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THE FIRST QUESTION A BENEFITS ADVISOR IS ASKED HOW DOES MY BENEFITS PROGRAM STACK UP AGAINST THE COMPETITION?



BY CAMERON CAMPBELL

After the handshakes and opening chit-chat, the first question benefits program advisors get from most companies is "How do I compare against similar firms in my industry?"

It's a fair question because to get the business, all companies compete for the best people to deliver their product—whether it's a machine part or landscaping. You need to have a combined compensation-benefits plan to attract talent and more importantly, retain them.

Say you're Acme Die and Tool, a smallish company competing in an industry with pockets across Canada. You could commission your own assessment. But if it's done properly, it's costly and can be time-consuming.

You could sign on to an existing omnibus study that might deliver a thick report, but isn't focused on companies like you in your geographic area. This is like shooting at a target 100 yards away with a shotgun instead of a rifle...

Only benchmarking your program can give you the answers you need.

Only benchmarking can tell you for sure if your benefits measure up. BHH Benefits is among a handful—a mere one percent to be exact—of benefits advisors who can mine major carriers' databases to quickly and effectively assess your program against your rivals—locally or nationally.

This kind of intelligence is invaluable. It quickly tells you how you stack up and where you need to improve or tweak your program. Best of all, it demonstrates to employees that for benefits, you're leading—not following—by custom-designing the best program for them.

Just as you want customers to think your products are excellent, you want employees to know that not only is their pay packet competitive, the benefits side beats the competition. That helps you attract the best...and keep them! It also helps you keep your costs in line.

For instance, benchmarking might discover your short term disability is way generous but the dental plan, which affects far more employees, is lacking. By realigning these two programs, you deliver two sought-after results:

1. Acme remains eminently competitive in its industry and in its geographic area.
2. You create happy employees.

A benchmark survey might also tell you the top 10 prescription drugs in your industry. If they're significantly different than the top 10 your employees are prescribed, that might identify a health and wellness issue your company needs to address, and even point to some initial remedial actions.

A full 80% of your benefits premiums are associated with claims levels with the balance of taken by your carrier's program administration costs. So knowing how your company's claims costs exceed your competitors' will deliver the strategies you need to lower your overall claims.

Benchmarking is integral to the value proposition BHH brings to the table with its clients; it's a three-pronged approach: quality, responsiveness and innovation.

Companies can do the benchmarking exercise themselves. But without the means to access—and the knowledge to mine—the widest and most recent database, it's a costly, time-consuming exercise that might well deliver a study that's only partly correct or mostly wrong.

And benchmarking studies, over time, will help companies strategically realign their benefits programs continuously to stay competitive and keep costs in line.

At BHH, benchmarking is an integral part of custom-designing a benefits program for clients. It's an approach that stresses understanding the client and its employees' needs, before being understood.

Successful companies know that excellence is not a destination... it's a continuous journey. **BL**

Be strategic. Understand government benefits. Visit www.bhhbenefits.com and get your free copy of Fast Facts, (under News and Events).

With more than 15 years of experience in the benefits industry, Cameron Campbell is Team Leader and Senior Managing Consultant of BHH Benefits' Entrepreneurial Solutions Program. BHH is a full service benefits advisory firm headquartered centrally within the Hamilton-Halton-Niagara Peninsula area.

How is Your Customer Service – Legally Speaking?

BY MOIRA WALLACE BA MA LLB

Is your business ready for phase one of regulations under the Accessibility for Ontarians with Disabilities Act, 2005? Starting January 1, 2012, all organizations with more than 1 employee and providing goods or services to the public or third parties must comply with the AODA Customer Service Standards.

Companies must have Policies, Practices and Procedures in place, which describe how it provides goods or services to persons with disabilities. The 3Ps are based on principles that respect the dignity and independence of persons with disabilities, ensure an integrated delivery of goods or services and give customers an equal opportunity to obtain, use and benefit from the goods or services. Consider involving persons with disabilities in the development of your 3Ps, so you can understand what your company needs to do to better serve them as customers.

Do customers come to you? If so, guide dogs, service animals and support persons can accompany your customer with disability. You are not required to give the support person a special discount. Whether you do or not, make sure your policy for support persons is publicly available. Keep in mind, you cannot charge an increased price to persons with disabilities without having a claim of discrimination issued under the Human Rights Code. If access to your location is temporarily unavailable, you must post notice of the disruption. Include the reason for and duration of the disruption and available alternatives.

Your staff, volunteers, agents and contractors who deal with customers on behalf of your company will need regular ongoing training of...

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HOW IS YOUR CUSTOMER SERVICE – LEGALLY SPEAKING?

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...the 3Ps. Training must include the purpose of the AODA and CSS; how to interact and communicate with persons of disability, people who use assistive devices or need the help of support animals or person; how to use onsite assistive equipment or devices; and what to do in accessing goods or services. A good training program will reference various types of disabilities (physical, mental, learning), the different needs of customers based on their disability and ways to ensure your goods or services will be made available to all persons with disabilities. A better program will involve persons with disabilities in the training program.

But it's not enough to have the 3Ps, public access and training in place. Companies must have a feedback process to receive and respond to comments, questions or issues regarding the manner in which it does business with customers of disability. The feedback process should be available to the public, explain how feedback can be provided to the company and what your business will do if it receives a complaint.

If your company has 20 or more employees in Ontario, it has additional paper requirements. You must have the following available to the public: a summary of your 3Ps; a description of your training policy, including its contents and when it is provided;

records of all training provided, when and to whom; and a document of your public feedback process. Companies with less than 20 employees are currently exempt from these reporting requirements.

Customer service is no longer simply about providing a good product or service and ensuring your customer is satisfied. Under the AODA, customer

“...customer service is meant to be inclusive, ensuring goods and services are *accessible to persons with disabilities*,

service is meant to be inclusive, ensuring goods and services are accessible to persons with disabilities, in a meaningful manner that is respectful of the customer's individual needs or challenges. Failure to do so is an open invitation to a complaint, order, administrative penalty or fine being issued against your business under the AODA. **BL**

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SALES MOVES WITH JEFFREY GITOMER

Negotiation at its fundamental best



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He greeted every one of the vendors like an old friend with—more than hello—a firm handshake, a huge smile, and an exchange of words. Michael doesn't just know the product; he also knows the culture, the customs, and the business process.

I asked him about negotiating prices. He smiled and said, “In Paris you have to be very careful when you shop for antique ephemera and furniture. Many dealers have several prices for the same item. They size you up, and get as much as they think you're willing to pay. They all know me, and I know them and the value of their things. I pay less than anyone else. First I ask the price, and then I ask for their best price. And sometimes you would be amazed at the difference.”

I would love to explain what I saw, but words fall short of the history, the art, and the artifacts on display. There were more than 2,500 dealers and all of them had their own museum. Instead, I'll give you Michael's business qualities and strategies, and maybe you can compare them (or change them) to yours:

- Rapport is his leading conversation. He has friendly engagement with everyone, even if it's only “Bonjour!”
- He knows the territory. Every dealer, and all their offerings.
- He has wisdom, not just knowledge. Not just what it is, but it's history, it's creator, and it's importance.
- He is respected by customer and vendor alike. Very rare in any business or industry.
- He is a fascinating storyteller. He held my complete attention for two straight days. Even his websites, www.mawparis.com and www.thewilsonreport.tv, tell amazing stories of his adventures in Paris.

- He has ethics that would make his mother proud. He has standards that he lives, not just follows.
- He knows his product—his customer—and his sources better than anyone else in his business.
- He has the characteristics of a long-term winner. Friendly. Humble. Wise. Relaxed. Self-assured. Approachable.
- He loves his work. He's passionate about it.
- He loves to serve. Beyond manners, he's genuinely a servant.
- He attracts customers through word of mouth. For 20 years every one of his customers have called him first.

Okay, I love the guy. Not just as a new friend, but as an authority, and a businessman. Michael Andrew Wilson is the essence of European class and American shrewdness.

The next time you're in Paris, look him up. He would love to take you shopping.

If you'd like to see a few photos my adventure in the French antique market, go to www.gitomer.com and enter the word ANTIQUES in the GitBit box. **BL**

Jeffrey Gitomer is the author of The Little Red Book of Selling and eight other business books on sales, customer loyalty, and personal development. President of Charlotte-based Buy Gitomer, he gives seminars, runs annual sales meetings, and conducts Internet training programs on sales, customer loyalty, and personal development at www.trainone.com. Jeffrey conducts more than 100 personalized, customized seminars and keynotes a year. To find out more, visit www.gitomer.com. Jeffrey can be reached at 704.333.1112 or by e-mail at salesman@gitomer.com. © 2011 All Rights Reserved—Don't even think about reproducing this document without written permission from Jeffrey H. Gitomer and Buy Gitomer, Inc.



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Friday, March 11 | Dr. Terry Flynn

■ New Product Management: “Stop Throwing Good Money After Bad”

Friday, March 18 | Prof. Peter Vilks

■ Leading Through Change

Friday, March 25 | Dr. Teal McAteer

■ High Impact Strategic Planning

Thursday, March 31 | Alex Lowy