

FOCUS ON HUMAN RESOURCES & WORKERS' COMPENSATION

Recruiting never stops if you want to attract a strong staff

By **TINA HAMILTON**
Special for Lehigh Valley Business

Far too many businesses still operate under the outdated assumption they only need to recruit employees when they have job openings.

In today's hyper-competitive, low-unemployment environment, you need to find good people long before you need them.



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Building a strong, sustainable workforce requires proactive recruiting practices that attract candidates year-round by promoting your company to prospective employees as you would promote it to customers or clients. If your company doesn't have an ongoing recruiting practice in place, probably you are already behind the competition.

At the same time, the solution goes beyond finding new places to post advertisements.

The recruiting industry is awash with new services that promise to link candidates and companies. Anyone can post a job ad.

If you sit back and passively wait for applicants to come in, you stand a real chance of missing out on the best ones.

Successful businesses realize the solution lies in thinking differently. You need to dedicate resources to attract top talent, in addition to placing ads for jobs.

Attracting applicants needs to be a yearlong process, even if you plan to hire only a few people annually. Here are some measures to take toward growing your pool of quality candidates.

■ **Post your anticipated job openings – not just current ones – on your website.**

Once published online, "spider sites" that pick up job postings from other websites, such as indeed.com, will share your job ads at no cost to you. You can start finding people now for future needs. Make sure employees know what you're looking for their future colleagues so they can refer people.

■ **Use an applicant tracking system.**

These programs receive and catalog resumes for open and upcoming positions. They help you build, manage, track and search your collection of candidates. Once you've used an APS, you'll never go back to spreadsheets and folders.

■ **Go beyond ad placement.**

Despite your best efforts, you can't always count on great candidates to find you. (Some of the best aren't even looking.) You need to find them – most often on the internet.

Develop strategies for learning where they are and the best ways to approach them, or work with a firm that can help you. It takes time.

■ **Build a great workforce.**

Great employees are shopping for you as

please see **RECRUITING**, page 15



Know and manage your company's reputation: Potential applicants visit Google reviews and sites such as Glassdoor to get a view into your company, along with ratings, comments, pictures and more.

Over-65 employees must meld Medicare, work insurance

By **SARAH CAINE**
Special for Lehigh Valley Business

With benefit enrollment periods just around the corner, it is important for older employees to evaluate work benefit strategies as they relate to Medicare.

Today, more older Americans (65-plus) are employed than at any time since 2000, according to Pew Research. In fact, 18.8



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percent of Americans ages 65 and older, or nearly 9 million people, are working today, Pew says.

As older employees approach 65, the age at which one is eligible for Medicare, they should learn all they can about Medicare and Medigap plans and the best ways to protect their health (and wallets).

First, an abridged Medicare primer:

■ **Medicare Part A** refers to hospital insurance. It helps cover inpatient hospital care, skilled nursing facilities, hospice and home health care. If you are eligible for Social Security benefits, Part A is free.

■ **Medicare Part B** refers to medical insurance. It covers doctor's services, outpatient hospital care, home health care and some preventive services. The base premium for Part B in 2018 is \$134/month.

■ **Medicare Part C** refers to Medicare Advantage Plans. These are health plans run by Medicare-approved private insurance companies. They are usually health maintenance organizations or preferred provider organizations and include Part A and Part B and often additional coverage (prescription drugs, vision or dental).

■ **Medicare Part D** refers to prescription drug coverage. These plans also are run by Medicare-approved private insurance companies. Medicare establishes minimum coverage that must be provided; however, plans may be more generous. Which Part D plan is best depends upon one's prescription needs, because different plans cover different drugs at different costs.

■ **A Medigap plan** is a private health insurance plan that works with Medicare Parts A and B by filling in some of the gaps in Medicare coverage, such as coinsurance, copayments and deductibles. It also significantly expands hospital coverage. The cost of Medigap plans varies greatly, and there can be big differences in the premiums insurance companies charge for exactly the same coverage.

HIGHLY RECOMMENDED

As people approach 65, they might ask, "Do I need a Medigap plan?"

In short, Medigap plans are highly recommended for those who can afford the premiums. A Medigap plan, like any insurance policy, provides protection.



OLDER WORKERS AND MEDICARE

- **Older workers** covered by private medical insurance after turning 65 should talk to human resources to determine how their employer-provided insurance plan interacts with Medicare.
- **To learn more** about Medicare in general, visit www.medicare.gov.
- **At the site**, evaluate and compare Medicare Part D prescription plans and/or Medicare Advantage Plans by inputting your zip code and prescription names at: www.medicare.gov/find-a-plan/questions/home.aspx

One might pay premiums for a long period without needing the policy. However, if a policy holder develops a serious health problem, especially one that requires an extended hospital stay, the policy will be invaluable.

OPEN ENROLLMENT

The open enrollment period for a

Medigap plan begins the first day of the month in which one is 65 and enrolled in Medicare Part B.

This open enrollment periods lasts for six months from that day. This is the best time to buy a Medigap plan because there is no medical underwriting.

Older workers who will be covered by private medical insurance after turning 65 should talk to their human resources representative to determine how their employer-provided insurance plan interacts with Medicare.

SIGN UP FOR PART A

If workers are covered by their employer's group health plan when turning 65, probably they should still sign up for Medicare Part A at that time.

However, it may make sense to delay signing up for Medicare Part B and a Medigap plan until the employee or group health coverage ends.

This way, older employees will avoid paying Medicare premiums until their company coverage ends while preserving their open enrollment period for a Medigap plan.

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