Summer 2008

Last Call: 403(b) Changes Due	2
Benefit Claims	3
Common Wage-Hour Issues	4
(Car) Pool Benefit	5
EB Group Gets Bigger & Better	6
409A Deadline Looming	10
Limits For HSAs	10

Warner Norcross&Judd LLP
ATTORNEYS AT LAW

Human Resources Newsletter

HR Focus

How Do I Become an Employer of Choice? (And Does It Really Matter?)

by Steven A. Palazzolo

At a time when an ad for a single manufacturing employee can draw thousands of applicants, does it really matter what employees think of your company?

Employers can help relieve some of the burden of rising gas prices on the daily commute with a little help from the Internal Revenue Service.

High unemployment means employers can have their pick of workers, and if one doesn't succeed another 999 are waiting to take the position. So should employers care if their company is one that employees want to work for, or whether workers will leave other companies to come there?

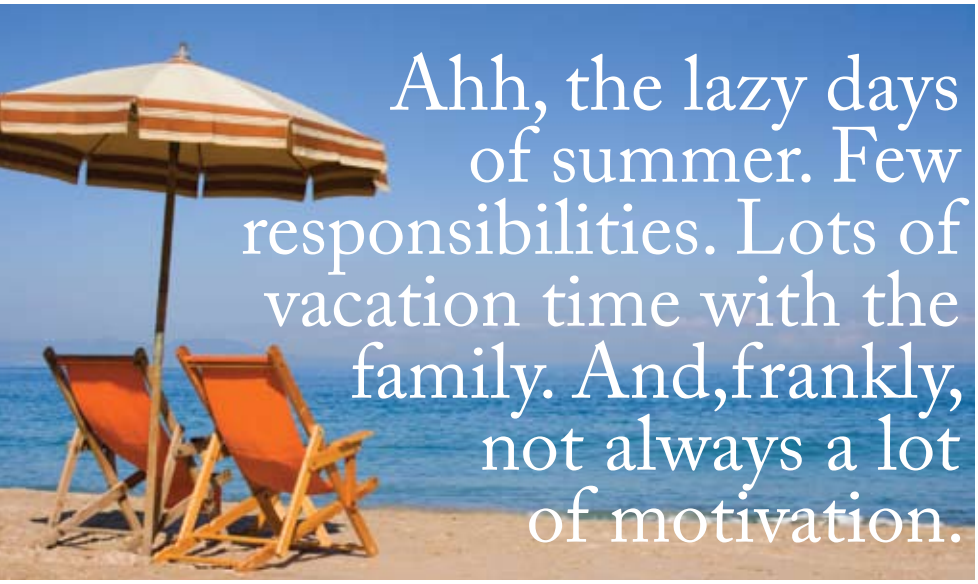
The short answer is yes. No matter how many employees are in the market, there will always be competition for the best and brightest. The real question is whether your organization is acquiring and keeping talent, or simply staffing a workforce.

According to Claire Raines in her book, Connecting Generations: The Sourcebook, the new breed of employees are:

> ". . . the hottest commodity on the job market since Rosie the Riveter. They're sociable, optimistic, talented, well-educated, collaborative, open-minded, influential, and achievement-oriented. They've always felt sought after, needed, indispensable. They are arriving in the workplace with higher

continued on page 8

Editor's Note | Summer Motivation



Well, we hate to rain on your parade, but it's time to get motivated. Today's edition of HR Focus is packed with things to do, and some of them have deadlines attached.

First, it's time to decide whether your organization wants to be an Employer of Choice. What's that, you ask? If you're interested in the answer to that question (and you should be), plan on attending our daylong seminar on September 11 that will dig into every facet of the Employer of Choice program.

In short, being an EOC means your company is one the best and brightest applicants seek out as a potential place of employment. Who wouldn't want to attract top-notch talent? We'll show you not only how to attract these people but retain them once they've arrived and become key contributors. Check out Steve Palazzolo's thought-provoking–and entertaining–account of the EOC program (see Page 1).

Another deadline is looming at the end of the year for 403(b) plans. And while that deadline carries a December 31 date, George Whitfield says it takes a significant amount of time to understand the alternatives in the new rules and then to make the appropriate choices for the plan. Acting now is advised (see below).

Also inside today's edition (Page 4) is an examination by Rob Dubault of the latest litigation threat—and possibly the most costly—facing HR professionals today. (Hint: it's not ADA or FMLA). We also take a look at carpooling as an employee benefit, the new IRS limits for HSAs and whether early-arriving employees should be paid for sitting in the break room after punching the clock. We'll also introduce you to the newest members of our Employee Benefits Group.

After a summer of light beach reading, we hope this HR Focus will get you back on track.

The Editors

Last Call: 403(b) Changes Due Soon

by George L. Whitfield

To paraphrase a Frank Sinatra song, the days grow short and soon it will be the autumn of the year. The new final regulations applicable to 403(b) plans are generally effective for taxable years of the plan sponsor beginning after December 31, 2008.

The requirement that the program must be maintained pursuant to a written plan is immediately effective on January 1, 2009.

That means that the hard deadline for a compliant written plan is December 31, 2008.

For detailed highlights of the final regulations, see "Time for a Change: 403(b) Regulations Finally Arrive" in the Fall 2007 Warner Norcross & Judd HR Alert, which may be accessed at **http://www.wnj.com/hr_alert_fall_2007/.**

There are many new changes in the rules and many new operational requirements that will impact the plan documents. For 403(b) plans that are not maintained in writing, entirely new documentation is required. Even for the plans maintained pursuant to a written program, most will find it necessary to do all new documentation.

It takes a significant amount of time to understand the alternatives in the new rules and to make the appropriate choices for the plan. Even if some documentation is supplied by vendors, it should be reviewed by counsel for compliance and consistency.

For our clients who have not already done so and for any other 403(b) plan sponsor who may wish to do so, we urge that you contact your Warner attorney or a member of our Employee Benefits and Executive Compensation Group now. Again, the days grow short.

Are You Conflicted?

Benefit Claims After *Metropolitan Life v. Glenn*

by Norbert F. Kugele

If you sponsor and administer a self-insured health plan, do you have a conflict of interest if you also decide which claims are going to be paid? According to the United States Supreme Court in *Metropolitan Life v. Glenn*, the answer is "yes." And that conflict could make a difference in how a court evaluates your decision denying a claim.

In *Metropolitan Life*, Wanda Glenn sought benefits under her employer's long-term disability plan. MetLife both administered and insured the employer's plan. Under the plan, Ms. Glenn would be entitled to long-term disability benefits during the first 24-months if she was unable to perform her own job, but thereafter would be eligible for benefits only if she met the more stringent Social Security definition of being unable to perform any gainful occupation for which she was reasonably qualified.

After she applied for benefits under the plan, MetLife encouraged Ms. Glenn to apply for Social Security disability benefits, and even referred her to a law firm that could represent her in that claim. If Ms. Glenn were successful in her claim, she would receive not only benefits going forward, but also a retroactive award of benefits back to the date of her disability—and MetLife would be entitled to those retroactive benefits as a setoff for the more generous benefits that MetLife provided.

The employee applied for and ultimately obtained Social Security disability benefits. Even though MetLife had encouraged Ms. Glenn to apply for Social Security benefits and benefitted from that determination, it denied her claim for benefits after the initial 24-month period, taking the position that Ms. Glenn was capable of performing long-term sedentary work. Ms. Glenn filed suit, and the Sixth Circuit Court of Appeals set aside the denial of benefits.

In reaching its decision, the Sixth Circuit looked at a number of factors, including (1) that MetLife as both administrator and payor had a conflict of interest; (2) MetLife's failure to reconcile its conclusion with the Social Security Adminsitration's conclusion; (3) MetLife's relying upon one treating physician report suggesting that Ms. Glenn could work in other jobs and ignoring more detailed physician reports indicating that she could not; (4) MetLife's failure to provide all of the treating physician reports to its own hired experts; and (5) MetLife's failure to take into account evidence indicating that stress aggravated Ms. Glenn's condition.

MetLife filed an appeal with the United States Supreme Court and asked it to determine whether a plan adminstrator that both evaluates and pays claims operates under a conflict of interest. The Supreme Court answered that a conflict of interest exists in such circumstances. The Court noted that with respect to employers who administer their own plans, the answer is "clear" because in such a circumstance, every dollar provided in benefits is a dollar spent by the employer, and every dollar saved is a dollar in the employer's pockets. On the other hand, the Court noted that the conflict may not be as clear when the plan administrator is not the employer, but that it still believed that in such circumstances a conflict still exists.

Even though the Court found that there was a conflict of interest when the administrator both pays claims and decides appeal, this does not automatically mean that every decision denying a benefit is suspect. In fact, the Court confirmed that where a plan gives the administrator the discretionary authority to determine eligibility for benefits, a court is to use a deferential standard of review and overturn such a determination only if there has been an abuse of discretion. The impact of the conflict of interest is one of the factors that a court should weigh in deciding whether there has been an abuse of discretion. The significance of this conflict will vary, depending on the circumstances. On one end of the spectrum, the Court provided an example of an insurance company adminsitrator that has a history of biased claims adminstration. On the other end of the

continued on page 7

Common Wage-Hour Issues:
They May Not Be Exciting, But They Sure Can Be Expensive

by Robert A. Dubault

If asked, many human resources professionals would say that ensuring compliance with laws such as the Americans with Disabilities Act and the Family and Medical Leave Act is one of the most challenging and important things they do. And while no one would argue that resolving ADA and FMLA issues is tricky and time consuming, as a practical matter, making sure your organization is in compliance with the Fair Labor Standards Act (FLSA) also can have significant financial consequences.

The proliferation of lawsuits being brought almost daily under the FLSA demonstrates that it is fertile grounds for the plaintiffs' bar, and the double-damages and attorney fee provisions of the FLSA mean there is often a lot of money at stake in FLSA litigation.

The vast majority of recent FLSA lawsuits being filed center around one of two issues: proper classification of employees as "exempt" or "non-exempt," and proper calculation of and compensation for "hours worked" under the law.

There are a number of exemptions to either the minimum wage and/or the overtime requirements of the FLSA. The most common exemption is the "white collar" exemption, which excludes certain managerial, administrative, professional and outside sales employees from both the minimum wage and the overtime requirements of the Act.

While it is not possible to provide a detailed listing of all aspects of the white-collar exemptions in a short article like this, the basic keys to qualifying for these exemptions are generally that the employee be paid a minimum guaranteed salary of $455 per week (except for outside sales employees who can be paid on commission), and that they perform the "right" kind of work. Generally speaking, this work entails either management duties or the exercise of discretion and independent judgment on significant matters.

Whether allegedly-exempt employees are performing

the proper duties is an issue in a large number of lawsuits currently pending against national retail chains, pharmaceutical companies, and many financial and real estate lending institutions.

The U.S. Department of Labor's Web site contains a helpful chart outlining the duties tests of the various exemptions and it is useful to periodically review that chart against the requirements of your various exempt jobs. The chart can be found at **http://www.dol.gov/esa/regs/compliance/whd/fairpay/side-by-side_PF.htm.**

The other issue being litigated in hundreds of lawsuits nationwide is whether non-exempt employees are being properly paid for all "hours worked." These cases typically involve allegations that employees either are not being paid for certain "off-the-clock" work, or that they are not being paid for donning and doffing special protective equipment required for their jobs. Off-the-clock work cases usually involve claims that employees were not paid for work done before or after their work shifts, or for work done during an otherwise unpaid meal period. Bob Chovanec's June 2007 E-bulletin covers many of the do's and don'ts associated with off-the-clock work. It can be found at **http://www.wnj.com/6-19-07_labor_free_lunch_e-bulletin/.**

Donning-and-doffing cases have been on the rise since the U.S. Supreme Court's decision in *IBP v. Alvarez,* 546 U.S. 21 (2005), where the court held that employees working in meat-processing plants were entitled to compensation under the "continuous work-

continued on page 10

Jump into the (Car) Pool Benefit and Cool your Transportation Costs

by Meggan E. Dyer

Rising energy costs taking a toll on your employees? Wish you could effectively encourage employees to carpool?

Employers can help relieve some of the burden of rising gas prices on the daily commute with a little help from the Internal Revenue Service.

Section 132(f) of the Internal Revenue Code allows an employer to provide for transportation or a reimbursement for carpooling and exclude these benefits from an employee's taxable wages, even if the benefits are offered in the place of pay. This is called a "Qualified Transportation Fringe Benefit." For 2008, employers can exclude up to $115 per month from an employee's taxable wages if used for a qualified transportation fringe benefit. To qualify, however, employers must comply with a few fairly strict and complex rules.

Qualified transportation fringe benefits fall into three categories:

- A ride in a commuter highway vehicle between the employee's home and work place
- A transit pass
- Qualified parking

Let's take a look at the first category, a ride in a commuter highway vehicle between the employee's home and workplace, or what we commonly refer to as carpooling.

A "commuter highway vehicle" is any highway vehicle that seats at least six adults (not including the driver). Also, the employer must reasonably expect that at least 80 percent of the vehicle mileage will be for transporting employees between their homes and workplace with employees occupying at least one-half of the vehicle's seats (not including the driver's).

How does it work? Employers can exclude up to $115 per month from an employee's taxable wages if the employee spends at least $115 per month on qualified transportation. Employers can also reimburse employees with cash for up to $115 per month spent on qualified transportation (but not cash advances). This amount is not included in an employee's taxable wages either. However, any amount provided over the $115 monthly maximum will be included in an employee's taxable wages.

Qualified transportation fringes may only be provided to individuals who are currently employees. Partners, 2 percent or greater shareholders of S corporations, and independent contractors do not qualify for transportation fringe benefits. Also, qualified transportation fringe benefit plans do not need to be in writing.

If you have any questions or you would like assistance in setting up a qualified transportation fringe benefit plan, you may speak with your WNJ contact or a member of the WNJ Human Resources Group.

employers can exclude up to $115 per month from an employee's taxable wages if used for a qualified transportation fringe benefit.

EB Group Gets Bigger and Better

The state's largest Employee Benefits Group just keeps growing.

Warner has added three new attorneys to its EB practice, and all of them will practice out of the firm's office in Southfield.

Mary Jo Larson

Mary Jo Larson, Lisa Zimmer and Jennifer Watkins all move to Warner from Honigman Miller Schwartz and Cohn LLP in Detroit, where Mary Jo was chair of that firm's Employee Benefits Group.

The EB Group now boasts a dozen attorneys and two paralegals, further entrenching Warner's as the practice group with the most employee benefits experience in Michigan.

Mary Jo has more than 25 years of experience counseling employers on the design of employee benefits and executive compensation programs and their documentation, operation and legal compliance. Her recent projects include developing innovative solutions to comply with the new law on non-qualified deferred compensation, and guiding fiduciaries through hiring of and contract negotiations with third party vendors. She is a member of American Bar Association Taxation Section and the State Bar of Michigan's Employee Benefits Committee, Taxation Section. She also has been involved with the Michigan Employee Benefits Conference since 1990, and is a member of the IRS Great Lakes Area Tax Exempt and Government Entities Council. Mary Jo was elected a Fellow of the American College of Employee Benefits Counsel in 2005. She is listed in *The Best Lawyers in America* and *Michigan Super Lawyers*, as well as Chambers USA America's Leading Lawyers (employee benefits and executive compensation field). Mary Jo earned both her undergraduate and law degrees from the University of Michigan. She can be reached by calling 248.784.5183 or by e-mail to mlarson@wnj.com.

Lisa Zimmer

Lisa has more than 20 years of experience in the design, documentation, implementation, government compliance and counseling involving qualified retirement plans, 403(b) plans, welfare programs and nonqualified deferred compensation arrangements. Her strengths include analysis of the legal effects of employee benefits plans on merger and acquisition transactions. Before entering law school, Lisa worked for a number of years in human resources and benefits administration. She is the chair of the State Bar of Michigan's Employee Benefits Committee, Taxation Section, and a member of that same section with the American Bar Association. Lisa also is involved with the Michigan Employee Benefits Conference. She earned her undergraduate degree from the University of Michigan and her J.D. from Wayne State University. Lisa can be reached by calling 248.784.5191 or by e-mail to lzimmer@wnj.com.

Jennifer Watkins

Jennifer practices primarily in the area of employee benefits law. She counsels employers with respect to the design, implementation and operation of their retirement and welfare benefit plans and executive compensation programs. She also represents employers with matters before the Internal Revenue Service, Department of Labor and Pension Benefit Guaranty Corporation. Jennifer, who has five years of legal experience, is a member of the State Bar of Michigan's Employee Benefits Committee, Taxation Section, as well as the American Bar Association's Taxation and Labor and Employment sections. She also is involved with the Michigan Employee Benefits Conference. Jennifer earned both her undergraduate and J.D. degrees from the University of Toledo. She can be reached by calling 248.784.5192 or by e-mail to jwatkins@wnj.com.

Please Join Us

We hope to see you at our Human Resources Seminar.

Are you an Employer of Choice? Do you attract and retain the best talent? Does your organization have the leadership necessary to take you forward? Are your employee benefits valued by your employees and do they address their needs? Are your employees mentioned in the company mission, vision or values statement?

Join us for a very interesting and interactive morning program as we identify the elements of a successful Employer of Choice. You will hear from our experts as well as see instant results from audience polling so you know how your organization matches up with other employers.

Our lunch program will look at the upcoming national and Presidential election. Attorneys from our Government Affairs Group will join us to provide "hot off the wire" information direct from the campaigns. We will review potential and significant employment law changes that are being proposed and discuss how they could impact your organization.

We also will offer afternoon breakout sessions on current legal topics. This will be a full day of great information HR professionals are sure to find useful.

A detailed schedule and registration information is available on our Web site at www.wnj.com/newsevents. You can also register by contacting Sharon Sprague at 616.752.2326, or by e-mail to ssprague@wnj.com.

September 11, 2008 | 8:00 am - 4:30 pm | DeVos Place

Are You Conflicted continued

spectrum, the Court acknowledged that the conflict would be less important—"perhaps to the vanishing point"—where the adminstrator has taken active steps to reduce potential bias and to promote accuracy.

every dollar provided in benefits is a dollar spent by the employer, and every dollar saved is a dollar in the employer's pockets.

The Supreme Court's ruling is certainly an invitation to courts to more closely examine the potential impact of the conflict, and we can expect to see plaintiffs putting more emphasis on the conflict of interest issue with the hope of getting a judge to give less deference to the plan administrator's decision denying a claim. This means that plan administrators should evaluate their claims procedures to see how they are structured. One option for employers is to outsource claims appeals to a third party administrator who is not involved in payment of claims. Insurers may want to build firewalls between those who pay the claims and those who decide claims appeals.

Warner's Employe Benefits Practice Group specializes in working with employers to establish fair claims and appeals processes. If you would like assistance with your claims appeals process, please contact a member of the Employee Benefits Practice Group.

> expectations than any generation before them — and they're so well connected that, if an employer doesn't match those expectations, they can tell thousands of their cohorts with one click of the mouse. They're the Millennial Generation. Born between 1980 and 2000, they're a generation nearly as large as the Baby Boom, and they're charged with potential. They're variously called the Internet Generation, Echo Boomers, the Boomlet, Nexters, Generation Y, the Nintendo Generation, the Digital Generation, and, in Canada, the Sunshine Generation. But several thousand of them sent suggestions about what they want to be called to Peter Jennings at abcnews.com, and "Millennials" was the clear winner.
>
> "In this uncertain economy and highly competitive business environment, companies across North America recognize that the differentiator is their people. Those organizations that emerge as winners in the battle for talent will have their fingers on the pulse of this newest generation. They'll design specific techniques for recruiting, managing, motivating, and retaining them."

Claire Raines is not the only person out there who thinks this way. Lots of experts say the very same thing. Here's the point: For these new, bright employees, you can't rely on just pay to get and keep them and, frankly, when you offer them job security they just don't care. You need to offer more. You need to be an **Employer of Choice**.

But the process isn't simple. You need to create a culture that develops and nurtures leaders that these people will follow and that provides for institutional leadership. You need to make sure that you are getting and keeping the right people. And you need to make sure that those people have a sense of personal worth that emanates from their careers. Of course, you also need to have fair compensation and reasonable, meaningful benefits.

How do you know if you have this? Sandy Asch, author of *Excellence at Work — The Six Keys to Inspire Passion in the Workplace*, suggests you ask yourself these questions:

- Do your employees love to work for your company?
- Are employees deeply engaged?
- Is employees' full potential being realized?
- Are employees planning on staying with your company?
- Are communications open, honest, positive and future-focused?
- Are people proactive and see, own and act on problems quickly and efficiently?
- Are truth telling and risk taking encouraged and rewarded?
- Is there a high level of cooperation and collaboration?
- Are people respectful and seek to bring out the best in each other?
- Is there a healthy work-life balance?
- Do employees have energy and passion?
- Do employees trust and respect their managers and feel valued and supported?
- Are your leaders trusted and respected?
- Are employees treated fairly?
- Are employees regularly rewarded and recognized for good performance?
- Are there opportunities for growth and development?
- Are employees encouraged to contribute and make a difference?
- Are employees proud to work for your organization?
- Would your employees recommend your company to their friends as a good place to work?

If this is something to which your company aspires, there are some steps you can take. First, start by asking the above questions and getting some honest answers. Then, come to our seminar on September 11, 2008. We are going to spend a lot of time helping you understand these issues and answering your questions on how to be an **Employer of Choice**. We have experience working with many **Employers of Choice,** helping them to build the programs and processes that got them there. We think we can help you, too. Come to the seminar and find out (see related story, Page 7).

Breakout Sessions

This year's HR Seminar features a number of breakout sessions in addition to the Employer of Choice segments. The breakout sessions include:

- Employee Benefits Legal Update
- Labor and Employment Legal Update: Recent Cases You Need to Know About
- Time to Shape Up Your Cafeteria Plan or Face the 'New' Consequences
- Last Call for 409A
- New Compliance Challenges for Employers and Other Plan Fiduciaries
- Employee or Independent Contractor?
- The Global Workforce
- The Importance of Positive Employee Relations for the Non-Union Employer and Update on Rules Regarding Unionization
- Hot Fringe Benefits Issues
- Automatic Enrollment and the Qualified Default Investment Arrangement Rules
- The 'Perfect' Retirement Plan for 'Small Business'
- Practical Strategies for Avoiding Retaliation Claims
- The Family and Medical Leave Act and Americans with Disabilities Act
- Do You Text? Technology and Privacy in the Workplace

I was Wondering

Q:
We want to pay employees for their scheduled hours and then manage overtime on a case-by-case basis. Are there any problems with this?

A:
It depends. An employer cannot just give an employee a set schedule and then presume the employee worked those scheduled hours without any sort of verification. An employer can, however, have an "exception-based timekeeping procedure." Under this procedure employees have a set schedule and are presumed to have worked that schedule unless the employee or the employee's supervisor records exceptions to the schedule. The employer has the responsibility to make sure these records are accurate. While an exception-based timekeeping procedure is allowed, the employer should be aware that the Department of Labor becomes suspicious when it sees large numbers of employees who all seem to consistently work 8 - 8 - 8 - 8 - 8 - 40 every week.

Q:
A few employees punch in at 6:30 a.m. and sit in the break room until their shift starts at 6:45 a.m. Is it OK if we don't start paying them until 6:45 a.m.?

A:
Yes, but the employer should put in safeguards to make sure this does not become a problem. An employer is only obligated to pay an employee for hours actually worked. Therefore, employees who sit in the break room for 15 minutes do not need to be paid for this time. What employers need to be aware of, however, is that the burden is on the employer to show that the employee did not actually work those hours. Since the time records will not prove that the employee did not start at the time punched in, an employer should have a policy which states that employees who punch in early or punch out late will be presumed to have done so for their own benefit and not to have worked that additional time. If an employee did work additional time, the employee can notify his or her supervisor to ensure that he or she is paid for those hours.

'I Was Wondering' gives readers an opportunity to ask questions of our HR attorneys. Not all questions will be answered publicly. To submit a question, please send it by e-mail to Tim Gortsema at ***tgortsema@wnj.com.***

The vast majority of recent FLSA lawsuits being filed center around one of two issues: proper classification of employees as "exempt" or "non-exempt," and proper calculation of and compensation for "hours worked" under the law.

day rule" from the time they put on special, required protective gear before their shift to the time they took it off afterward. In a nutshell, where employees must wear unique protective clothing or equipment in order to perform the principal activities of their jobs, and where donning and doffing that clothing or equipment must be done at the workplace and takes more than a *de minimis* amount of time, the time may be compensable under the FLSA. Time spent putting on and taking off steel-toed shoes, hardhats and safety glasses is generally not compensable because it only takes a few seconds to do so and because those items are not unique.

Whether an employee is exempt under the white-collar exemptions and whether certain time is compensable under the FLSA are often fact-intensive inquiries that require an objective analysis of the situation by someone who is very familiar not only with the job and how it is done, but also the evolving legal issues. Because of the penalties and fee provisions of the FLSA, however, a little review and necessary modification now may save your organization a lot of money later. If you have FLSA questions, call your Warner attorney or any member of our HR practice group.

Mark the Calendar 409A Deadline Looms

by Justin W. Stemple

In addition to being the deadline for the 403(b) written plan requirement, December 31, 2008, is the deadline for nonqualified deferred compensation plans to be in written compliance with the final regulations under Section 409A of the Internal Revenue Code. That means that the hard deadline for a compliant written plan is December 31, 2008. More information regarding Section 409A is available by searching for keyword "409A" at **http://www.wnj.com/publications/.**

For our clients who have not already done so and for any other company maintaining nonqualified deferred compensation plans who may wish to do so, we urge that you contact your Warner attorney or a member of our Employee Benefits and Executive Compensation Group now. Again, the days grow short.

IRS Sets 2009 Limits For HSAs

The U.S. Treasury Department and Internal Revenue Service recently released the 2009 indexed amounts, adjusted for inflation, for high-deductible health plans (HDHPs) and health savings accounts (HSAs) under Code section 223(g). The table below summarizes key 2008 and 2009 limits:

	Calendar Year 2008		Calendar Year 2009	
	Self-Only	Family	Self-Only	Family
Annual HSA contribution limit	$2,900	$5,800	$3,000	$5,950
HDHP Minimum Deductible	$1,100	$2,200	$1,150	$2,300
HDHP Maximum Out-of-Pocket Limit *(includes deductibles, co-payments and other amounts but not premiums)*	$5,600	$11,200	$5,800	$11,600
Catch-Up Contribution Limit *(age 55 or older by year-end)**	$900		$1,000	

**If a spouse is also 55 or older, a catch-up contribution ($900 in 2008, $1,000 in 2009) may also be made to the spouse's separate HSA account if the spouse is HSA-eligible.*

Human Resources Attorneys

Edward Bardelli	(616) 752.2165
Andrea Bernard	(616) 752.2199
Scott Carvo	(616) 752.2759
Robert Chovanec	(616) 752.2120
Robert Cleary	(248) 784.5181
Sue Conway	(616) 752.2153
Kevin Dougherty	(616) 752.2175
Gerardyne Drozdowski	(616) 752.2110
Robert Dubault	(616) 752.2638
Daniel Ettinger	(616) 752.2168
Amanda Fielder	(616) 752.2404
Kathleen Hanenburg	(616) 752.2151
Inga Hofer	(616) 752.2401
Gregory Kilby	(616) 752.2181
Jonathan Kok	(616) 752.2487
Anthony Kolenic Jr.	(616) 752.2412
Norbert Kugele	(616) 752.2186
Mary Jo Larson	(248) 784.5183
Sarah Luke	(616) 752.2436
Heidi Lyon	(616) 752.2496
John McKendry Jr.	(231) 727.2637
Matthew Nelson	(616) 752.2539
Dean Pacific	(616) 752.2424
Steven Palazzolo	(616) 752.2191
Louis Rabaut	(616) 752.2147
Janet Ramsey	(616) 752.2736
Vernon Saper	(616) 752.2116
Paul Sorensen	(616) 752.2135
Justin Stemple	(616) 752.2375
Karen VanderWerff	(616) 752.2183
Donald Veldman	(231) 727.2603
Elisabeth Von Eitzen	(616) 752.2418
Jennifer Watkins	(248) 784.5192
George Whitfield	(616) 752.2102
Lisa Zimmer	(248) 784.5191

For address corrections, additions or deletions, contact Peggy Paberzs at (616) 752.2303 or e-mail ppaberzs@wnj.com

Warner Norcross&Judd LLP
ATTORNEYS AT LAW

900 Fifth Third Center
111 Lyon Street NW
Grand Rapids, MI 49503-2487