



Fall 2011 Newsletter

The Physical, Emotional and Financial Costs and Challenges of Eldercare for Employees in the Workplace

By Julia Bluemle, Retirement Benefits Coordinator, SEPTA

Eldercare assistance has long been a concern for baby boomers caring for both aging parents and young children. More attention was expected to be paid to it as an employee benefit, but experts find many companies have not made adequate adjustments to their benefits offerings in response to this growing trend.

Parents and elder spouses are living longer, employees are working longer, and the long-time popularity of smaller families translates into fewer siblings to help share the costs and time involved for eldercare when needed. Federal and state budgets are reducing fund allocations for caregiving. More expensive institutional care increases the financial burden for families, while shorter hospital stays drive a need for alternative care options.

The proportion of adult children providing personal care and/or financial assistance to a parent has increased more than three times over the past 15 years. Working and non-working adult children are almost equally as likely to provide care to parents in need.

One of the major challenges of eldercare is that it is usually unpredictable. It is unforeseeable when an elder relative might be injured from a fall and as a result requires regular assistance by a caregiver.

The necessity of choosing between work and eldercare is becoming increasingly common. The MetLife Study of Caregiving Costs to Working Caregivers, released in June 2011, finds the total estimated costs of lost wages, pension and Social Security benefits for caregivers is nearly \$3 trillion. The study also finds that one-quarter of adult children provide care or financial assistance to a parent. In addition, adult children 50+ who work and provide care to a parent are more likely to suffer from depression and have overall fair or poor health than those who do not provide care to their parents.

Caregiving costs both companies and employees. An employee who cares for an elder relative may feel pressured to turn down a job promotion or relocation, reduce work hours, or cease

working altogether. According to a 2006 MetLife and National Alliance for Caregiving study, companies spend more on recruiting, hiring and training for replacements of these experienced employees, and have higher health care costs for over-extended workers. Businesses in the US lose an estimated \$33.6 billion a year in productivity from employees who are full-time caregivers, at an average of \$2,110 per person.

A study reported by Kaiser Health News in August 2011 states that thousands of seniors remain unable to move into senior housing because they can't sell their homes quickly enough or for the price they need in the still-depressed real estate market. There is therefore greater pressure on families to pay for parents' and grandparents' placements, or to care for them themselves.

Employers need to broaden efforts to help workers navigate the world of eldercare—whether it's medical professionals, attorneys who offer estate planning and wills, or social service workers who can help assist with caregiving responsibilities as well as with Medicare, Medicaid and life insurance. Some companies with well-developed benefits programs offer long-term care specialists or caregiver coaches that can help with the whole process.

In the Delaware Valley, over 294,000 individuals are diagnosed with Alzheimer's disease, a disease that affects mostly the 65+ population and can dramatically worsen with more advanced age. Through the Alzheimer's Early Detection Alliance (a workplace employee benefit and communications program), the Alzheimer's Association is raising Alzheimer's awareness. This is a free program offered at the sites of businesses and communities with the goals of raising awareness and reducing the incidence of Alzheimer's disease. The program started less than a year ago and addresses concerns with caregivers dealing with stress with loved ones. A clinical trial match program with educational services and campaigns for brain health and keeping the brain healthy is included. Benefit-related newsletter blurbs, website widgets, webinars, e-learning, conference calls, support groups and marketing educational programs are also included. 1000 companies nationally and 61 companies locally currently are member participants.

“At this point, we are only able to reach half of this population. The program is well sought out and allows us to work with businesses and leverage credible information,” says Theresa Haenn, Vice President of Development at the Delaware Valley Chapter of the Alzheimer's Association. Claire Day, the Vice President of Constituent services at the Delaware Valley Alzheimer's Association, says that for the caregiver, “emotional issues are over the loss of the person they once knew. They need to be able to process this. Employers dealing with this alliance are supportive of connecting employees with various sources of caregiving services.” The local website of the Alzheimer's Association is www.ALZ.org/DESJSEPA.

In addition to offering traditional Employee Assistance Programs, employers can demonstrate their concern for their employees' well-being by providing voluntary programs with special underwriting adjustments that employees could not otherwise obtain on their own, such as long-term health insurance. This may be even more important after healthcare reform takes effect if employers significantly reduce or drop their benefit programs altogether.

Also, companies that already offer generous sick time accrual policies might consider extending the use of paid sick time to include care for elder relatives, following family medical leave laws that apply.

The most accepted employer assistance may be the ability of workers to use flexible scheduling. Companies can offer more support to employees to help reduce the stigma often associated with asking for time off to care for a sick older relative. Experts on aging in the workplace found that when companies have a family caregiving policy, employees tend to stay longer, even if they don't use the benefits right away or at all.

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PPACA's W2 reporting requirement and general reform updates – what's next?

By Chris Marren, Vice-President of Benefits Consulting, The Elite Group

There has been a fair amount of discussion regarding the health reform provision requiring employers to report the cost of coverage on W2s. For your reference, some of the main aspects are reviewed below.

Who is subject to the reporting?

All employers required to file 250 or more W-2 forms in 2011* and that provide applicable employer-sponsored coverage are subject to the reporting requirement. This includes the following:

- Federal agencies
- State and local government entities
- Churches and other religious organizations (but coverage under self-funded church plans is excepted) - see below

The following exceptions to the reporting requirement apply until further guidance is issued:

- Employers that filed fewer than 250 W-2 forms for the preceding calendar year
- Federally recognized Indian tribal governments
- Self-funded group health benefit plans not subject to any federal continuation coverage requirements, such as self-funded church plans
- Plans maintained primarily for members of the military or for members of the military and their families

*Filing for 2011 was made optional to allow employers time to make necessary changes to their payroll systems and while IRS finalizes administrative and operational requirements.

Just to confirm - What /who is considered a group health plan?

The guidelines state that a group health benefit plan (including a self-funded plan) is a plan of, or contributed to by, an employer (including a self-employed person) or employee organization to provide health care coverage (directly or otherwise) to the employees, former employees, the employer, others associated or formerly associated with the employer in a business relationship, or their families.

Are there changes to the taxation of benefits?

No. The new requirement does not impact what can be included or excluded from gross income.

Must an employer issue a W-2 including the cost of coverage to an individual to whom the employer is not otherwise required to issue a W-2, such as a retiree or other former employee receiving no compensation required to be reported on a W-2?

No. This includes only retirees and former employees who do not receive any compensation from the employer.

General Health Care Reform Requirements

2011 was a little busier for employers than it appears 2012 will be with regard to communication of new requirements directly impacting employees as a result of PPACA. However, there are still changes taking effect. The information below summarizes some of the key provisions.

Standard Summary of Benefits Coverage & Glossary

The new rules will take effect on March 23, 2012, and they will apply to all group health plans, both grandfathered and non-grandfathered. All health plans and issuers must provide a Summary of Benefits and Coverage, along with a uniform glossary of terms, to shoppers and enrollees upon request and before they buy coverage. For insured plans, the insurance company will be responsible for drafting & providing the notices, it will be the employer's responsibility for self-insured programs. Health plans and issuers must also provide notice at least 60 days before any significant modification is made in the plan or coverage during the plan or policy year.

Linking Payment to Quality Outcomes

The law establishes a hospital Value-Based Purchasing program (VBP) in Traditional Medicare. This program offers financial incentives to hospitals to improve the quality of care and is effective for payments for discharges occurring on or after October 1, 2012.

Encouraging Integrated Health Systems

The new law provides incentives for physicians to join together to form "Accountable Care Organizations." These groups allow doctors to better coordinate patient care and improve the quality, help prevent disease and illness and reduce unnecessary hospital admissions and are effective January 1, 2012.

Reducing Paperwork and Administrative Costs

Health care remains one of the few industries that relies on paper records. The new law will institute a series of changes to standardize billing and requires health plans to begin adopting and implementing rules for the secure, confidential, electronic exchange of health information. The first regulation is effective October 1, 2012.

Understanding and Fighting Health Disparities

To help understand and reduce persistent health disparities, the law requires any ongoing or new Federal health program to collect and report racial, ethnic and language data. The Secretary of

Health and Human Services will use this data to help identify and reduce health disparities. This is effective March 2012.

Providing New, Voluntary Options for Long-Term Care Insurance.

The law creates a voluntary long-term care insurance program – called CLASS (Community Living Assistance Services and Supports) – to provide cash benefits to adults who become disabled. The Secretary shall designate a benefit plan no later than October 1, 2012.

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Why Wellness Matters

By Renee Rosenfeld, AVP for Human Resources, Holy Family University, and Molly Giarratana, Intern, Holy Family University

Unless you've been out of the country on assignment for the last few years, you know that employer-sponsored wellness programs, designed to positively impact long-term health, are a hot topic. Wellness programs serve a dual purpose: to improve the health and resulting productivity of workers and to reduce the level of healthcare utilization and claims costs. For large employers, such programs are often bundled with health care plan administration, in which incentives are offered to initiate and maintain employees' good health habits and consistent treatment of chronic conditions.

Employers measure success in their wellness initiatives via assessing the cause of high health care resource utilization, surveying employees to determine what potential behaviors are likely driving these conditions, analyzing how to best address employee ailments and then communicating and implementing the chosen wellness program.

But how does the small employer with limited staff and funds incorporate wellness programs? There are actually numerous avenues to consider. Small employers offering group health insurance can tap into their health insurer and/or broker, as many insurers today offer pre-packaged employee wellness plans. In addition, many non-profit organizations have websites that offer free information (Alzheimer's Association and the American Cancer Society for example). Additional inexpensive approaches to introducing wellness include off-site fitness program subsidies, fitness equipment discounts, employer-sponsored sports teams, wellness competitions and fitness challenges, on-site exercise classes and walking trails, on-site flu and pneumonia shots, preventive wellness screenings and workshops on healthy lifestyle practices (such as meditation, yoga, healthy snacking and healthy cooking).

Local vendors (chiropractors and fitness centers, for example) are often happy to run onsite informational programs at no cost, since such exposure will likely bring them new customers and clients. Employers can also create or purchase weekly/monthly wellness newsletters (hard copy or online format). And firms with a cafeteria can work with their food service vendor to incorporate healthy meal offerings into their existing menu. As a specific example of creativity on limited resources, the small, non-profit human services agency in Northeast Philadelphia, SPIN (Special People in the Northeast) recently initiated a no-cost program called "Walking Wednesdays," in which employees walk as a group during lunch or after work.

But as the above-mentioned wellness programs are hoped to reduce risk, produce healthier employees, lessen absenteeism, increase productivity and enhance morale, a few critical components are missing: the all-important assessment tools and metrics, one-on-one consultations, health coaching backed by an educated and professional team and customized incentive and communication plans – all of which can be purchased in some form through a wellness vendor.

Michael Sommar, President of mps communications and a PEBA member, cautions that employers considering wellness programs should resist the temptation to implement so-called ‘free’ wellness programs and communication, citing the old adage, ‘You get what you pay for.’ Communication designed by his firm takes into account corporate culture and other demographic factors before decisions are made. In the long run, Sommar notes, time spent on wellness program development will pay off in measurable outcomes.

Temple University alum **Lee Dukes**, now based in Indianapolis, is the President of Principal Wellness Company. Lee believes that a strong wellness program absorbs the culture of the employer and focuses on programs that align with that culture. While it’s true that many wellness vendors cater to large employers, there are reputable vendors that serve the small employer market. Dukes suggests that small organizations searching for the appropriate wellness vendor check with their local wellness council (or an organization such as PEBA) for a directory of such firms.

Whatever the choices made, wellness initiatives should include easily accessible and informative communication materials that support workers’ sustained behavioral changes. Further, wellness initiatives should award results, not just behavior, and should ultimately align a strategic outlook with HR strategy to encourage employee longevity. Finally, though wellness-driven changes in risk factors may occur in the short run, realize and remember that overall improvement in employee health and the lowering of medical claims and associated costs typically takes years.

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Say-on-Pay Update

By Sarika Shah, Sr. Compensation Analyst, Sunoco

Background

Say-on-Pay was a direct result of The Dodd-Frank Wall Street Reform and Consumer Protection Act, which is a federal statute signed into law by President Obama on July 21, 2010.

Say-on-Pay is designed to improve board accountability and better align compensation with long term value creation for shareholders. The movement resulted from the perception by activist shareholders that executive compensation was/is excessive, specifically when executive compensation policies reward failure. Executive Compensation rose sharply in the 1980s and increased continuously through the years. Say-on-Pay is a relatively new trend in the US, with AFLAC becoming the first US Corporation to voluntarily give shareholders an advisory vote on executive compensation in 2007. The UK became one of the first countries to enact Say on Pay legislation in 2002.

Some highlights of Say-on-Pay include:

- the SEC is authorized to require non-binding Say-on-Pay votes for all public companies
- companies must include a proxy resolution on shareholder approval of executive compensation; and
- companies must include a shareholder resolution to determine the frequency of executive compensation approval by shareholders, either every one, two, or three years.

Update

When the financial crisis hit in 2008, there were excessive complaints of Executive Compensation. As a result, Say-on-Pay legislation was introduced. The expected result of Say-on-Pay was a decrease in Executive Compensation. The results, however, were quite the opposite. During the 2011 Proxy season, investors have overwhelmingly endorsed companies' pay programs. The majority of the business sectors had over 80% average support, with the energy sector receiving the lowest level of support; however it was still above 80%.

Four S&P companies received significant opposition: Pfizer, Johnson & Johnson, ConocoPhillips and ExxonMobil. The concerns at Pfizer consisted of a large exit package for the CEO, despite lagging shareholder returns during the CEO's tenure. ConocoPhillips provided for the payment of excise tax gross-ups in severance arrangements with two new executives and continued the practice of crediting certain executives with additional years of service under its supplemental retirement plan.

Even though the full effect of Say-on-Pay will not be known for a few years, there are some preliminary observations that can be made. First, the media may have hyped shareholders' dissatisfaction of executive compensation, perhaps due to the fact that companies took a proactive approach in disclosing more within their Compensation and Discussion Analysis in

their proxies. It also could have been due to the fact that many individual investors did not vote because of lack of knowledge or expertise. The majority of the votes that were cast were those of institutional investors.

Another reason of voter approval of Say-on-Pay could be due increased proxy disclosures. Voters better understood the stance a company took on executive compensation. Companies took the initiative to carefully and explicitly disclose compensation, in some cases even utilizing graphs. Some companies filed supplemental proxy materials following a negative vote recommendation by proxy advisory firms. This could have very well changed voters' Say-on-Pay position.

The positive effects of Say-on-Pay are that companies are carefully reviewing their performance-based compensation plans. They are addressing items that were of shareholder concern such as: excessive severance; perks; federal income tax payments, and pensions. Additionally, Say-on-Pay has brought more transparency between executives and shareholders. Shareholders now feel more empowered over the companies that they invest in. Companies are significantly more engaged in executive compensation plans.

Since Say-on-Pay has only been in effect for the past year, it is too early to analyze the true effect of the legislation. Many responsive changes have been to the types of compensation rather than the amount of compensation. It will, however, take a few years to determine the true impact of the legislation on Executive Compensation.

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Salary Budgets – Where are they heading?
By Christine Stanton, SVP and Head of Compensation at TD Bank

Early fall survey data on 2012 survey budgets is starting to come in. And the picture hasn't changed much from our last update in the spring newsletter. Although one might expect an impact from the recent downturn in the economy, actual 2011 salary budgets and 2012 projected budgets remain at or near the 3% range. Let's take a quick look at reports from some major surveys:

| Survey * | 2011 Actual | 2012 Projected Salary Budget (Overall) |
|------------------|-------------|--|
| Conference Board | 3.0% | 3.0% |
| World at Work | 3.0% | 3.0% |
| Aon Hewitt | 2.8% | 3.0% |
| Hay Group | 2.9% | 3.0% |

Will 2012 be a Repeat of 2009?

You'll remember that in the early fall of **2008**, salary budget projections for **2009** were close to **4%**. As a result of the financial crisis beginning in **October of 2008**, actual budgets were rocked...ending up just over **2%** for the year.

2012 presents a more interesting and challenging case. The economy started out this year on a bright note and then sputtered in the spring. At this point, the US economy continues to struggle, and the unemployment rate remains high. Yet organizations continue to report stability in salary budgets.

Looking into the Crystal Ball...

If current economic trends continue, employers may decide to be more conservative and cut salary budgets. If this does happen, the cuts will likely be modest, as we appear to be in a slow holding pattern vs. the explosive decline that occurred in the fall of 2008.

Tips for Employers

If you're in the position of making 2012 salary recommendations based on market data, be sure to do some extra homework this year, especially if economic conditions continue to deteriorate.

- 1) **Get the latest data.** Some surveys publish updates or release data later in the fall...these sources will reflect any changes in direction reported from employers.
- 2) **Ask around!** Most of us have peer groups to which we can reach out. Make a few calls to see if employers in your industry are making adjustments to original projections.

We'll do another update next year to see how the chips settled on this one. Stay tuned!

Sources: WorldatWork Salary Budget Survey for 2011-12; Hay Group 2011 Compensation Survey; AON Hewitt's 2011 and 2012 U.S. Salary Increase Survey; Conference Board U.S. Salary Increase Budgets for 2012

Keeping a Steady Focus on Investing During Downturns

By Phil Zimmerman, VP and Wealth Management Advisor, Merrill Lynch

Following a two-year rebound in stocks from the bear market lows in March 2009, market volatility has recently risen considerably. Investors have had lots to worry about, including the struggle to reach a debt limit and deficit reduction agreement in Washington. So what does the prospect of continued volatility and uncertainty mean for your retirement savings strategy? By focusing on your long-term objectives, and understanding some strategies that can help you cope with market volatility, you can make informed decisions to help keep you on track toward your retirement goals.

Recognize that market volatility is not new:

The markets, and your investments, typically rise or fall every day. But “market volatility” refers to substantial fluctuations in the overall market, generally during short periods. These sharp market fluctuations are not new. In October 1987, the Dow Jones Industrial Average plunged 22.6% in a single day. But it regained its lost ground in about two years, and by 2000 was more than four times the level at which the 1987 decline had begun. In 2002, the Dow dropped by 23% from early March to early October. Five years later, it had risen by 78% from its low of October 2002 and hit a record high of over 14,000 on October 9, 2007. The bear market that began in November 2007 saw the Dow drop to under 6,500 by March 2009. Then the Dow rallied to finish the year at about 10,000. By late April 2010, the Dow was back over 11,000, and then it dropped to below 10,000 in June before rebounding above 12,000 in early 2011.

No one can predict how long it might take the market to return to previous highs. However, retirement is generally a long-term goal and it makes sense to keep a long-term perspective as you save and invest. If retirement is far off, you may see more bear or bull markets by the time you retire. In the short term, your progress may seem bumpy. But stay focused on the long term, continue to contribute to your employer’s plan and make sure your investment strategy matches your goals, time horizon and personal circumstances. The steps described in the following paragraphs can help you invest for the long term.

Review your investing strategy:

Your retirement plan portfolio should reflect your time horizon (how long you have until retirement), your tolerance for investment risk and your personal financial circumstances. Focus on your goals, not today’s news. Your objective, likely a long-term one, is to help generate the income you’ll need for a retirement that could last many years. And remember that even in down markets, you don’t actually realize a loss (or a gain) until you sell an investment. Review your strategy regularly- at least once a year. Difficult market conditions are another occasion to review your portfolio. When you do, proceed carefully before making changes based on short-term factors. You’ll want to feel comfortable that your short-term decisions are consistent with your long-term goals. And remember these key benefits of your 401(k) plan: Your pre-tax contributions are tax-deferred, reduce your current income taxes, and have the

potential to grow. (Taxes are due upon withdrawal. If you take a withdrawal before age 59 ½, you may also be subject to a 10% additional federal tax.)

Diversify your investments:

Diversification is the process of spreading your investments across the three key asset classes (stocks, bonds and cash equivalents) as well as within those classes. Diversification cannot ensure a profit, and it cannot protect against losses- especially when the markets are dropping. But it can help cushion a significant downturn in any one asset class and be an effective means to manage investment risk. Your retirement plan offers a variety of investment choices within the three main asset classes. A period of pronounced market volatility is a good time to ensure that your portfolio is well diversified.

Rebalance to stay diversified:

Volatile markets can easily throw a portfolio off target. For example, a sharp decline in the stock market may mean that stocks are now a smaller percentage of your portfolio's value. At the same time, bonds or cash-equivalent investments could represent a larger percentage. Review your portfolio and consider rebalancing to maintain your intended asset allocation (mix of assets). Continue to rebalance on a regular basis. This can help your portfolio take advantage of potential future growth.

Understand the dangers of market timing:

When stocks are dropping, some investors may be tempted to move heavily into conservative investments, then move back into more aggressive investments when the market recovers. But trying to time the market in this fashion can have consequences. Investors who attempt to time the market run the risk of missing at least some periods of exceptional returns. (An unsuccessful market timer who missed the best 13 months of returns in the last 20 years would have lower returns than Treasury bills.)

Consider dollar cost averaging:

Dollar cost averaging is another basic investing principal. It refers to investing the same amount in a particular asset (or assets) at regular intervals. Automatic retirement plan contributions from your paycheck make it easier. Investing the same dollar amount each period will buy more shares of an asset when the price is low and fewer shares when the price is high. The result: the average purchase price is lower than the average market price over the same period. Dollar cost averaging brings a disciplined approach to investing. With dollar cost averaging, investors make regular, timely investments in different market environments. Because you invest a regular dollar amount, a market decline presents an opportunity to purchase more shares at favorable prices. As long as you purchase shares at a regular time interval and with the same dollar amount, you can achieve the benefits of dollar cost averaging.

What's Next?

No one can predict when the economy and/or the markets may recover. Some downturns prove to be short-lived, but some have lasted for several years. Having a diversified portfolio, and a long-term perspective, could mean a better likelihood of achieving your goals.

With Your Help, PEBA Continues to Grow

By Molly Giarratana, Intern, Holy Family University

Have you told anyone about PEBA lately?

We welcome the following member companies who joined in recent months:

Vanguard Charitable Endowment Program

(Jessica M. Neff, Human Resources Sr. Administrator)

As one of the nation's largest charities, Vanguard Charitable Endowment Program has received over \$4 billion in contributions since its founding as an independent public charity in 1997. They have granted more than \$3 billion to nonprofit organizations across the US.

MACORP Print Group

(Paul Dewedoff, Director of Business Development)

Since 1982, MACORP has expanded into a full service printing and mailing company. Their products/services include traditional and digital printing, creative design services, web enabled ordering systems and promotional products.

MEI Group

(Lisa Marie Monnig, Global Manager, Total Rewards)

MEI Group is one of the world's top manufacturers of electronic payment systems. They make various types of unattended transaction systems, including the electronic bill acceptor. In more than 100 countries worldwide, over 2 billion transactions per week rely on MEI electronic payment systems.

Princeton University

(John L. Flynn, Compensation Analyst)

The fourth oldest college in the United States, Princeton University offers undergraduate and graduate degrees in humanities, social sciences, natural sciences, and engineering. More than 1,100 faculty members instruct approximately 5,000 undergraduate and 2,500 graduate students.

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Conestoga Wood Specialties

(Debi Emerson, Corp. Benefits & Payroll Manager)

Conestoga Wood Specialties manufactures custom wood cabinet doors and other wood components for the kitchen. With a variety of product features, they help customers design the kitchen of their dreams.

Innovative Benefit Planning

(Carli D. Gannone, Benefits Advisor)

Thousands of organizations and employees have reached their employee benefit goals with the help of Innovative Benefit Planning. This employee benefit planning and financial services company helps organizations “Putting People First.”

Robins’ Nest Inc.

(Kate Phelps, Director of Human Resources)

This private, nonprofit organization strives to ensure the safety of children by placing them in a family setting to enhancing their well-being. Robins’ Nest encourages children to become responsible by providing them with community-based residential and in-home services.

GENEX Services, Inc.

(Meredyth Heppe, Benefits Administrator)

GENEX provides healthcare and disability management services to customers in occupational, non-occupational, auto and group healthcare markets. Clients from insurance carriers, self-insured employers and managed care organizations from the US, Puerto Rico and Canada benefit from GENEX’s cost-containment services.

Fox Rothschild LLP

(Felicia Z. Smith, Chief Human Resources Officer)

Fox Rothschild has been helping clients make better business decisions for over 100 years. With more than 16 offices nationwide, they offers a wide range of legal services to organizations, community groups, social welfare, non-profit associations and human resources organizations.

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National Board of Medical Examiners

(Susan Maturo, Human Resources Benefit Specialist)

An independent non-profit organization, NBME is called upon by medical specialty boards, academic institutions and other healthcare professions to create customized assessments that help students and professionals identify their strengths and weaknesses in the medical field.

Gerresheimer Glass Inc.

(Jessica Valles, Corporate Manager, US Benefits)

Gerresheimer Glass Inc. makes glass and plastic products for the global healthcare industry. By using first-rate technologies, their 10,000 employees make products such as syringe systems, insulin pens and inhalers that are easy and safe to use.

Workstream Inc.

(Ezra Schneier, Corporate Development Officer)

From recruitment to retirement, Workstream Inc. helps companies manage the entire employee lifecycle. They assist companies in completing and evaluating recruitment, benefits, performance, compensation, development and transition processes.

Global Tax Network

(Mary Lou Stockton, Managing Director)

Global Tax Network provides tax planning and preparation to employees on international assignments, transferring to a different country or temporarily working away from home on a short term international assignment.

KRB Associates

(Carolyn Conroy, Recruiting Manager)

By providing unique information to clients about professional careers, KRB Associates helps them decide which career is most suitable. For 75 years they have given clients information on careers in Human Resources, Accounting/Finance, Insurance, Information Technology, Engineering, Administration and Sales/Customer Service.

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Delaware Valley Regional Planning Commission

(Paul Smith, Director of Human Resources)

Delaware Valley Regional Planning Commission brings city, county and state representatives together to address key issues and consistently make improvements in the region. Serving nine local counties, DVRPC has been solving issues regarding transportation, land use, economic development and environmental protection for over 40 years.

Greater Philadelphia Business Coalition on Health

(Neil Goldfarb, Associate Dean for Research)

GPBCH improves healthcare quality and safety in the employer community by working with health plans, healthcare providers and other system stakeholders to reduce healthcare costs and improve the value of employers' health benefit spending.

Hapag-Lloyd (America) Inc.

(Thomas W. Lord, Director, Human Resources)

Hapag-Lloyd (America) Inc. is a leading global liner shipping company with employees in 114 different countries. With over 135 ships, Hapag-Lloyd transports almost five million containers per year.