

# HR PROFESSIONALS

MAGAZINE™

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**2026  
Employee  
Benefits**

Highlights of  
SHRM Fall  
Conferences

**Holly  
Murrah,**

Business  
Development  
Executive

McGriff National Practice  
for Flexible Benefits  
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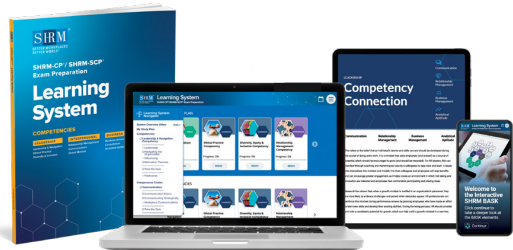
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## Hello SHRM Members Across the U.S.!



We have exciting news this month! We are moving from a regional publication to a national publication beginning with our November issue. We are including all the SHRM State Councils and Chapter Presidents! This will include the HR | SHRM leadership across the continental U.S.! We are featuring SHRM Virginia and DC in this issue on Page 9.

Our focus this issue is employee benefits planning and compliance. You will find solutions for some of the issues that keep you awake at night. It's open enrollment season, and we've provided some solutions and insights from the **2025 SHRM Benefits Survey on Page 30-31** to help guide your employee benefits decisions for 2026. Check out McGriff's excellent article by Holly Murrah on **Page 20**, "**Strategies for HR: How to Spark Interest in Flexible Benefits.**" Learn about **FedLogic on Page 14**, "**Going Beyond Medicare for Your Retirement.**" They can help you navigate federal and state benefits that will reduce your employee benefit expense. Catch the article on **Page 10 from The Benefits Group** and learn about Zywave to simplify HR, compliance, and employee training. You may remember "Medicare Misty," from the cover of our October issue. For over two decades, Misty has dedicated herself to demystifying the healthcare landscape and ensuring that individuals receive the right information to make the best decisions for their health and well-being.

We are also covering another important topic to HR this time of year – compensation. We are honored to have Clifford C. Sandsmark, CCP, CSCP, SPHR, SHRM-SCP, in our November issue. He has 5 quick tips to help you effectively plan and discuss pay strategies on **Page 24**. He is a senior compensation consultant with JER HR Group. Check out their ad on **Page 25**. They offer a variety of comprehensive compensation solutions. Be sure to catch our article on **Page 34** about aligning compensation with business goals using compa-ratio insights.

Congratulations to **Emily M. Dickens, J.D.**, SHRM's Chief of Staff, Head of Government Affairs, and Corporate Secretary, on being named one of the **2025 Top Lobbyist, Grassroots, or PAC Award** winners by the National Institute for Lobbying & Ethics. Emily is shaping workplace policy, and her leadership is advancing the government affairs profession. See **Page 7** for more about Emily.

We hope you enjoy the fantastic highlights from the fall SHRM conferences in Georgia, North Carolina, South Carolina, and Arkansas. I invite you to follow us on Facebook and LinkedIn so that you can receive our live videos with SHRM chapter leaders and top keynote speakers from the SHRM conferences. Here are the links for you:

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Our December issue will feature the SHRM Foundation. The foundation elevates and empowers HR professionals as a force for social good so that all workplaces can prosper and thrive. They provide specialty certifications as well as scholarships to help HR professionals obtain their SHRM-CP and SCP. Watch your email for our complimentary webinars in November. All our webinars are pre-approved for both SHRM PDCs and HRCI Business Credit. If you are not currently on our email distribution list, please visit our website and click on Subscribe.

**Wishing you and your family  
a lovely Thanksgiving season.**

[cynthia@hrprosmagazine.com](mailto:cynthia@hrprosmagazine.com)



# Holly MURRAH

**Business Development Executive  
McGriff National Practice for Flexible Benefits  
and COBRA Services**

An insurance industry veteran since 2002, Murrah began her career working for Fortune 500 insurers in claims as a Licensed Liability Adjuster before transitioning to sales as a Licensed Sales Producer. She has worked extensively in Property and Casualty lines as well as Life and Health. In January 2020, unaware of the coming global pandemic, Murrah ventured into business ownership as an Independent Agent, specializing in Supplemental Benefits. With her can-do attitude she built what remains a thriving book of business focused on employee benefits. In June 2023, Murrah stepped away from actively managing her business to pursue a national sales opportunity with McGriff's Third-Party Administrator (TPA) for Flexible Benefits and COBRA Services. Her upbeat energy and passion for helping others through benefit education is evident in her role as a national Business Development Executive with McGriff and she, "loves the variety of responsibilities the position offers."

Of her broad insurance experience, Murrah says, "I like to say my oddball gift for understanding insurance is what allows me to make a positive impact in the lives of others. It's not that I love insurance, I love helping people...and I do it through insurance." When asked about her profession, Murrah says "It's rewarding to play a part in helping employees keep more of their paycheck while simultaneously helping clients grow, retain and attract quality talent via great benefit offerings with services I'm personally proud to represent."

The Columbia native majored in advertising and earned a Bachelor of Arts Degree in Journalism and Mass Communications from the University of South Carolina, College of Journalism and Mass Communications. ■

# SHRM's Emily M. Dickens Named a 2025 Top Lobbyist by the National Institute for Lobbying & Ethics



**ALEXANDRIA, Va.** – Today [SHRM](#), the trusted authority on all things work, workers, and the workplace, is proud to announce that **Emily M. Dickens, J.D.**, Chief of Staff, Head of Government Affairs, and Corporate Secretary for SHRM, has been named one of the [2025 Top Lobbyist, Grassroots, or PAC Award winners](#) by the **National Institute for Lobbying & Ethics (NILE)**.

This prestigious recognition honors Dickens as one of the most effective and ethical professionals in the advocacy field.

The 2025 awards drew more than **550 nominations** from across the country, with only **100 honorees** selected from a pool of nearly **50,000 registered lobbyists** at the state and federal levels. Dickens' selection highlights her significant contributions to shaping workplace policy and her leadership in advancing the government affairs profession.

"Advocacy is about impact," said **Emily M. Dickens**. "At SHRM, we use our voice to advance policies that strengthen work, workers, and workplaces around the world. This recognition reflects the power of collective effort – the SHRM team, our members, and partners – who are deeply committed to creating workplaces that work for all. I'm honored to do this work, and even more honored to do it with purpose and integrity."

As SHRM's Chief of Staff and Head of Government Affairs, Dickens leads the organization's **global advocacy strategy**, representing more than **340,000 members worldwide**. She oversees SHRM's grassroots network and legislative engagement, ensuring HR professionals' voices are heard in policy discussions that shape the future of work. Dickens is a respected thought leader on business policy and workplace trends and has provided expert testimony before **Congress** and the **EEOC** on key issues including artificial intelligence, paid leave, and gender equity.

The **NILE Top Lobbyist Awards** celebrate professionals who demonstrate outstanding advocacy, ethical leadership, and community impact. Honorees will be recognized at a formal reception celebrating their accomplishments and contributions to the profession.

## About SHRM

*SHRM is a member-driven catalyst for creating better workplaces where people and businesses thrive together. As the trusted authority on all things work, SHRM is the foremost expert, researcher, advocate, and thought leader on issues and innovations impacting today's evolving workplaces. With nearly 340,000 members in 180 countries, SHRM touches the lives of more than 362 million workers and their families globally. Discover more at [SHRM.org](#).*

# Why You Need to Meet MedicareMisty

*In the complex and often overwhelming world of Medicare, Misty Bolt, the driving force behind Medicare Misty, has built a business on a simple yet powerful foundation: clarity, community, and unwavering dedication. Her journey from a young woman raised in Oklahoma by teenage parents to a respected Medicare broker and community leader is a testament to her perseverance and her deep-seated desire to help others navigate life's challenges. For over two decades, Misty has dedicated herself to demystifying the healthcare landscape, ensuring that individuals receive the right information to make the best decisions for their health and well-being.*

Misty's career in the health industry began in 2005, where she started as a captive agent working for major insurance companies like Humana, Cigna HealthSpring, and Blue Cross. This early experience provided her with an invaluable education in the intricate workings of Medicare, giving her a comprehensive understanding of the products and policies offered by these large corporations. However, her path took a significant turn in 2011 when her department at Blue Cross was laid off. Instead of being discouraged by this setback, Misty saw it as an opportunity to forge her own path and create a business that better aligned with her core values. It was at this moment that Medicare Misty was born.

The creation of her own brokerage allowed Misty to break free from the limitations of representing just one company. As a broker, she gained

the freedom to offer a wide array of Medicare plans, ensuring her clients could access the options that best suited their individual needs. This bold move was the catalyst for the impressive growth of her business, which now boasts a team of 50 agents and serves clients in 46 states and Puerto Rico.

Education has always been a central pillar of Misty's mission. She firmly believes that knowledge is power, especially when it comes to something as crucial as healthcare. "People need to know what options are out there," she emphasizes. Her daily work is focused on answering fundamental questions for her clients: what Medicare plans are available, what prescription drug options exist, and whether they qualify for extra help. To maintain her expertise and ensure she provides the most accurate and up-to-date information, Misty voluntarily undergoes

approximately 30 compliance tests each year. This rigorous commitment to staying informed is a testament to her dedication to her clients. "It's a lot, but it's worth it to make sure I'm giving people the right information," she says.

Misty's dedication extends beyond her professional life, deeply embedding her in the local community of Hixson, TN. Her entrepreneurial spirit is reflected in her diverse ventures, which include owning a thrift shop on Dayton Blvd, managing an office and event space, operating two Airbnbs, and even owning a magazine. Her involvement is fueled by a genuine love for her community and its people. "I love how much this community cares about each other," Misty says. "It's something I want to be a part of". This community-centric philosophy underscores every aspect of her life, from her business practices to her personal commitments.

[MedicareMisty.com](https://www.MedicareMisty.com)

423-240-0794

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*We may not offer all plans in your zip code.*

*You may want to go on [Medicare.gov](https://www.Medicare.gov)*

*or call 800-633-4227.*





# Meet the SHRM Virginia and DC State Council



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SHRM Virginia and DC State Council represents over 14,000 human resource professionals in the Commonwealth of Virginia and the District of Columbia. We are an affiliate for the [Society of Human Resources Management \(SHRM\)](#). SHRM Virginia and DC State Council is a 501(c) (6), professional organization. Visit us at [hrvirginia.org](http://hrvirginia.org).

SHRM Virginia and DC State Council is a 100% volunteer entity whose primary objective is to support the mission and initiatives of SHRM through education.

We coordinate professional development efforts, and serve as the conduit for communication among SHRM, chapters and at-large members.

We have 18 SHRM affiliated chapters in VA/DC, each providing programming and networking opportunities in the local area.

In addition, the state is divided into 4 geographic districts with district directors that provide support to the chapters in their region.

There are 30 student chapters which connect students attending Virginia/DC schools to SHRM.

Our Council consists of a president and officers that manage the daily operations of the Council.

There are also positions that represent the key areas of focus for the HR profession.

Some of these areas include certification, college relations, diversity & inclusion, legislative, veterans & military, and workforce education.





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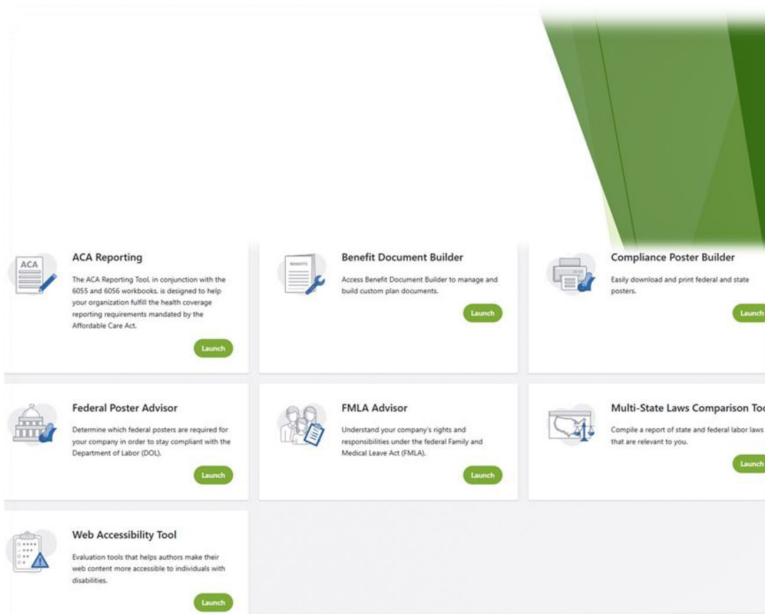
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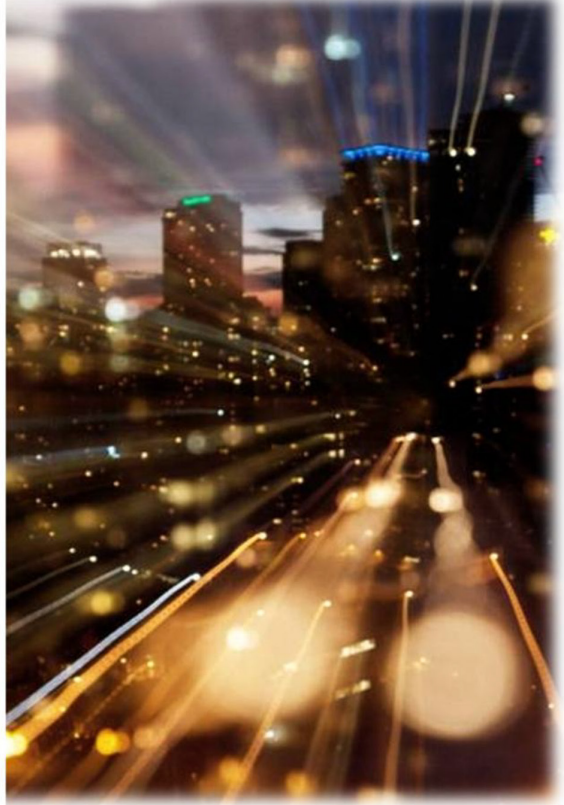
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## How can I get Zywave?

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(615) 250-3334

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Package	Annual Price	What's Included	Key Benefits
Welcome	Free	ACA Reporting, Benefit Document Builder, COBRA Notices Generator	Core compliance tools at no cost.
Compliance	\$500	All Welcome tools plus: Compliance Notice Builder, Compliance Poster Builder, Federal Poster Advisor, Health Plan Compliance Calendar, Custom Job Description Builder, HR Self-Assessment Tool	Stay compliant and create HR documents in minutes.
Employee	\$500	Enrollment Booklet Builder, Performance Review Builder, Phone Interview Question Builder, FMLA Advisor, Salary Benchmarking, Compliance Poster Builder, HR Hotline, Total Compensation Statement Builder, Custom Job Description Builder, Employee Cost Calculator, Employee Handbook Builder, In-person Interview Question Builder, Multi-State Laws Comparison Tool	Build employee engagement and improve hiring, reviews, and pay benchmarking.
HR Support	\$750	Enrollment Booklet Builder, Performance Review Builder, Phone Interview Question Builder, Compliance Poster Builder, HR Hotline, HR Self-Assessment Tool, Web Accessibility Tool	Adds HR support and accessibility compliance guidance.
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# FTC Issues Letters to Healthcare Employers Regarding Non-Compete Agreements

By ROBERT HORTON and WILL ABRAMSON

Although the Federal Trade Commission (FTC) announced on September 5 that it was ending its appeals of decisions in the Fifth and Eleventh Circuits which set aside the FTC nationwide non-compete ban thereby ending its defense of the Biden administration's 2024 rule, the FTC has simultaneously communicated that it intends to pursue enforcement action alleging anticompetitive conduct with respect to restrictive covenants that it views as being overly broad or unnecessary, and that it is particularly focused on the healthcare industry.

On September 10, the FTC sent letters to several employers in the healthcare industry to emphasize the FTC's "commitment to vigorously protecting Americans from anticompetitive conduct and unfair methods of competition."

## The FTC's Role in Regulating Healthcare Employment Contracts

In a two-page letter, FTC Chairman Andrew Ferguson promoted the Commission's commitment to eradicating anticompetitive behavior in the healthcare sector, specifically highlighting the use of non-compete agreements or other restrictive covenants that unreasonably limit post-employment opportunities for physicians, nurses, and other medical professionals. The letter also notes that "non-competes may have particularly harmful effects in healthcare markets where they can restrict patients' choices of who provides their medical care-including, critically, in rural areas where medical services are already stretched thin."

The letter does not suggest that all non-competes in the healthcare industry are unlawful, indeed noting that "narrowly tailored non-competes can serve valid purposes in certain circumstances." However, Chairman Ferguson goes on to posit that "in practice many employers impose noncompetes without due consideration to whether they are necessary and appropriate under the circumstances, including whether less restrictive alternative contract terms may sufficiently achieve the same procompetitive purposes. For example, noncompetes may be overbroad in duration or geographic scope. Or they may be inappropriate for certain roles entirely."

## Key Considerations for Healthcare Employers in Restrictive Covenants

The summary by the FTC of its position regarding non-competes is consistent with the advice we have given to employers, whether in the healthcare sector or other industries, for the past several years. In addition to confirming that your restrictive covenant agreements comply with applicable state law and local ordinances, care must also be taken to limit non-compete and customer non-solicit covenants to those employees from whom the employer legitimately requires protection from unfair competition, whether as a result of access to confidential information having been provided or the good will with customers, clients, patients, or referral sources that the employee may have developed during the employment relationship.

Further consideration should then be given to limiting the duration and geographic scope of the restrictive covenants as much as possible while still reasonably achieving that protection in order to convince a judge, jury, or arbitrator (or the FTC) that the covenants are not overly broad and should be enforced. The strategy of relying on the courts to narrow an overly broad non-compete in those jurisdictions that permit such contract reformation must also be considered with an eye toward possible FTC enforcement action.

On September 4, the Commission provided an example of what it views as unlawful use of non-competes, filing a complaint against the largest pet cremation business in the United States. The FTC alleged that the company implemented a blanket non-compete policy that applied to all new hires – except for California employees – regardless of position or compensation. According to the FTC, the lack of any "individualized

consideration" regarding whether a non-compete was warranted for each role constituted unlawful anticompetitive behavior.

That same day, the FTC issued a public Request for Information relating to the use of employee non-compete agreements. According to the FTC's press release, "Members of the public including current and former employees restricted by noncompete agreements, and employers facing hiring difficulties due to a rival's noncompete agreements, are encouraged to share information about the use of noncompete agreements."

Employers should assume that their current or former employees who are subject to restrictive covenants (or their potential new employers) will be inviting the FTC to review their agreements.

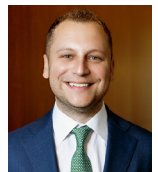
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*This content was republished by HR.com in the [October 2025 issue of HR Legal & Compliance Excellence](#) and is also available [here](#).*



**Robert Horton**

*As chair of the firm's Labor & Employment Practice Group, Bob Horton represents management in all areas of labor and employment law. Bob's practice consists primarily of counseling clients regarding employment issues and defending companies against all manner of employment claims throughout the U.S.*



**Will Abramson**

*Will Abramson represents clients in all facets of employment law, providing counsel with respect to state and federal employment law compliance, including issues involving the FMLA, ADA, and FLSA. Will advises employers in matters involving employee discipline, wrongful termination, retaliation, discrimination, harassment, wage and hour claims, and other employment-related litigation. He also regularly counsels companies on employment agreements, severance agreements, terminations, handbooks and policies, and other workplace documentation.*



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## Going Beyond Medicare for Retirement

# The Federal Benefits Your Employees Have Already Earned



**There's a whole category of benefits that employees have already earned through years of paying taxes, but don't know how to access: federal and state benefits.**

The challenge is that employees don't always know they qualify, don't understand how to apply, or avoid applying when they get overwhelmed by the complexity.

### The Gap Nobody Talks About

Most health benefits will support an employee in their everyday lives, but even the best plans have limits. This becomes painfully clear when an employee faces a serious health crisis: a premature baby in the NICU, an ALS diagnosis, end-stage renal disease requiring dialysis, or a cancer diagnosis that changes everything.

In these moments, federal and state programs often have exemptions or waivers to provide coverage that can exceed what an employer plan can offer. Yet employees struggle to find that key information or navigate this complex system alone.

The result? Workers leave jobs they love, productivity drops, or families face financial devastation despite having "good insurance".

### More Than Just Medicare

Federal and state benefits extend far beyond retirement planning. There are over 1,000 programs designed to help Americans during healthcare crises and major life changes, regardless of typical eligibility requirements.

- **Medicaid** for catastrophic events like premature births, certain disabilities, and terminal illness.
- **Social Security Disability** for those unable to work.
- **Supplemental Security Income** for disabled individuals with limited resources.
- **Survivors Benefits** for families who lose a primary earner.
- **COBRA** alternatives through Healthcare.gov that may be more affordable.
- **Veteran's and Tribal Benefits** for eligible populations.
- **State-specific programs** that vary in each state.

## Why Traditional Resources Fall Short

Medicare brokers or insurance agents can be a helpful resource to employees. However, they are limited to focusing on the Medicare-eligible population and will typically have specific products they sell.

Federal and state agencies are overworked and understaffed. They process applications but they are not able to provide strategy, answer questions outside of their focus, or ensure families understand all available benefits.

HR teams are experts in the benefits employees have access to, but having deep knowledge and understanding of federal and state benefits is not a realistic expectation.

Under Medicare Secondary Payer (MSP) Rules, the Employee Retirement Income Security Act (ERISA), the Affordable Care Act (ACA), and HIPAA Non-Discrimination Rules, there are also restrictions to how HR teams can advise and educate employees.

## A Different Approach

Partnering with FEDlogic provides employees access to unbiased, confidential, and knowledgeable federal and state benefit navigation.

### ➤ A Team of Experts

All FEDlogic experts are former federal and state adjudicators and supervisors. They do not just research federal and state benefits; they have lived it for decades on average, enabling them to provide unique, practical guidance to families.

### ➤ Free, Confidential, and Unlimited

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of the employees who have a consult with FEDlogic find an alternative healthcare benefit.

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of ESRD patients switch from Employer health plans to Medicare.

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# Workplace Gratitude Starts with Good Hires

As November rolls around, gratitude naturally takes center stage. We're (hopefully) thankful for our teams, our leaders, our customers, and the meaningful work we get to do every day. In HR, we're also thankful for smooth onboarding, employees who fit our culture, and colleagues who make our jobs easier.

But if we're honest, those blessings don't just fall into our laps. Behind every high-performing, trustworthy, dependable employee is a smart hiring decision. Gratitude starts with good hires...and good hires start with proper screening.

When you're hiring, you're doing more than filling a seat. You're building a workplace you (and every other employee) will be grateful for all year long.

## Hiring Gone Wrong: The Opposite of Gratitude

Now, gratitude isn't guaranteed. When you rush or use poor screening processes, the results can be disastrous. A bad hire can drain morale, stall productivity, frustrate clients, and create costly turnover. Incomplete background checks, unverified credentials, or skipped references can open the door to compliance risks and even safety issues. The result? You end up spending more time managing problems than celebrating successes. Without a solid screening process, you might find yourself giving thanks that probation periods exist rather than being thankful for your employees. And that's a bad spot to be in.

## Tips for Hiring Employees You'll Be Grateful For

So, how do you build a team that makes you thankful, instead of one that makes you want to pull your hair out? It starts long before the offer letter. Execute the right processes and precautions from the beginning. Here are 9 best practices to help you hire employees you'll be genuinely grateful for.

**Define what "great" means before you start hiring.** Too many organizations post a job and hope for the best. Instead, be strategic. Define the exact skills, values, and behaviors that make someone thrive in your workplace. Clarity upfront prevents mismatched expectations later.

**Prioritize cultural fit (without compromising compliance).** You can train skills, but you can't train attitude and integrity. Assess how candidates align with your organization's mission and values. Just be sure your assessments remain job-related and consistent with fair hiring laws.

**Verify, don't assume.** It's easy to take resumes and interview answers at face value. Don't. Confirm credentials, licenses, and employment history before extending an offer. One unchecked claim can turn into a major compliance risk later.

**Verify identity first.** With AI's prevalence, identity fraud is running rampant. Before you run a background check, confirm you're screening the right person. Identity verifications (like biometric ID checks and social security traces) help ensure that every record, credential, and

report you review belongs to the applicant in front of you. It's the foundation of a trustworthy hiring process, now more than ever.

**Screen thoroughly and consistently.** Proper background screening is about protecting your business and maximizing the chance you're bringing in people you can trust. Partner with a PBSA-accredited screening company that provides criminal background checks, employment and education verifications, reference checks, and identity verification.

**Consider social media screening...but do it the right way.** Social media screening can provide a valuable layer of insight into a candidate's professionalism and judgment when conducted compliantly with bias filters. Just make sure you use it consistently (not just for the applicants who give you a bad feeling) via a compliant third-party platform, not a manual scroll through profiles.

**Embrace technology but keep the human touch.** AI and automation can help speed up hiring and reduce human error by standardizing processes and eliminating redundancies. When implemented thoughtfully, technology can improve accuracy and free up your team to focus on candidate experience. Still, final decisions should always include human oversight. Algorithms don't know your company's heart, values, or culture like you do. Partner with a screening provider that combines advanced technology with experienced, well-trained staff.

**Onboard intentionally.** Create a structured onboarding process that helps new hires feel connected, supported, and clear on expectations from day one. This will reinforce your culture and reduce the likelihood of early turnover. Use this time to build trust, answer questions, and show new team members that they've joined an organization that values their success.

**Keep evaluating and improving your process.** Hiring will never be a "set it and forget it" function. Regularly assess your screening process, turnaround times, and candidate experiences. Stay updated on new technologies and ways to make the process more efficient. Continuous improvement helps you keep attracting top talent.

## A Season for Gratitude for Great Teams

This time of year reminds us that quality hires lead to strong performance, and strong performance leads to long-term success.

Take a moment to appreciate the employees who show up, work hard, and represent your company's values every day.

And if you want to make sure your next round of hires gives you even more reasons to be thankful, start with a comprehensive, compliant hiring process. This approach will help you build a team that performs well and makes you genuinely grateful to come to work each day.

*From all of us at Data Facts, we wish you a happy, healthy, and gratitude-filled Thanksgiving season.*

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# When you lead with skills, you lead with impact.



Hiring for skills means **seeing potential** beyond resumes and degrees, creating a fairer and faster pathway for growth.

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# Build a Safer, Stronger Workplace with the **GET LIVE Model**

By TIM KECK

In today's world, leaders face more challenges than ever when it comes to keeping their people safe — not just physically, but emotionally. Conflict, stress, and communication breakdowns can happen anywhere, from a customer interaction to a tense workplace conversation.

That's where *you* come in. By investing in proven de-escalation training for your team, you become the driving force behind a safer, more confident culture — one that protects your people and strengthens your organization.

SafeHaven Security Group's comprehensive de-escalation program equips teams with practical, real-world strategies to handle conflict effectively. At the center of this training is the **GET LIVE** model — seven essential steps designed to help your people stay calm, in control, and focused on resolution when tensions rise.

## Goal

In any confrontation, it's easy to get caught up in “winning” the argument. But true leadership focuses on achieving a *safe and successful resolution*. Helping your team adopt this mindset can transform how they approach conflict.

## Emotional Intelligence

Empower your team to recognize and manage their emotions under pressure. When people learn not to take things personally, they respond with clarity instead of reacting with anger — and that creates calmer, more productive outcomes.

## Tactics

Simple physical awareness can make a big difference. Teaching employees to maintain safe distance — at least six feet when possible — allows them time to think, respond, and protect themselves if a situation turns aggressive.

## Listen

People want to feel heard. When your team practices active listening, they disarm hostility and build trust. Encouraging this habit across your organization can prevent small issues from becoming major incidents.

## Imagine

This step cultivates empathy. When we imagine what others might be feeling or experiencing, we approach situations with understanding instead of judgment. It's a skill that not only calms conflict but strengthens culture.

## Verbal

Words matter. Teaching your people to keep their tone calm and steady — even when others raise their voices — prevents escalation and models professionalism. A calm voice communicates control and confidence.

## Essential

True safety also means being prepared when de-escalation isn't possible. That's why SafeHaven's training emphasizes practical self-protection principles, ensuring your people know how to stay safe in any circumstance.

When you bring **GET LIVE** training to your team, you do more than reduce risk — you create a culture of respect, confidence, and care. You give your people the skills to protect themselves *and* each other.

Because when leaders like you take proactive steps to invest in safety, you're not just preventing conflict — you're building trust, strengthening your workplace, and making a lasting impact.

**Be the reason your team feels safe.**  
**Be the leader who helps them GET LIVE.**



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SafeHaven Security Group  
www.safehavensecuritygroup.com

# Violence Prevention Conference of Mid-America

Wednesday, October 22 | Northwest Arkansas Community College

## Pictorial Highlights



# Strategies for HR:

## How to Spark Employee Interest in Flexible Benefits

By HOLLY MURRAH

*Practical approaches to increase engagement, drive participation, and maximize the value of your flexible benefits program*

Kudos to your company if you offer or are considering offering flexible benefit options to your employees! Before you can see the advantages of implementing a flexible benefits program, HR professionals must actively engage employees and encourage participation. So, how can HR teams encourage that spark to prompt enrollment?

### 1. Share success stories and testimonials to communicate the value.

Although most employees have qualifying health care expenses, they often decline enrollment due to a lack of understanding about how the plans work. In addition to your educational material, try sharing stories and testimonials about how others have saved by participating in pre-tax plans—while being mindful of the Health Insurance Portability and Accountability Act (HIPAA) laws. Relatable stories and visuals, like a simple savings chart, can demonstrate advantages and inspire others to explore your flex offerings.

### 2. Empower your employees.

Knowledge and understanding of plans and options can help employees feel more empowered, but it can be difficult for them to absorb the many insurance details they receive during open enrollment. Consider offering flexible benefit learning sessions two to three months before open enrollment. In these sessions, pass out lists of FSA/HSA eligible expenses so employees can start paying attention to and identifying qualifying items and services they may already use. Doing this ahead of time may lead to higher participation rates because you'll have equipped them with knowledge before decision time.

### 3. Personalize the benefits experience.

Flexible benefits are designed to be customized by participants. Use the words “customizable” or “customize” in your enrollment materials, and encourage employees to use either generic savings calculators or fillable worksheets provided by your benefits administrator to customize their elections. This can help employees set reasonable elections that align with their individual circumstances and may help prevent unspent funds.

### 4. Use multiple engagement channels.

With a multi-generational workforce, employees may have different preferences for how they receive information about open enrollment. Use a mix of channels—webinars, social media, and in-person events—to reach a broader audience. Interactive sessions like benefit fairs or Q&A webinars can encourage curiosity and provide opportunities for employees to ask questions and clarify doubts. Ask your vendor to share any updated product videos to help clarify the user experience of their platforms.

### 5. Keep the benefit buzz going throughout the year.

Some employees may appreciate the opportunity to contribute to a newsletter or company email. You could welcome submissions from employees to run short positive stories in a new “Benefit Buzz” column of your monthly newsletter, if you have one. By highlighting positive participant experiences, you reinforce the value of your benefit offerings, boost morale, motivate others to contribute to their accounts, and encourage future participation. A sample newsletter blurb could look like this:

*“HSA to the rescue! On July 10, my daughter unexpectedly needed oral surgery to remove her wisdom teeth. My out-of-pocket cost for her surgery was \$1,506, plus I had to pick up pain meds, ice packs, and extra gauze. What a tremendous relief it was to be able to pay for everything in full using my HSA account. As expensive as it was, I have to say, it was pretty satisfying to know that at least I got to pay for it all with pre-tax dollars.”*

*— submitted by Holly M.*

Ultimately, the success of any flexible benefit program depends on one critical factor: employee engagement. Here's to a successful enrollment ahead!



Holly Murrah  
TPA, Flexible Benefits and Cobra Administration  
McGriff, a Marsh McLennan Agency company

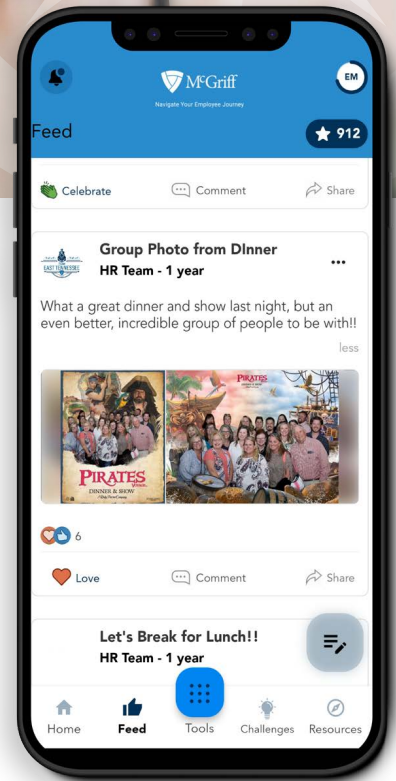


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# The Benefits of the RECOVERY-FRIENDLY Workplace

By AMY SCHABACKER DUFRANE

**S**eptember marked National Recovery Month, serving to destigmatize substance use and highlight the hope, strength, and purpose found in recovery. That might sound like another observance for HR to include on its annual poster-planning calendar, but I assure you it represents far more than that – it's about the individuals, their families, and their colleagues who honor those in recovery and what that means to workforces across the U.S.

Substance abuse kills. According to the National Institutes of Health, the opioid crisis killed more than 79,000 Americans in 2022. While more recent numbers show a decline in overdose deaths, the U.S. continues to struggle with substance abuse on many fronts, including the effects of cannabis decriminalization across half the country. In 2023, there were an estimated 30 million people with Substance Use Disorder (SUD), 80% of whom were full-time workers. A recent HRCI survey showed that 41 percent of respondents occasionally observed substance use issues at work, with 7 percent observing them frequently.

For every person struggling with Substance Use Disorder, there are multiple people immediately around them who bear the consequences in some form. Plus, attitudes about substance problems – and mental health in general – have previously been treated as if they were character flaws. According to a 2024 survey conducted by HRCI and Fors Marsh regarding substance use and the Global Recovery Initiatives Foundation National Recovery Friendly Workplace certification:

§ More than half of HR professionals said they had not heard of the Recovery Friendly Workplace certification (33 percent) or knew little about it (25 percent). Only about one in 10 (11 percent) had specialized training in substance use and recovery.

§ Only 13 percent said their organization had policies related to treatment and recovery, and only three percent offered treatment and recovery training for HR staff.

§ The four biggest needs cited by HR professionals were training programs for employees and management (48 percent), training for HR professionals (45 percent), increased funding for these programs (33 percent) and comprehensive policy guidelines (30 percent).

Personally, I've observed that the biggest problems are not actually related to resources. Often, they have to do with organizational culture. And, whenever cultural change is at the core of an issue, training is the first step in changing it.

There are many approaches to creating a Recovery-Friendly Workplace. Here are a few components cited by the HR experts we've spoken with:

**Training** – programs that include all employees can reduce stigma and enhance awareness, while demonstrating pathways to programs and how to protect privacy while encouraging disclosure.

**Executive and leadership support** – Cultural change starts at the top, and executive buy-in underscores the prioritization of recovery initiatives. Given the startling numbers that I referenced earlier in my article, building the corresponding business case is perfectly logical.

**Policies and procedures** – Communicated clearly, policies and procedures should ensure employees feel confident they can access help without fear of discrimination or termination. This includes those covering privacy protections, recovery benefits (for employees and families) and available resources.

When it comes to supporting a recovery-friendly workplace, HR professionals might consider relying on existing investments in advanced HR systems and wellness applications. Also, since the threat of substance use increases during times of stress and change – such as mergers and acquisitions or workforce reductions - having the right recovery support in place can reduce risks.

Today's turbulent business environment can make a Recovery Friendly Workplace initiative seem daunting; however, the benefits to the organization, individual employees, and the bottom line make it worthwhile. HRCI was among the first organizations to participate in the National Recovery Friendly Workplace Certification program, and you should anticipate that we'll continue to lead the conversation on how employers can support recovery.

Read our recent white paper on substance use and recovery [here](#).

*Amy Schabacker Dufrene, Ed.D., SPHR, CAE, is CEO of HRCI® — where she is responsible for driving and disrupting the conversations about building high-performing, strategic HR teams. An engaging thought leader at the intersection of talent strategy and continuous learning, Dr. Dufrene is an award-winning leader and celebrated keynote speaker on the human side of successful business strategy in the 21st century.*



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# Pay Talks That Build Trust

By CLIFFORD C. SANDSMARK

Talking about pay is one of the toughest workplace conversations. It's personal, emotional, and, when mishandled, can erode trust in seconds. But when approached with clarity and empathy, communication about compensation becomes one of the most powerful tools for strengthening relationships, engagement, and organizational culture.

Compensation is more than numbers – it's communication in action. Every raise, bonus, or pay freeze sends a message about what a company values: performance, loyalty, collaboration, or growth. When communication around pay is vague or inconsistent, employees fill in the gaps with their own assumptions, which are rarely positive.

Clear, open dialogue about compensation helps employees understand how pay decisions are made and why. When employees understand the “why,” they are more likely to see decisions as fair, stay engaged, and trust leadership, even during tough times.

When employees don't understand how compensation decisions are made, confusion quickly leads to cynicism. They may perceive bias, unfairness, or a lack of appreciation. That uncertainty often causes disengagement and turnover, especially among top performers.

Research consistently shows that employees who understand their pay framework are more likely to believe it's fair and less likely to seek new opportunities elsewhere. In contrast, when communication fails, trust crumbles.

## 5 Quick Tips to Help You Effectively Plan and Discuss Pay Strategies

### 1. Start with a Solid Foundation

Before any communication begins, ensure the data is accurate. Regular pay audits reveal inconsistencies that could undermine credibility. You can't communicate fairness if the system itself isn't fair.

### 2. Define and Share Your Pay Philosophy

Employees crave context. Explain how pay is benchmarked, what factors drive raises or bonuses, and how performance, tenure, or skills are weighed. A clear compensation philosophy provides transparency and predictability, even when decisions are complex.

### 3. Speak Human

Avoid jargon and technical language. Use relatable examples or visuals to explain how pay structures work. Clear, empathetic communication helps employees feel respected, not lectured.

### 4. Empower Managers as Communicators

Employees trust their managers most when it comes to pay. Equip managers with training, talking points, and empathy-based coaching to enable them to discuss compensation confidently and consistently. Create channels for feedback. Listening reinforces trust and helps you refine messaging over time.

### 5. Use Compensation Technology

Digital tools make pay transparency more tangible. Dashboards that show pay ranges, progression paths, or total rewards help employees see the big picture and plan their growth.

## How Consultants Elevate the Conversation

Even the most well-intentioned leaders sometimes struggle to discuss pay. That's why many organizations bring in compensation consultants – not just as pay experts, but as communication strategists who turn a sensitive topic into a source of alignment and confidence.

Inside the company, it's easy to miss blind spots. Consultants bring a neutral, data-driven lens, benchmarking pay against market standards and legal norms. Their independence signals fairness, giving employees confidence that compensation is grounded in fact, not favoritism.

A strong pay strategy goes beyond just managing budgets – it supports business goals. Consultants translate the number-crunching, explaining how pay works, what drives bonuses, and how employees can grow, then help leaders communicate that link clearly. When employees see how their rewards tie to results, motivation deepens. Clarity replaces confusion with trust. Consultants craft consistent messaging, FAQs, and manager training so every employee hears the same story. They also guide organizations through evolving pay-equity laws, reducing risk while strengthening credibility.

**In the end, conversations about pay are conversations about trust. When organizations treat compensation as an opportunity for connection rather than avoidance, they strengthen not just their pay structures but their culture as a whole. Transparent, empathetic communication about compensation builds alignment, reinforces fairness, and fuels engagement. Whether guided by thoughtful leaders or skilled consultants, the goal remains the same: to make every employee feel valued, informed, and confident in the path ahead. Because when people understand how and why they're rewarded, they don't just work harder—they believe more deeply in where they work.**



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# PICTORIAL HIGHLIGHTS





# A Holiday Gift That's Meaningful, Memorable & Budget Friendly!



The holidays are a season of gratitude, celebration, and togetherness—making it the perfect time to recognize the people who make your business shine. Successful companies know that employees are the heart of the organization. Their dedication, teamwork, and commitment drive success all year long. Finding a gift that's meaningful for everyone *and* budget-friendly can be a challenge. That's where **Holiday Gift Checks** deliver the magic! These flexible Gift Checks are available in denominations of \$5-\$50 and can be redeemed at grocery stores nationwide for festive foods. Employees will appreciate the flexibility to choose their favorite holiday meal—whether it's the turkey, a holiday ham, delicious desserts or festive platters. It's a gift that will deliver joy during the most wonderful time of the year.

## Make their Holidays Sparkle with Holiday Gift Checks

Employee appreciation is important anytime but especially during the holiday season. The holidays are a time of giving, making it the perfect opportunity for companies to show appreciation and reward employees with a thoughtful gift. When employees feel valued, they're more likely to stay committed, contribute at a higher level, and be positive about their workplace. While bonuses and verbal praise have their place, holiday gift programs offer a tangible, personal way to show employees their hard work deserves something extra special.

## Deliver Joy with The Gift of a Festive Holiday Celebration

### 1. Celebrating Over 37 Years of Holiday Tradition

For nearly four decades, Holiday Gift Checks have helped companies express appreciation with a trusted, time-tested program that all employees truly appreciate.

### 2. Personalized & Flexible

Each employee can choose what matters most for their celebration—from the holiday centerpiece like a turkey or ham to side dishes, desserts, and any festive favorites for the family table.

### 3. Broad Appeal for Every Celebration

Holiday Gift Checks make the season brighter for everyone—no matter how they celebrate. Perfect for Thanksgiving, Christmas, Hanukkah, Kwanzaa, or any festive winter gathering.

### 4. Budget-Friendly Giving

Companies can customize the gift amount to fit the holiday budget. Denominations range from \$5-\$50. These Gift Checks offer a cost-effective yet generous way to express appreciation and deliver a special festive meal at a time when expenses seem to really add up.

### 4. Enhances Holiday Spirit

Receiving a meaningful holiday gift lifts spirits and creates a sense of celebration at the workplace. It creates a positive environment and reinforces a culture of good will.

### 5. Convenient Distribution

Holiday Gift Checks are easy to distribute by mail or in person, making them ideal for companies with office or remote staff. The Gift Checks are redeemable nationwide at virtually any grocery store so they are the perfect gift for both small and large companies with locations through the country.

## Tips for a Successful Holiday Gift Program



- **Plan Early:** Order gifts ahead of time to take advantage of special seasonal savings. It will ensure plenty of time to deliver before the holidays.
- **Add a Personal Touch:** Include a card or handwritten note from management to make the gift even more personalized and special.
- **Celebrate as a Team:** Take advantage of a gift-giving moment when employees are together to celebrate and close out the year on a high note.
- **Make It Inclusive:** Ensure the gift is appropriate and can be appreciated by all team members by offering flexible, practical options like Holiday Gift Checks.
- **Repeat Annually:** Creating a tradition of holiday gifting reinforces company values and gives employees something special to look forward to each year.

Giving thoughtful employee holiday gifts is more than a seasonal gesture  
—it's an investment in your people.

Visit [Holiday Gift Check Program](#) or call (630) 986-5081 to learn more about current seasonal promotions on a festive gift that will deliver a memorable celebration.

## Congratulations to Paulina Gibbs Lopez, M.S., SPHR!



Congratulations to Paulina Gibbs Lopez on passing her HRCI exam and earning her SPHR! Paula attended our August Online HRCI | PHR | SPHR Certification Class and passed her exam the first time!

Paulina is Senior Director of HR and is an Engagement Strategist at Calder Casino in Miami, FL. She has been with Calder for 10 years. She is a people-first HR leader who believes policy should empower, not police. With deep experience in employee relations, labor relations, and strategic communication, Paulina helps turn workplace values into everyday habits. Whether launching culture campaigns, designing smart goal templates for leadership, or driving 95%+ survey participation - she is all about connecting the dots between strategy and authenticity.

Paulina attended Florida International University College of Business and received her BBA in Human Resource Management in 2007. She went on to attain her M.S. in Human Resource Development and Adult Education also from FIU on 2011.

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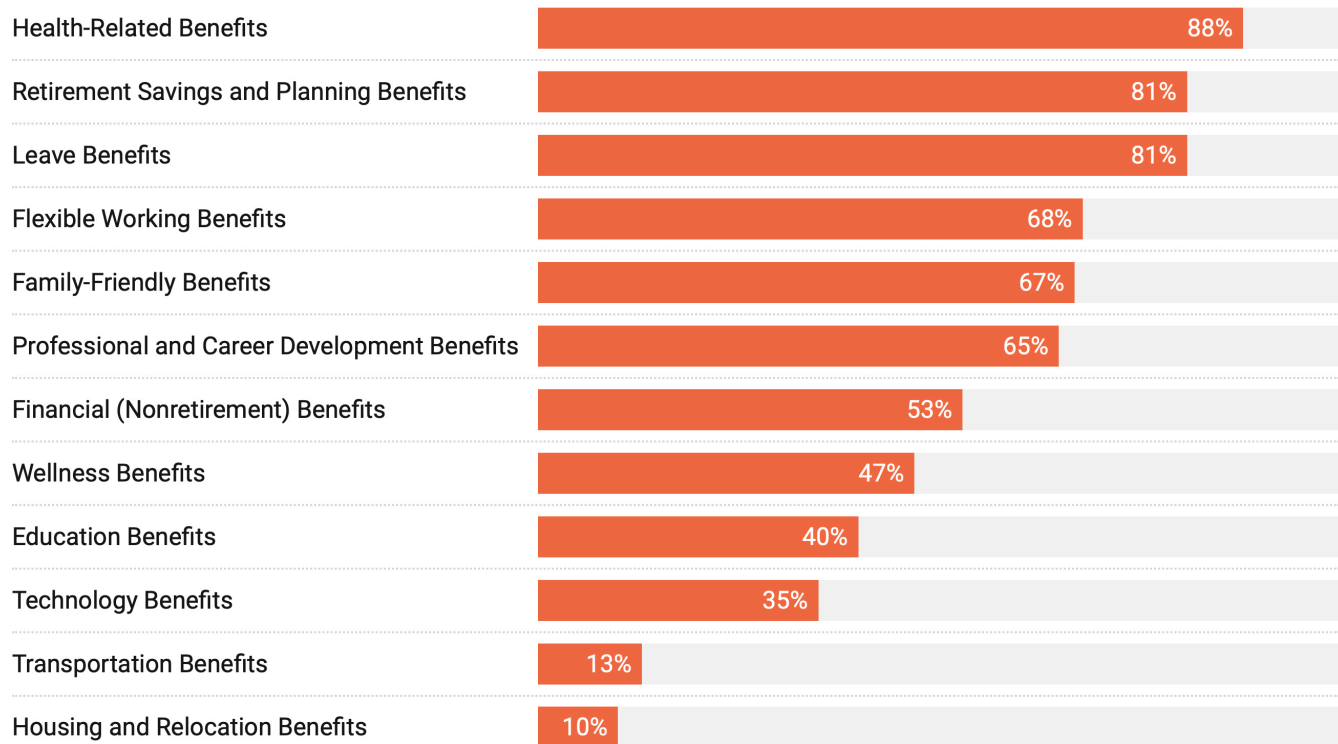
If your group health plan rates are getting out of hand, we can help. With stable rates and an extensive network, be sure to get a quote from QualChoice.

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# 2025 SHRM EMPLOYEE Benefits Survey

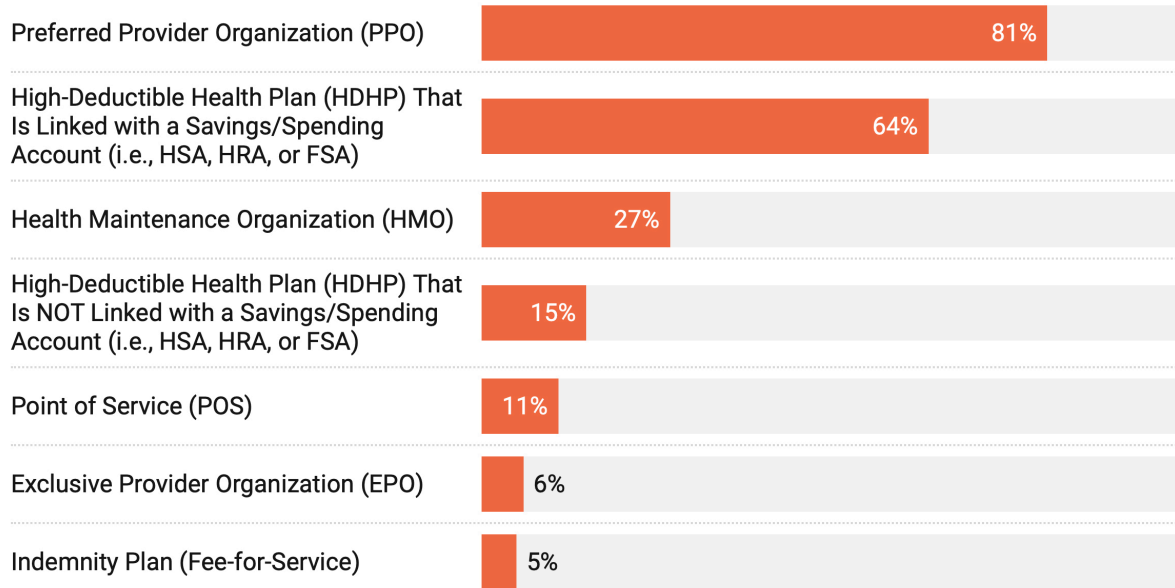
## Employer-Rated Importance of Benefits Categories, 2025



Percentages shown represent the number of employers who responded “very important” or “extremely important” to each benefits category.

Source: SHRM 2025 Employee Benefits Survey • Created with [Datawrapper](#)

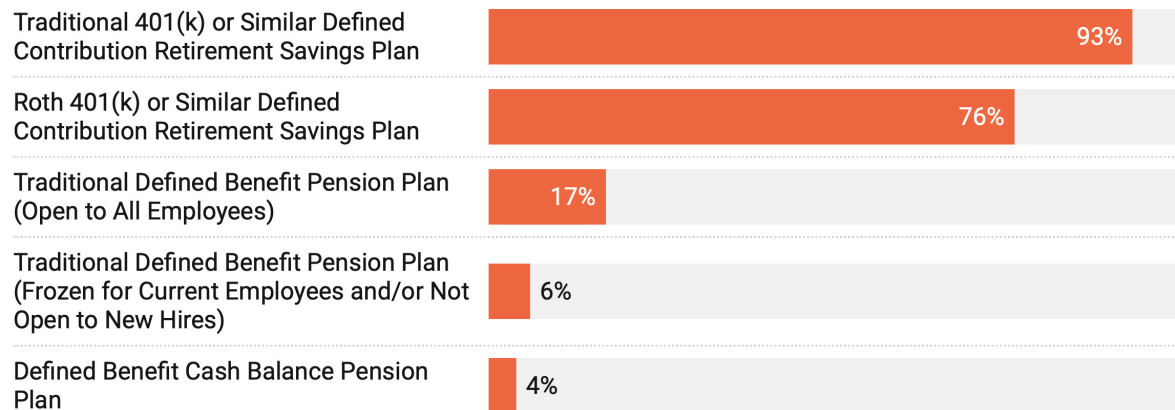
## Prevalence of Health Plan Types, 2025



Percentages represent the number of employers who offer each type of benefit.

Source: SHRM 2025 Employee Benefits Survey • Created with [Datawrapper](#)

## Prevalence of Retirement & Savings Plan Benefits, 2025



Percentages represent the number of employers who offer each type of benefit.

Source: SHRM 2025 Employee Benefits Survey • Created with [Datawrapper](#)



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# HR: STAYIN' ALIVE IN 2025





# Aligning Compensation with Business Goals Using Compa-Ratio Insights

In today's competitive business landscape, aligning employee compensation with organizational goals is more crucial than ever. Compensation not only serves as a means to attract and retain top talent but also acts as a motivator for employees to perform at their best. One effective tool for achieving this alignment is the compa-ratio—a metric that compares an employee's salary to the midpoint of a salary range for their position. In this article, we will explore how organizations can leverage compa-ratio insights to ensure that their compensation strategies are closely tied to business objectives.



## Understanding Compa-Ratio

The compa-ratio is calculated using the following formula:

$$\left[ \frac{\text{Employee's Salary}}{\text{Market Rate or Midpoint of Salary Range}} \times 100 \right]$$

A compa-ratio of 100% indicates that an employee is compensated at the market rate. Ratios below 100% may suggest underpayment, while those above 100% indicate overpayment. By analyzing compa-ratios, organizations can gain valuable insights into their compensation practices relative to market standards.

### Step 1: Analyze Current Compensation Structures

To effectively use compa-ratio insights, organizations must first analyze their current compensation structures. This involves:

- **Data Collection:** Gather comprehensive salary data for all positions within the organization, ensuring to include job titles, levels, and corresponding market rates.
- **Benchmarking:** Compare internal compensation against industry standards to identify discrepancies and understand competitive positioning.
- **Performance Segmentation:** Analyze compa-ratios by performance levels to determine how well compensation aligns with employee contributions and overall business goals.

### Step 2: Align Compensation with Business Objectives

Once the current compensation landscape is understood, the next step is to align it with key business goals. This can be achieved through:

- **Defining Business Goals:** Clearly outline organizational objectives—be it growth targets, customer satisfaction, or innovation.
- **Linking Compensation to Performance:** Establish performance metrics that align with these goals. For instance, if innovation is a priority, reward employees who contribute significantly to new product development and creative solutions.
- **Adjusting Salary Ranges:** Ensure that salary ranges and midpoints reflect market conditions and employee value. This may involve periodic reviews to adapt to changing market dynamics.

### Step 3: Create a Strategic Compensation Philosophy

To foster a culture of performance and accountability, organizations should develop a strategic compensation philosophy that incorporates:

- **Pay for Performance:** Design compensation structures that reward high performers with higher compa-ratios, effectively motivating employees to strive for excellence.
- **Non-Monetary Incentives:** Consider blending financial compensation with non-monetary incentives such as recognition programs, career development opportunities, and flexible work arrangements, which can enhance overall employee satisfaction.

### Step 4: Communicate with Transparency

Clear communication about compensation structures is essential for fostering trust and understanding within the organization. Organizations should:

- **Educate Employees:** Help employees understand how their compensation is determined, including the role of compa-ratio in assessing their pay relative to market standards and performance.
- **Promote Fairness:** Regularly review and adjust compensation structures to ensure fairness and equity across the organization, thereby reinforcing a culture of transparency.

### Step 5: Monitor and Adjust Regularly

Aligning compensation with business goals is not a one-time effort. Organizations must commit to continuous improvement through:

- **Regular Reviews:** Conduct annual or semi-annual compensation reviews to assess alignment with market trends and business objectives.
- **Adaptation to Change:** Be agile in adjusting compa-ratios and compensation structures in response to evolving business strategies and market conditions.

### Step 6: Leverage Technology and Data Analytics

Incorporating technology can streamline the process of analyzing compa-ratios and gaining actionable insights. Organizations can:

- **Utilize Compensation Management Software:** Implement tools that assist in calculating and visualizing compa-ratios, making it easier to identify trends and disparities.
- **Employ Data Analytics:** Use advanced analytics to forecast compensation needs based on business growth projections and industry shifts, enabling data-driven decision-making.

## Conclusion

Aligning compensation with business goals using compa-ratio insights is a strategic imperative for organizations looking to drive performance and achieve sustainable success. By understanding and leveraging compa-ratios, organizations can create a compensation framework that not only attracts and retains talent but also motivates employees to contribute to the achievement of business objectives. In a world where talent is a key differentiator, ensuring that compensation practices are aligned with organizational goals is essential for fostering a high-performing workforce.

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