

Jack McGaughnea, NE HR for Hire



Dear Jack,

I have an employee who has been serving active duty in Iraq for the last six months. So far, she has kept her medical insurance active, but how long will she remain eligible? Also, how long am I required to keep her position available?

Thank you,
Patriotic Employer

Dear Patriotic,

As we read in "Ask the Lawyer" in May's *Small-Biz Growth*, the Uniformed Services Employment and Reemployment Rights Act (USERRA) protects the rights of individuals such as the one you reference, past uniformed service members, and applicants to the uniformed services.

Regarding your question on medical insurance, USERRA provides for COBRA-like benefit continuation for persons such as your employee, even when COBRA doesn't cover their employers. If a person's health plan coverage would terminate because of an absence due to uniformed service, the person may elect to continue the health plan coverage for up to 18 months after the absence begins, or the period of service, whichever is shorter. The person cannot be required to pay more than 102% of the full premium for the coverage – if the uniformed service was for 30 or fewer days, the person cannot be required to pay more than the normal employee share of any premium.

On return from service, health insurance coverage must be reinstated without any waiting period or exclusions for preexisting conditions, other than waiting periods or exclusions that would have applied even if there had been no absence for uniformed service. This rule doesn't apply to the coverage of any illness or injury determined by the Secretary of Veterans' Affairs to have been incurred in, or aggravated during, performance of service in the uniformed service.

For information on holding the employee's position, and their benefit rights, visit SSA's Web site at <http://www.smallbizgrowth.com/eservices/hrfiles.php>.

I hope this helps...please feel free to contact SSA if you have other questions.

Good luck!

Jack
Northeast HR for Hire

To submit a question, e-mail SSA Membership Services at membershipservices@ssamembers.com, or write: SSA Membership Services, 300 Main St., PO Box 130, Schoharie, NY 12157.

MARKETING QUICK-TIPS

Are you looking to expand your client base, but don't have the thousands of dollars to spend? If you just answered yes, then you're like most small-business owners. What you may not know is that **not** marketing your business or service can be far more costly than implementing a marketing program.

Here are five of the more cost-effective ideas that can help boost your sales:



1. **Talk to your clients.** Take advantage of the wealth of knowledge you already have access to. You don't have to talk to each and every one, just pick five or ten customers to gain a sense of the value of your business.
2. **Think outside the box.** Sending a flyer or postcard is one way to market, but the more creatively you package your message, the more attention it'll receive. Don't be afraid to adapt your ideas to the concepts others are using. The key to success is to have a clear objective and make adjustments as necessary.
3. **Spread the word.** You don't need a high-priced public relations firm to get your message out to the public. Share your stories and successes with local newspapers and organizations, and make sure to post it on your Web site, include it in kits to potential and current clients, and highlight it in company newsletters. **Hint:** PR is more credible, and less expensive, than advertising.
4. **Capitalize on existing relationships.** Spend your time cultivating the relationships you already have, those with clients, colleagues, friends, and family. You want to educate these people on your business or service; your intention isn't to sell them anything; you're building your relationship and credibility.
5. **Start e-mail marketing.** One of the most flexible and cost-effective ways to market is through e-mail. It can also have the most impact on current and potential customers. This allows you to get your message out quickly, drives people to your other products and services, and helps establish expertise. Again, have a clear plan and objective and market accordingly. You don't want people unsubscribe. □