

HR SUITE

Professional Employer Organization Services

- Payroll Administration - Workers Comp/Risk Management -
- Benefits - Screening Services -

HUMAN RESOURCE ADMINISTRATION AND COMPLIANCE

HUMAN RESOURCE AUDIT A complete HR Checkup, including administration, employee files, compliance, handbook, orientation, training, performance management, and termination procedures. The intended outcomes include minimizing your liability exposure and introduction or enhancement of human resource best practices.

LABOR LAW COMPLIANCE Today, employment laws are far-reaching and managers, along with the organizations they work for, can't afford the luxury of ignorance. You must be up to date on the law, and recent case law interpretations to know precisely how those laws apply to situations within your organization specifically. Otherwise, you risk employee complaints, lawsuits, and hefty fines. Federal and state laws as well as the courts' interpretation of those laws are always changing. Our team of advisors is just a phone call away, and can provide you with the most up to date advice and work out suggested plans of action.

PERSONNEL RECORD KEEPING We provide on going maintenance of employee files for our clients. We can help to cut through the confusing privacy requirements surrounding the storage of medical information, social security numbers and the growing stacks of government-required documentation. We can assist you on which files you have to keep, when you can safely throw files away, and how to avoid the fines, penalties, and overpayments that can result if your organization fails to meet federal and state agency requirements.

HANDBOOK AND POLICY DEVELOPMENT Handbooks provide crucial policy guidance for both employees and employers, from outlining benefits and procedures to defining conduct and discipline. Your handbook is also your best defense against costly litigation. The language you use, and the provisions you include, can make or break a lawsuit, and can stop disputes before they arise. We can create, review, or assist in the preparation of new or existing policies and handbooks.

ESTABLISHING A HIRING PROCESSES Cardinal can assist with job descriptions and recommend the best recruiting channels for your specific needs. We can assist and provide interviews, processes and guidelines, compliance adherence, and will perform applicant screening and new employee orientation specific to your needs.

EMPLOYEE ORIENTATIONS Are you taking the necessary steps to retain your new employees for the long run? The Department of Labor reports that 66% of new-hires are more likely to remain with a business for 3 years or more if the employees take part in a structured orientation process. We can provide the guidelines and forms necessary to design a customized orientation process focused on setting up your employees for success.

PERFORMANCE MANAGEMENT SYSTEMS Documenting performance is a company's best defense against retaliation claims. And when done correctly, appraisals and reviews can help management engage and retain top performers. We can help you prepare for an appraisal, assess an employee's performance fairly and deliver the evaluation.

TERMINATION RELATIONS The way you handle terminations can have far-reaching implications. A well-thought-out and executed termination makes your business run much smoother. A poorly prepared termination can cause litigation and low company morale which can end up tying up your time, energy, and money. We can provide advice and step by step guidelines according to company policy, and in some situations provide on-site support of layoffs and terminations.

SAFETY MEETING/COMMITTEE SETUP Safety is critical to the success of all business. Cardinal works to keep you in compliance and to stay abreast of changes. We will construct either a safety meeting or committee to fit your business. We will also provide specific hazard analysis, evacuation plans, post accident investigation trainings, and site safety notes as it relates to your worksite.

SAFETY TRAINING We can provide the training to keep you compliant by OSHA regulations. This can include anything from Personal Protective Equipment (PPE), respirator training, onsite equipment training, hazard communication, MSDS books, and more. We also then create a new employee safety orientation process based on this training.

OSHA COMPLIANCE Cardinal is available to mitigate penalties and/or responsibility when dealing with an OSHA claim. We also offer on site services as your advisor during OSHA visits and consultations.

WORKPLACE SOLUTIONS

HR SUITE

Professional Employer Organization Services

- Payroll Administration - Workers Comp/Risk Management -
- Benefits - Screening Services -

EMPLOYEE BENEFITS AND ADMINISTRATION

401(K) RETIREMENT PLANS Cardinal offers a multi-employer 401(k) retirement savings plan through Lincoln Financial Group. This plan is operated by Cardinal and is designed to allow clients and their employees to invest a portion of their gross income into a tax sheltered mutual fund. Cardinal takes on the administrative responsibilities for the plan and manages employee/employer contributions to Lincoln. Our plan offers clients three (3) plans to choose from and it allows employees a full range of investment options with Lincoln. In some cases, we can develop a specific 401(k) plan for our clients, which can include profit sharing and other options. Cardinal does not contribute to the plan.

125/129 FLEXIBLE SPENDING PLAN Cardinal's Section 125 Plan allows employees to use tax-free dollars for health insurance premiums, un-reimbursed medical and dependent care expenses. The plan is administered by Total Administrative Services Corporation. By participating in the plan, employees can reduce Federal, State and FICA taxes nearly 30% on those dollars contributed to the plan. This savings increases the employee's purchasing power as well as offsets the increasing cost of medical insurance, out of pocket medical expenses and childcare or dependent care. There are no additional tax forms to file, as the employee's W-2 will reflect the lower taxable income. Best of all, there are no fees or additional costs associated with this benefit.

GROUP LIFE INSURANCE Cardinal offers group Accidental Death and Dismemberment (AD&D) life insurance through Transamerica to all eligible employees. You are also able to obtain coverage up to five (5) times your annual salary with a cap of \$300,000 with minimal health questions and no exam. Dependent coverage is also available. You may insure your spouse (must be legally married) in \$5,000 increments, not to exceed \$50,000 or 50% of your approved coverage. Coverage for your dependent child(ren) may be selected in the following amount: \$2,500, \$5,000, \$7,500 or \$10,000.

DENTAL INSURANCE Deductible Applies to Class II & III Services \$50 per Individual / \$150 per Family. Annual Maximum Benefit (based on Calendar Year) is \$1,000. Class I – Preventive Services 100%. Includes dental exams, cleanings, fluoride treatments, x-rays. Deductible is waived. Class II – Basic Services 80%. Includes fillings, oral surgery, tooth extractions. Deductible applies. Class III – Major Services* 50%. Includes prosthetics, crowns, inlays, onlays, bridges. Deductible applies. Class IV – Orthodontics 50%. Lifetime Maximum Benefit \$1,000. * 12 month wait applies to Class III services. Waiting period is waived for employees who have had 12 consecutive months of comparable coverage under a prior plan.

VISION INSURANCE No deductible. Maximum Benefit for Vision Exam is 100% up to \$100. Lens and Frame 100% up to \$200. Copayment for Vision Exam is \$15.00. Lens and Frames \$15.00. Frequency of Benefit for Vision Exam is every 12 months. For Lens and Frames, every 24 months.

HEALTH INSURANCE ADMINISTRATION Cardinal will work with client's licensed insurance agent or assist client in finding an agent to obtain a group plan for the client, including HRA, HSA, FSA options, and also individual health insurance plans for employees. Cardinal can be billed directly for the plan and will take care of the employee withholdings and plan administration.



WORKPLACE SOLUTIONS