing reminder not to click on unexpected e-mail attachments. Failure in such random tests could impact an employees' annual review or raise. In a controlled test computer users were far more likely to learn safe computing behavior from this kind of random testing than traditional memos and warnings.



Not so easy to 'Fix the World' After two days with 35 intense presentations each followed raucous question and answer sessions, things got strikingly quiet during the last panel, called "How Do We Fix the World." The topic of security ranges from keeping the family digital photos safe to keeping terrorists off airplanes. It also has no end-point. Terrorism researchers are plagued by the troubling question: "When will we know we've won the war on terror?" Security researchers face the same rhetorical problem. But Aquisiti said he is hopeful this first-ever meeting will spur more interdisciplinary discussions. Aquisiti was even hopeful a new field of study might be born. He struggled a bit to name it, however. "Hmm...Perhaps the behavioral psychology of privacy and security," he said. Or perhaps, they could just call it magic. by Bob Sullivan, the redtape chronicles

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Employers Holding...

the same as in 1998. However fewer employers provide full pay during maternity-related disability (now 16 percent as opposed to 27 percent in 1998).

- **Eldercare.** Thirty-nine percent of employers now provide access to information regarding services for elderly family members (up from 23 percent in 1998).
- **Employee assistance programs.** Sixty-five percent of employers provide some level of employee assistance programs with internal or external providers (up from 56 percent in 1998).
- **Employee wellness programming.** Sixty percent of employers provide wellness services and programs (up from 56 percent in 1998). *Editor's note:* With healthcare costs continuing to rise, and some employers showing a return on investment in wellness programming

(particularly those that offer an annual health risk assessment and counseling), it's surprising that wellness programming hasn't increased at a more significant pace.

- **Employee benefits.** Only 4 percent of employers pay all of the premiums for family members' health benefits (down from 13 percent in 1998). Thirty-five percent of employers have increased employees' premium co-pays for their individual and family premiums over the past year. Twenty-nine percent of employers offer defined pension plans in 2008 (down from 48 percent in 1998). Eighty-one percent of employers make contributions to employees' retirement plans (down from 91 percent in 1998).

The NSE study also drew the following conclusions about the types of organizations that are likely to be most generous in their benefits offerings: "In sum, nonprofits offer more programs, policies, and bene-

fits than for-profits do, making them an interesting choice for employees who want both meaningful work and employer support in managing their work and personal lives. Furthermore, employers with more diversity in top positions and among those who report directly to these top positions provide more support [for employees]. When these initiatives cost money (caregiving leaves, child and eldercare assistance, and health and economic security), employers that are larger are more likely to provide a high level of support."

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Generic Drugs...

ments for identity, strength, purity, safety and quality; and be manufactured under the same strict standards of the FDA's good manufacturing practice regulations required for innovator products. In short, the generic drug must be proven to be chemically identical and work the same as its branded counterpart and meet all of the same rigid FDA standards.

Here's a real life example of how choosing generic drugs can save you money. Jill takes thyroid medication every day. Before electing an HDHP, she always ordered the brand name version of her thyroid medication, which cost her \$86 for a 90 day sup-

ply. However, once she started paying for her prescriptions from her HSA, she decided to talk with her doctor about using a generic equivalent. Her doctor readily agreed and Jill was able to reduce her cost to \$50 for a 90 day supply of the generic. Jill then found a major retailer that sells a 90 day supply of the same generic thyroid medication for just \$10! Now Jill saves \$304 a year on her medication. How much could you save?

Talk to your doctor about choosing generic drugs. Once approved by the FDA and marketed by a generic drug company, a generic equivalent is typically sold at sub-

stantial discounts from the branded price. Perhaps you can be like Jill and save hundreds of dollars a year. To learn more about generic drugs please visit, www.fda.gov/cder/ogd

Rocky Mountain Health Plan

