

HR®/BenefitsAnswersNow™

an employer compliance resource

Find these answers fast with HR®BenefitsAnswersNow™:

How much will new federal regulations on overtime pay cost your company?



Do you follow the right steps to prevent lawsuits when you terminate employees?

Do your supervisors know what constitutes harassment and what doesn't?



HR staffs have a lot of responsibilities, from keeping up with employment law, OSHA compliance and safety training to preventing sexual harassment in the workplace. It can be a struggle to constantly do more with limited resources. That's why 83% of the nation's fastest-growing companies surveyed outsource at least one HR function.¹

Compliance and training are time consuming and expensive, but lawsuits resulting from safety violations or accusations of harassment are much worse — 56% of companies with less than \$100 million in revenue cite labor-employment as their top litigation concern.² Even large companies struggle to accommodate a broad range of employee needs, and small businesses often use only part-time HR managers.

Unum HR®/BenefitsAnswersNow™ can help you meet your growing HR challenges.

HR®/BenefitsAnswersNow™ is a regularly updated, online reference featuring two critical resources: HR compliance information and benefits information. This well-organized, easily searchable database of federal and state employment law is available around the clock. When you have questions about your company's legal compliance and want quick, easy access to the answers, you have your own personal HR assistant with HR®/BenefitsAnswersNow™.

HR®/BenefitsAnswersNow™, an employer compliance resource, helps to:

- limit risk of costly audits, fines and legal actions by providing information you can use to manage your workforce in compliance with federal and state regulations;
- ease one of your top concerns – legal compliance – by providing you with the information you need to remain compliant;³
- improve efficiency by saving you time, money and effort on the phone with your attorney when you have legal questions; and
- leverage your HR staff's valuable time and resources.

Stay current

Do you have the compliance information and resources necessary to maintain workplace efficiency amid ever-changing legal regulations?



Forty-nine percent of employers surveyed said the growing complexity of legal compliance will have a major impact on the workplace – second only to healthcare costs.⁴

Unum can provide your company with access to this employer compliance resource as an integral part of your company's group income protection insurance. Get news and information about compliance and benefits, and sign up for free newsletters to keep your staff continuously informed. HR®/BenefitsAnswersNow™ features two online research tools to help your human resources and employee benefits departments make informed employee-management decisions:

HRAnswersNow® is your resource for expert employment guidance. Designed by HR professionals, the site includes customizable job descriptions and performance appraisals as well as consistently updated federal and state employment laws. This site also features a Master HR Guide, a comprehensive course handbook on the HR management function.

BenefitsAnswersNow™ is your single source for answers to thousands of benefits questions – from sick leave banks and time off to insurance and healthcare. You also have access to a database of hundreds of sample benefit policies and plans to modify and use in your company.

Businesses of all sizes need to stay in compliance with federal and state employment laws. Take advantage of HR®/BenefitsAnswersNow™, an employer compliance resource, to help you make more informed HR decisions. Learn more about this feature of Unum disability insurance coverage by contacting your local Unum representative.

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1 PricewaterhouseCoopers, "Trendsetter Barometer: Almost All Fast-Growth Companies Outsourcing HR Functions," April 2005.

2 Fulbright & Jaworski 2006 Litigation Trends Survey at www.fulbright.com/litigation findings, cited January 4, 2007.

3 LIMRA, "A Walk on Thin Ice," 2005.

4 Society of Human Resource Management, Workplace Forecast, 2006, page 37.

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