

THE YWCA OF CENTRAL MASSACHUSETTS: EMPOWERING WOMEN AND GIRLS TO BE THEIR BEST



The YWCA is the oldest and largest multicultural women's organization in the world with more than 25 million members in 122 countries, including 2.6 million members and participants in 300 local associations in the United States.

Linda Cavaioli, Executive Director of the YWCA of Central Massachusetts, is quick to point out, "More important than the numbers is the YWCA's mission to eliminate racism, empower women, and promote peace, justice, freedom, and dignity for all. It's what draws each one of us to work here."

Headquartered at Salem Square in Worcester, with program sites in Leicester, Leominster, and Westborough, the YWCA of Central Massachusetts is helping women and girls realize their full potential. They take a holistic approach to helping women achieve independence as evident throughout their

multi-cultural child care centers, senior fitness classes, career and teen parent counseling, and emergency shelters for victims of domestic violence.

"Our largest service area is child care. All of our programs are licensed by the state and our group child care programs are accredited by the National Association for the Education of Young Children (NAEYC). Today, full or part-day group child care, after school, and summer camp programs are a necessity for working families," explains Linda. "These programs are critical to our mission, as they empower mothers to become economically self-sufficient and help to ensure their children's future academic success."

The YWCA has a variety of programs to help women, teens, and girls gain the knowledge, skills, and confidence they need to succeed in the world. Pregnant and parenting teens between the ages of 16 and 20 learn how to cope with the responsibilities of child bearing and child rearing, and gain access to education and job skills training through the Young Parent Program and the Teen Parent Program.

The YWCA's domestic violence programs – Daybreak and Battered Women's Resources

PHOTO COURTESY TAMMY WOODWARD
AND THE UNITED WAY OF CENTRAL
MASSACHUSETTS.



CUT JOBS, END UP IN COURT?

SMART PLANNING CAN PROVIDE VALUABLE PROTECTION

The recession that began in December 2007 has been unusually severe. Through March 2009, employers shed more than five million jobs. In January 2009 alone, businesses took more than 2,000 mass layoff actions (actions affecting more than 50 workers). Some affected workers have responded by claiming that their employers illegally discriminated against them. The federal Equal Employment Opportunity Commission reported a 15 percent increase in discrimination claims in 2008, bringing the number of claims to a record level. The largest increases were in the areas of retaliation and age discrimination.

These lawsuits can cost businesses dearly. A 2008 report showed that, between 2001 and 2007, almost half of all court verdicts favoring employees exceeded \$250,000, and almost a third exceeded \$500,000. Half of all age discrimination verdicts exceeded \$250,000, and almost a fifth exceeded \$1,000,000. By 2007, almost two-thirds of age discrimination suits resulted in plaintiff victories. Even more dangerous for employers are retaliation claims: More than a quarter of judgments against them exceeded \$500,000. Forty percent were for amounts between \$100,000 and \$500,000.

How can businesses lower the chances that they or their insurance companies will end up on the hook for these payouts? They can start by considering a number of factors before making job cut decisions.

ONE FULL YEAR OF COMPETITIVE AUTO

While the direct writers that came into the state with a bang last year have already filed for rate increases, our carriers' rates have remained relatively flat. Many of you have benefited from the competitive auto rates in Massachusetts.




Now is a great time to review your current policy since there are new and exciting options available to enhance the overall value of your insurance policy. Some of these new coverages are:

- Accident Forgiveness
- New Car Replacement
- Protection
- Auto Loan/Lease GAP coverage

Most of these coverages can be purchased à la carte or included in an endorsement package, similar to your homeowners policy.

Along with new coverages there are many new credits/discounts being offered by each insurance company such as

- Good Student discounts
- Hybrid Vehicle credits
- Renewal credits

This is why it is important to review your policy with your Client Service Representative each year to make sure that you are receiving the best value possible. 

YWCA (CONTINUED FROM COVER)

(BWR) – are vital resources for the community, serving individuals whose lives are impacted by interpersonal violence. Both Daybreak and BWR provide confidential emergency shelter and a range of non-residential services to victims of domestic violence throughout Worcester and North Central Massachusetts. Services include short-term counseling, support groups, advocacy for court proceedings, and school and community-based violence prevention education programs.


“Despite great strides by Daybreak and BWR, and the growing recognition that domestic violence is a community problem, its effects are still being felt by too many individuals,” asserts Linda. She sees their school and community education programs on violence prevention as a key to equipping children, teens, and adults with the skills to resist violence and abuse. She also credits various community groups and their close working relationships in helping to address domestic violence and other systemic problems.

Health and wellness is another key program area at the YWCA. Educating women so they can make informed choices about their health, and providing access to fitness facilities and classes – especially to those unable to afford it – are helping to improve the health status of women and their families, enabling them to live happier, more productive lives. In addition to a

multitude of programs and classes, the 37,000-square-foot health and wellness center in Worcester houses a heated indoor pool, locker facilities with steam rooms, family changing areas, aerobics rooms, basketball court, strength training room, and more. *The YWCA welcomes women, girls, men, and boys.*

The support of area businesses is critical to the YWCA. In addition to Protector Group's corporate sponsorship, a team of Protector Group employees participates each year in the **Taking Steps to End Violence Pledge Walk** to benefit the YWCA and two other local organizations. The company also supports the YWCA's annual golf tournament and their Community Outreach Committee recently organized a Volunteer Day for its employees to assist in sprucing up the YWCA's playground equipment and play area.

“We appreciate the involvement and commitment of the Protector Group*,” states Linda. “They not only provide us with wonderful and very thorough insurance coverage and assist us with human resources and benefits packages, but they are also very generous and enthusiastic supporters of our programs.”

*The Protector Group team for the YWCA includes: Susan Bernard, Vice President and Dawn Nogueira, Client Advisor for Property and Casualty, and Liisa Holm, Vice President and Aimee Finn, Account Manager for Employee Benefits. 




CUT JOBS (CONTINUED FROM COVER)

- What will be the criteria for choosing affected workers? Will the decision be based on seniority with the employer? Work performance? Job function? Employment status (part-time, temporary, etc.)? Department profitability? Some combination of these? The criteria must be such that a reasonable person would not find them to be unfairly discriminatory.
- How will the employer select the workers to be let go? Will it apply the criteria strictly, or will it allow managers to use some judgment and flexibility in making selections? How will the employer ensure that all affected areas follow a consistent process? Lack of consistency could increase the employer's vulnerability to successful discrimination suits.
- Assess the risk of adverse impact on classes of employees protected by law, such as older employees or those with disabilities. Because older employees with long tenures with a firm are likely to be highly compensated, they may be attractive targets for a layoff action. However, an action that has a disproportionate impact on these employees may leave the firm open to successful age discrimination suits.
- Early in the process, review the precedents and lessons learned from any prior workforce reductions. An ability to show that it followed precedent in making layoff decisions will give the employer a strong defense in court.
- Obtain claim waivers and general legal action releases from employees to whom the firm will pay severance. Federal law requires these releases to meet certain requirements for workers over age 40.
- Depending on the number of employees affected, the firm may have to comply with a federal law that requires advance notice of the layoff. Employers must give 60 days advance notice of a plant closing, termination of 500 or more employees, or termination of fewer employees if they amount to one-third or more of the workforce. Certain employees are exempt from



being counted in these figures, so employers should consult with labor attorneys to determine whether the law covers them.

In addition to risk management steps, employers should obtain Employment Practice Liability Insurance to finance those losses that do occur. Protector Group is experienced in placing EPLI and other types of professional liability insurance and is a good resource for information and assistance in obtaining coverage. Loss control and proper insurance will help a firm survive a very difficult business decision and any challenges that occur in the aftermath. 



Protector Group is excited to announce the addition of three new employees.

Gary T. Barna joins our Property and Casualty division as an Account Executive and is responsible for new business generation in a sales capacity. He is a licensed broker in property, casualty, life, and health, and holds the Chartered Life Underwriter (CLU) and Chartered Financial Consultant (ChFC) designations.



Adam B. Haas joins our Employee Benefits division as an Underwriter and is responsible for providing quality placement of new and renewal business. He will develop and maintain strong relationships with underwriters at various insurance carriers, and will be an internal technical resource.



Laura A. Mullery joins our Employee Benefits division as Director of Compliance and Wellness and is responsible for keeping clients up to date on state and federal legislation including ERISA, HIPAA, COBRA, ADA, and Mass Health Care Reform, as well as all other legislation that is currently in force or newly enacted. She will also keep our staff and clients informed on current wellness initiatives. Laura is designated as a Fellow, International Society of Certified Employee Benefit Specialists, and is licensed as a Life and Health, Series 7, Series 6, and Series 63 broker.

www.protectorgroup.com

CANCER INSURANCE: PROVIDING EMPLOYEES WITH FINANCIAL PEACE OF MIND

Unfortunately, the risk of developing cancer is very real for all of us. **The good news** is that as advances in cancer detection and treatment continue, more and more people are surviving.

New and improved medical treatments are being introduced, but with high technology comes high costs. The American Cancer Society reports that cancer costs Americans more than \$206 billion annually in medical costs and lost productivity. While health insurance can help offset the costs of cancer treatment, patients and their families can still experience significant financial burdens as a result of deductibles, co-pays, and annual or lifetime caps. Furthermore, non-medical expenses associated with cancer such as travel, food, lodging, child care, and household help are not typically covered by traditional major medical insurance plans.

Patients unable to work during treatment face the added difficulty of paying living expenses, including mortgages, rents, car payments, utility bills, etc. This situation is further exacerbated when a healthy family member has to stop working to provide care, which doubles the loss of income and forces people to turn to savings, loans, family, or their employer for financial assistance.

Conceptually, cancer insurance is very simple. Benefits are paid directly to you regardless of any other insurance you may have, and can be used for both medical and non-medical

expenses. These policies vary by carrier, and act as a supplement to existing health insurance policies or income. Companies that offer voluntary cancer insurance policies not only enhance the value of benefit packages, they also give employees and their families peace of mind, enabling them to focus on their cancer care.

Protector Group has the knowledge and experience to provide you with the most suitable cancer policy that, when combined with major medical plans, will provide the best benefit to your employees **and** meet the specific needs of your business. 