

Think Again

Welcome to EAM

EAM is a statewide association benefiting employer members throughout the state of Montana.

EAM was originally established by a group of businessmen in the 1930s to assist employers involved in union organizations, negotiations and relations. More recently, EAM has partnered with Blue Cross Blue Shield of Montana to provide affordable health insurance coverage for employers statewide. EAM is progressively expanding its services to its employer members. We now offer workplace wellness services, merchant services, payroll processing services, expanded legal services and a broader range of insurance coverage. EAM partners with area businesses like Worden Thane P.C., Big Sky Commerce, Western States Insurance and Paychex, Inc., to help Montana's business owners lower the cost of their daily services so they can grow and prosper in Big Sky Country.

So if you think business solutions are out of reach, think again.

Guide to EAM Information

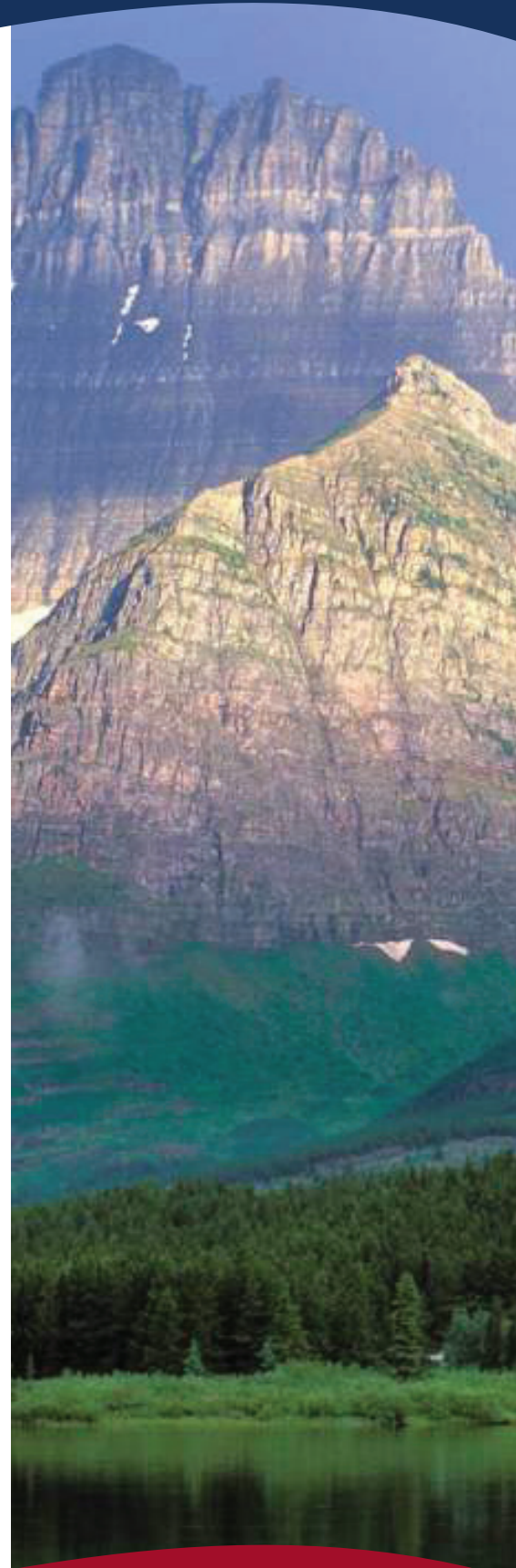
Follow this guide to EAM's new and existing services:

- 1** New Services
- 2** Health Benefits
- 3** Legal Services
- 4** Questions & Answers

Become a Member

Join 450 other employers and become a member of EAM today.

Contact Mary Niccolucci for more information
406-721-3400 • mniccolucci@wthlaw.net



New Services

1

New Services

Payment Processing

As a member of EAM, you are eligible for a discount on Merchant Services through **Big Sky Commerce**. Services provided:

- Credit, debit and gift card processing
- Merchant accounts
- Terminal hardware
- Internet payment gateways
- Point-of-sale processing applications
- Check conversion and guarantee

Big Sky Commerce is committed to providing excellent customer service, competitive fees, and robust payment processing solutions.

Call 1-866-327-0611 for a free quote or log on to bigskycommerce.com and click on Merchant Application.

Payroll Resources

Members of EAM are eligible for a 15% savings on payroll administration through **Paychex**. Paychex makes automated payroll efficient and cost-effective for any size of organization.

Paychex offers:

- Payroll processing
- Payroll tax administration and filing
- Employee pay options
- Garnishment payment service
- Retirement services
- Section 125 plans

Call Matt Barrett at 585-218-6058 or mbarrett@paychex.com for more information and a free quote.

Reduced Shipping Rates

EAM members qualify for discounted rates through **UPS**. All members receive 12% off air shipments and 30% off ground shipments. Additional discounts are also available for all ground packages as an additional revenue tier discount if the association ships over \$50 per week.

For more information or to take advantage of the savings, contact Kathy Terhune at kterhune@ups.com. You will need to provide your company's name, address, contact name, phone number and e-mail address.



Health Benefits

2

Health Benefits

Health Insurance Benefits

- **Health Insurance** – Ten plan options including four affordable High Deductible Health Plans with Health Savings Accounts through Blue Cross Blue Shield of Montana
- **Dental Insurance** – Two options to choose from: Blue Cross Blue Shield of Montana plan, Delta Dental Preventative Plan with a Buy-up providing affordability and flexibility
- **Vision Insurance** – Two options to choose from: Blue Cross Blue Shield plan or Vision Service Plan (VSP)
- **Group Life and AD&D** – \$10,000 through UNUM
- **Voluntary Life Insurance** – Guarantee issue up to \$100,000 through UNUM
- **Travel Assist Program** – Coverage while traveling through UNUM
- **Employee Assistance Program (EAP)** – Confidential counseling program for all employees and family members provided through UNUM/Ceridian
- **Wellness Services** – www.wellwithblue.com
- **Full Flex Plans, Health Savings Accounts, Health Reimbursement Accounts**
- **Combined Billing Services**
- **Cobra Administration**

Personal Health & Wellness

As a member of the EAM your employees have access to many wellness tools through Blue Cross Blue Shield of Montana's **Well With Blue** program. Well with Blue is a year-round program consisting of a variety of wellness activities to educate and engage members in health promotion. Well With Blue is designed to assist members in making healthy lifestyle choices. Whether you are in good health or need to start on a plan, these wellness activities will improve your quality of life.

Well With Blue is available to EAM members enrolled in the Blue Cross Blue Shield medical plans. Log on today at wellwithbluemt.com or contact your agent for more information.

Contact Lindsay Fisher at lfisher@ws-bp.com or 406-327-6489 for more information.

Legal Services

3

Legal Services

Labor Law

- Representation in matters pending before the National Labor Relations Board involving petitions for certification of unions as the representative of the employees, and steps of an organization effort.
- Representation in contract negotiations with unions both in the case of the first contracts, and also during subsequent contract negotiations with a union.
- Assisting during contract negotiations with unions.
- Representation in the defense of unfair labor practice charges before the NLRB.
- Advice in connection with any union related issue, and disputes relating to the proper interpretation of the terms of collective bargaining agreements.

Employment Law

- General advice to employers with employment law issues including: disagreements between employers and their employees, or employees and fellow employees.
- Maternity leave and other types of leaves for employees.
- Handbook and policies/procedures review.
- Wage and Hour Issues.
- Unemployment Claims.
- Wrongful Discharge, Termination, and Employee/Staffing Discrimination Issues.

* *Advice to employers in the area of Employment Law does not include representation for contested matters in Administrative or Litigated cases.*

Business and Transactional Law

- Drafting business and corporate documents such as Operating Agreements and Shareholder Agreements can also be handled by Worden Thane P.C. through EAM at a reduced rate, but requires engagement with the firm.

Disclaimer: *The employer will be provided these benefits of membership free of charge for the first two hours of consultation during a one-year membership period. After the first two hours of consultation, the employer can enter into an attorney/client agreement with Worden Thane P.C. at a reduced rate currently being charged at \$140/hr.*

The employer agrees to pay for any travel-related expenses and third-party costs which have been advanced by the Association on the employer's behalf.

Contact Dawn Donham at ddonham@wthlaw.net or 406-721-3400 for more information.

4

Questions & Answers

Q. How does EAM provide legal services?

A. EAM itself does not provide legal counsel to its members, but refers them to Worden Thane P. C. in Missoula. As part of your EAM membership, you will receive two hours of consultation free of charge in the areas of labor and employment law. Should your matter extend beyond the two hours allowed under membership, you will still be able to put your EAM membership to good use because you will receive a reduced rate for any additional legal services that you may need. **Please see section 3 for further details.**

Q. What if I don't think I will use all the benefits of EAM? Can I still become a member?

A. EAM provides employers access to benefits that can be used according to each company's needs. If a company determines that they may not use the legal services but have a need for a merchant service provider or a health insurance policy through EAM, then EAM is still the right choice for you.

Q. Does EAM provide benefits to my employees too?

A. EAM does have Health and Wellness options which benefit employees, including the Employee Assistance Program. However, EAM is an Association geared toward helping the employer member. Most of our services are geared toward finding low-cost solutions for business services in order to benefit the employer member's bottom line.

Q. How much does it cost to belong to EAM?

A. Dues are determined by the number of people regularly employed and are payable once a year. An average cost for annual membership is \$175/yr for up to 10 regular employees. Costs will go up incrementally for additional employees. Membership entitles an employer to all benefits provided at EAM. **Contact Mary at mnicolucci@wthlaw.net** for more information.

Q. How many employees do I need to employ to belong to EAM?

A. In order to become a member of EAM, a business owner must have at least two employees. If the business owner is also an employee, then they will count as one of the two required.

Q. How do I sign up?

A. If you are currently a member of EAM, your membership dues are mailed to you annually, during the first part of March. If you are interested in becoming a member of EAM, please contact our office for enrollment information at **406-721-3400** or **mnicolucci@wthlaw.net**.

Q. When is the 2012 enrollment period?

A. Membership renewal dues go out each year on March 1 and payments are due by April 1. If you are interested in joining EAM outside our regular membership renewal period, you are welcome to do so. Dues are prorated for all employers wishing to join mid-year, and are based on our same dues payment schedule.