

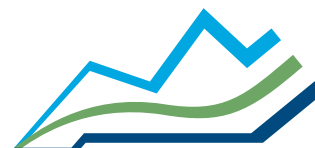
JUNE 2010

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**Kentucky Chamber**

Uniting Business. Advancing Kentucky.

Realistic state budget positions Kentucky for recovery

During the recently concluded special session, the Kentucky General Assembly passed a responsible and realistic budget that positions the state for economic recovery. Legislators also approved a significant reform of the state's unemployment insurance system, saving employers more than \$700 million over a decade, and a number of business incentives designed to help spur economic growth. Despite the failure of two measures designed to help Kentucky's signature bourbon industry and the lack of agreement on charter schools to improve Kentucky's chances for federal funding, the special session was good for employers.

THE BUDGET

The state budget has a lasting effect on the cost of government. As a result, Kentucky employers, who pay over 40 percent of state taxes, have a great interest in the impact of the budget on their bottom line. The end of the regular session found lawmakers grappling with education funding, taxes and debt – all important issues to the business community.

During the regular session, the House budget relied on tax changes that would impact employers, higher debt to build projects and the elimination of two instructional days from the school calendar. The Senate stood firm against the tax changes and insisted on lower debt levels. On education, the Senate would have restored the days without state funding and made slightly deeper education cuts. House and Senate leaders were never able to find an acceptable middle ground on these issues and thus ended the regular session deliberations on the budget.

The governor, at the urging of House and Senate leaders, stepped in with a compromise

that represented much of the Senate's more fiscally conservative plan. In the ensuing six-day special session, the legislature passed a budget that represents a responsible spending plan, and includes many cost reductions pushed by the Kentucky Chamber.

BUSINESS INCENTIVES

As a companion bill to the budget, the legislature also passed HB 2, a revenue measure which included a number of employer tax credits. These measures, supported by the Kentucky Chamber, included the following:

- A new markets tax credit to spur revitalization efforts in low-income and impoverished communities
- An acceleration of the small business tax credit
- A measure to help Toyota take advantage of the previously agreed-upon environmental credit to build the Camry Hybrid at the Georgetown plant.

UNEMPLOYMENT INSURANCE REFORM

Also passed was HB 5, the Chamber-supported unemployment insurance reform, which creates a new financial structure that will save employers an estimated \$700 million over a decade. By increasing state contributions, employers will save a great deal of federal taxes and interest on the more than \$800 million borrowed from the federal government. It makes modest reductions in the wage replacement rate to add long-term costs savings to the program. Kentucky's current system has been out of balance for nearly a decade, paying out more in benefits than it had taken in. This plan is a huge step toward returning the system to solvency and allowing the reduction of employer tax rates.



SPECIAL SESSION: GOOD FOR BUSINESS

After leaving Frankfort without a budget during the regular session, lawmakers returned and reached agreement on a plan that includes:

- Maintaining the full calendar of instructional days for Kentucky schools;
- More basic education funding under the SEEK formula;
- Reductions in the long-term cost of the health benefits the state provides for public employees;
- Directives to accomplish savings in the Medicaid program;
- Smoking cessation programs for Medicaid recipients;
- No new taxes on Kentucky employers;
- Seed funding to facilitate a significant investment by the Pew Center on the States for a review of Kentucky's corrections system;
- Reductions in political appointees and state contract costs;
- Additional tools, such as the authority to furlough state workers, allowing the governor to manage the cost of government.

ECONOMIC SUMMIT AND ANNUAL MEETING

Koppel: Bipartisanship sorely needed in Washington

DURING TED KOPPEL'S 45 years as a broadcast journalist, he observed countless historic events firsthand. He was in Winnie Mandela's home when Nelson Mandela was released from prison. He covered Rev. Martin Luther King's march from Selma to Montgomery, Ala. He was in Russia the day the Soviet flag that flew over the Kremlin was replaced with the Russian flag.

"Being a journalist permits you to be in the most extraordinary places at the most extraordinary times and to have the access to what later on is perceived as history," said Koppel.

On July 13, the former *Nightline* anchor will provide the keynote address for the Kentucky Chamber of Commerce's Economic Summit and Annual Meeting, presented by Greenebaum Doll and McDonald.

During a recent interview with Kentucky Chamber staff, Koppel outlined the core message of his July 13 speech: Extreme partisanship in Washington, D.C. and in the news media has become detrimental to America's progress.

"The country, as a whole, has suffered significantly because of the level of partisanship that exists from the top to the bottom," said Koppel. "We are damaged by

"THE COUNTRY AS A WHOLE HAS SUFFERED SIGNIFICANTLY BECAUSE OF THE LEVEL OF PARTISANSHIP THAT EXISTS FROM THE TOP TO THE BOTTOM."

— TED KOPPEL

a media climate – particularly with cable TV journalism – that gives the public not what they need, but what they choose. We now have a nation in which everyone is looking for an echo of their own political bias. This is exceptionally damaging."

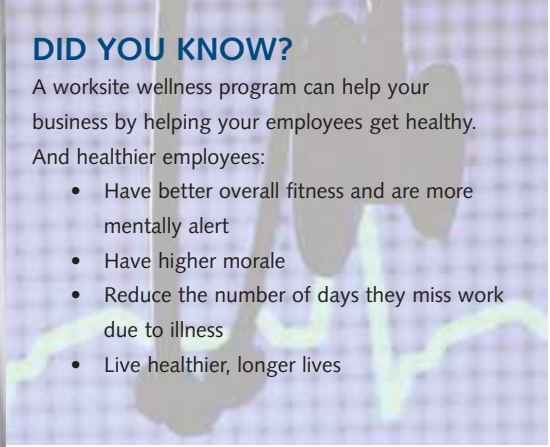
In an interview that touched on such topics as upcoming elections, health care reform, the wars in Iraq and Afghanistan and global competitiveness, Koppel said that bipartisanship will be needed to solve the problems in America.

"We are facing so many great problems – economic problems, health problems, problems of international threats to the U.S. We have never needed political bipartisanship more than we have ever needed it today," said Koppel.

To read more excerpts from the Koppel interview, see page 6 or visit www.kychamber.com/economicsummit.



TED KOPPEL



DID YOU KNOW?

A worksite wellness program can help your business by helping your employees get healthy. And healthier employees:

- Have better overall fitness and are more mentally alert
- Have higher morale
- Reduce the number of days they miss work due to illness
- Live healthier, longer lives

SMALL BUSINESS STUDY

How the Chamber tackled employee wellness programming with easy changes

WITH 28 EMPLOYEES on staff, we face many of the same operating obstacles at the Kentucky Chamber that our small business members face — including the rising cost of our health insurance benefit.

Since healthier employees lead to lower premium rates and greater productivity, we needed to shift our culture to a focus on wellness. At the same time, our busy staff did not have a lot of time to devote to administering a wellness initiative. We needed turnkey wellness programming that managed itself.

Here’s what we did:

1. We hired consulting company KC Wellness to do a health risk assessment on our employees. Our results showed we needed to focus on good nutrition and more physical exercise. Most insurance providers also have wellness services available to employers, so hiring a consulting firm isn’t always necessary.

TIP: If those options aren’t feasible, it is likely your workforce conforms with the state’s biggest risk factors overall, so start by tackling smoking, obesity and poor nutrition.



By Aimee Hiller, Kentucky Chamber VP of Administration

2. Identify the “low hanging fruit.” Take a moment to evaluate easy changes.
TIP: We outlawed doughnut Fridays and required staff luncheons to have healthy food options. Be sure to make changes that tackle risk factors with your entire employee base. Don’t single out individuals based on their single behaviors.

3. Start an incentive program. We require employees to pay 10 percent of their health insurance premiums. At the same time, employees are able to voluntarily participate in our “Healthy Bonus” incentive program. Employees can earn up to \$500 annually by practicing certain healthy behaviors.
TIP: The incentive offerings were created so the financial impact to the organization is a wash (the employee co-payment offsets the incentive fund). Be sure to run the incentives through payroll, as wellness dollars are considered taxable compensation by the IRS.

4. Create some easy team challenges. We have month-long fitness, weight loss and nutrition challenges where employees work in teams and receive prizes for tracking their healthy behaviors (walking 30 minutes a day or eating five fruits and veggies a day, for example).
TIP: Be sure the challenge rewards the

healthy behavior and not a health standard. For example, reward the team for the most weight lost, not the team that meets a subjective healthy weight standard.

PROGRAM RESULTS

We have a 100 percent participation rate among employees and more than 80 percent participate in our wellness challenges throughout the year. Last year, a weight loss challenge that ran from January to June resulted in 72 total pounds lost by staff members.

Chamber President and CEO Dave Adkisson says he hopes that this wellness incentive program — dubbed “My Healthy Bonus” — will be copied and used as a template by small businesses all over the state.

“One of the Chamber’s Top 5 Goals is improving the health and wellness of Kentuckians. If employers were to implement wellness incentive programs such as ours, Kentucky — one of the unhealthiest states in the nation — would be one step closer to reaching that goal,” said Adkisson.

For more information about My Healthy Bonus, or to download the Chamber’s Worksite Wellness toolkit, visit www.kychamber.com/wellness.



HEALTHY BONUS REWARDS

Each quarter, Kentucky Chamber staff members keep track of their medical receipts (not test results), fitness activities, and eating habits and other healthy behaviors on a checklist. At the end of each quarter, the tracking sheets are turned in, and employees receive a payroll bonus for each behavior completed. Here are some of the behaviors we track:

- Daily exercise
- Healthy eating
- Annual exams (physicals, eye, dental, etc.)
- Flu shots
- Weight loss
- Smoking cessation



Our health connects us.™

We all influence the health of those around us, especially in the work place. As an employer, you have a tremendous effect on employee health by the examples you set and the health care plans you choose. As a Kentucky Chamber member, you’re connected to big savings on big benefits for your small business. Help employees get more involved in their health care with consumer-driven HSA, HRA and HIA plans, or choose from more traditional solutions. Either way, you can build a complete benefits package — including preventive care and prescription coverage — with one-stop shopping convenience.

Talk to your broker, call the Kentucky Chamber at 800-431-6833 or visit group.anthem.com/kcoc for more information.



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WHAT IS THE GREATEST THREAT TO OUR COUNTRY?

This country has been engaging for years in what I call the Age of Entitlement. Americans think they are entitled to all sorts of things they can't pay for and rely on credit to obtain them. The tendency to raise our young people to think they are entitled to the best the world has to offer, whether or not they are prepared to work for it, is an incredibly dangerous trend that is going to result ultimately – if we don't turn it around – in losing ground to other nations that are hungrier and work harder for less."

DO YOU BELIEVE THE ATMOSPHERE IN WASHINGTON, D.C. WILL CHANGE BETWEEN NOW AND THE ELECTION?

"We are confronting a whole new health care system that has to prove itself one way or another. We are confronting a disastrous education system in most parts of the country. We are confronting a massive crisis in terms of home financing. Can things get a lot worse between now and November? I suppose. But they are bad enough for my taste."

WHAT ARE YOUR THOUGHTS ON HEALTH CARE REFORM?

"I think the danger is to look at health care reform legislation through a partisan prism. If I look at it through a republican prism, then I'm depressed, angered and frustrated. If I look at it through the democratic prism, then I'm excited, enthusiastic and supportive. I look at it through the reporter's prism."

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AND ANNUAL MEETING AT
WWW.KYCHAMBER.COM/ECONOMICSUMMIT

PATIENT PROTECTION AND AFFORDABLE CARE ACT:

Health care experts discuss how it will affect business

THE KENTUCKY CHAMBER recently hosted the Patient Protection and Affordable Care Act Seminar in Louisville and Lexington. The seminars provided a practical review of the Act and included the who's who of Kentucky health care experts who covered how the changes will affect both business and individuals.

During a panel discussion in Lexington moderated by Daniel W. Varga, M.D., Chief Medical Officer at Saint Joseph Health Systems, conversation included the long and short-term effects of the Act. Ken Haynes, CEO at St. Joseph Hospital noted that in the long-term the new reforms would cause hospitals to be held to a higher level of accountability for the care provided on the basis of quality and efficiency. In the short term, Lawrence Ford, VP of Government Relations at Anthem, explained there are many unknowns in the legislation and is he waiting for regulations to further define the law's guidelines. He described the Act as "the most sweeping legislation since 1964 and Medicare."

Also on the panel was Dr. Art Shechet,



Photo by Tim Webb

Top health care experts from throughout Kentucky participated in a panel discussion on the Patient Protection and Affordable Care Act during a June 3 seminar in Lexington.

former Vice President of Community Services and Chief Clinical Officer for the Bluegrass Mental Health-Mental Retardation Board. Dr. Shechet believes the reforms "represent a good step forward to access for mental health care" because mental health care and substance abuse programs will be added as essential benefits requirements for health plans.

The CEO of Senior Care, panelist Pat Mulloy, echoed the concerns of many businesses when he discussed his fear the reforms will affect the cost of offering

health care to his 3500 full-time eligible employees. "There are many unanswered questions and the pay or play fee of \$2000 an employee could cost me millions depending on the plan design."

John White, M.D., a Lexington physician and President of the Kentucky Medical Association noted that the reforms may be difficult on single practitioners and small groups due to the information technology requirements, but he added that the additional 32 million people covered will have healthier and longer lives.

Coalition to Protect Kentucky Jobs targets Card Check legislation

THE COALITION to Protect Kentucky Jobs (CPKJ) recently launched its statewide coalition with a clear mission: to protect Kentucky jobs from harmful policies under consideration in Washington, D.C. The Kentucky Chamber supports CPKJ in this effort. The mission of CPKJ is to stand up for small businesses and workers in the Commonwealth who grow the economy. CPKJ's top priority is to inform voters about the Employee Free Choice Act (EFCA), also known as Card Check.

"The Coalition to Protect Kentucky Jobs will stand up for the

rights of small business owners and workers, and it will ensure that the public understands how damaging the Employee 'Forced' Choice Act would be to our freedoms and overall economy," said Scott Jennings, director of CPKJ.

The Coalition to Protect Kentucky Jobs plans to ask candidates for U.S. Senate and U.S. House via questionnaire to state their positions on workplace issues and will publicize those responses.

For more information on CPKJ, visit www.protectkentucky-jobs.com.

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Go to the Power Buys page at www.kychamber.com/powerbuys, scroll to the Lexmark section and click either 'Sign Up for the Program' or 'Shop Now' to take advantage of your discount. (And be sure to let your employees know you have another employee perk to offer them.)

The Lexmark program is just one of the many benefits of Kentucky



Chamber membership. For questions on how you can participate in any of the Kentucky Chamber Power Buys, contact the membership department at 502-695-4700 or membership@kychamber.com

Kentucky Chamber policy councils meeting soon

AS THE STATE'S premier business advocate, the Kentucky Chamber of Commerce is a recognized and respected voice at the state Capitol. The Chamber's diverse business policy initiatives converge upon one goal: a healthy, vibrant Kentucky economy supported by a political climate that encourages and rewards private investment in the Commonwealth and its people. Ensuring that business has a voice in the

legislative process, the Chamber works with local business leaders to identify critical trends.

As part of its advocacy mission, the Kentucky Chamber's public affairs team maintains five member-driven policy committees and three advisory/program support committees. These committees are now gearing up to discuss what the top priorities will be during the 2011 Legislative Session.

These top priorities will also be based on answers our members submit through our 2010 Policy Survey. Watch your e-mail inbox in the coming weeks for this survey, and ensure that your voice is heard in the halls of the Capitol.

If you are interested in serving on one of the Chamber's policy committees, contact Beverly Standifer at 502-848-8733 or bstandifer@kychamber.com.

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Kentucky Chamber

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June 2010

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Economic Summit and Annual Meeting

Summit continues focus on 5 goals to transform Kentucky



2 P.M. MONDAY, JULY 12

INNOVATION IN A CHALLENGING GLOBAL ECONOMY

David Abney, chief operating officer for UPS, will present the opening keynote address of the Economic Summit and Annual Meeting at 2 p.m. on Monday, July 12. His presentation will explore how innovation is essential to success in a challenging global economy.

During the presentation, Abney will share practical insights about how to foster innovation and what's required to move your global vision to reality. He will draw on personal experiences and the 103-year legacy of UPS to show how an organization can transform itself to create new opportunities today, both here and abroad.



David Abney, UPS



NOON, TUESDAY, JULY 13

FINANCIAL CRISIS: CAUSES AND CONSEQUENCES

John A. Allison, retired chairman and CEO of the BB&T Corporation will provide the luncheon keynote address during day two of the Kentucky Chamber's Economic Summit.

During his presentation, Allison will outline how government policy was the primary cause of the recent financial crisis. He will also explain how many actions taken since the crisis started could be extremely destructive in the long term. He will also discuss the anti-freedom philosophical roots of current government policies.



John Allison, BB&T



3:45 P.M. TUESDAY, JULY 13

HOW OUT-OF-SHAPE EMPLOYEES ARE WEIGHING ON YOUR BOTTOM LINE

Dr. Brian J. Caveney, professor at Duke University Medical Center, will present "Worksite Wellness: How Out-of-Shape Employees are Weighing on Your Business' Bottom Line." Caveney's presentation will close out the two-day Economic Summit with a discussion on changing the health risk profile of your workers. He'll also highlight research that has demonstrated how certain aspects of health and wellness programs can improve your risk profile and reduce your costs.



Brian J. Caveney, Duke University



9 A.M. TUESDAY, JULY 13

HOW BALANCING THE NEED FOR AFFORDABLE, RELIABLE AND CLEAN ENERGY CAN REPOWER OUR ECONOMY

Much of our energy infrastructure is aging and needs to be replaced. With the right federal and state energy policies, James E. Rogers, president and CEO of Duke Energy, believes we could effectively address three major challenges at the same time – energy, our economy and the environment. During his presentation, "How Balancing the Need for Affordable, Reliable and Clean Energy Can Repower Our Economy," Rogers will outline how we could create thousands of good-paying jobs while ensuring our energy security and a cleaner environment in the future.



James Rogers, Duke Energy



3:30 P.M. MONDAY, JULY 12

HAS BUSINESS BEEN BOLD ENOUGH?

According to Fredrick Hess, Ph.D., resident scholar and director of education policy studies for the American Enterprise Institute for Public Policy Research, the business community has positioned itself to play a critical role in driving K-12 improvement.

On July 12, at 3:30 p.m., during the Kentucky Chamber's Economic Summit, Hess will explore the missteps that business has frequently taken, the levers at the disposal of business leaders and the need to escape the habits of mind that have long stifled even impassioned education reformers. He will offer examples as to how reformers can and must rethink the shape of schooling and the kinds of tactics that can make a concrete difference, drawing upon his new book, *Education Unbound: The Practice and Promise of Greenfield Schooling*.



Fredrick Hess, American Enterprise Institute for Public Policy Research



Monday, July 12

- 1 p.m. Registration and exhibit hall opens
- 1:30 p.m. **Economic Summit Emcee**
Bill Goodman, Host of *Kentucky Tonight*, KET
Welcome and Comments
Bill Jones, Chairman, Kentucky Chamber and Community Division Manager, U.S. Bank
- 1:40 p.m. **New Agenda for Kentucky: A Progress Report**
Bob Gray, Partner, Taylor-Gray Associates
Postsecondary Education in Kentucky: An Update
Diana Taylor, Partner, Taylor-Gray Associates
- 2 p.m. **Opening Keynote: Innovation in a Challenging Global Economy**
David Abney, Chief Operating Officer, UPS
- 3 p.m. Break with sponsors
- 3:30 p.m. **Has Business Been Bold Enough?**
Fredrick M. Hess, Ph.D., Resident Scholar and Director of Education Policy Studies, American Enterprise Institute for Public Policy Research
- 4:15 p.m. **Education in Kentucky**
Terry Holliday, Ph.D., Commissioner of Education, Kentucky Department of Education
- 5 p.m. Day one Economic Summit adjourns
Taste of Kentucky Networking Reception with sponsors
- 7 p.m. Day one adjourns

Tuesday, July 13

- 8:30 a.m. Registration and continental breakfast with sponsors
- 9 a.m. **Welcome**
Bill Jones, Chairman, Kentucky Chamber and Community Division Manager, U.S. Bank
Economic Summit Overview
Dave Adkisson, President and CEO, Kentucky Chamber
Opening Keynote: How Balancing the Need for Affordable, Reliable and Clean Energy Can Repower Our Economy
James E. Rogers, Chair, President and CEO, Duke Energy
- 10 a.m. Break with sponsors
- 10:30 a.m. **Energy and Its Impact on Kentucky's Economy: A Panel Discussion**
Moderator: Steve Miller, President and CEO, American Coalition for Clean Coal Electricity
Panelists: M. Lynn Parrish, President, Marwood Land Company, Inc.; Kevin West, Managing Director, External Affairs, EQT Corporation; Talina Mathews, Ph.D., Assistant Director, Development and Independence, Department of Energy
- 11:30 a.m. **New Agenda for Kentucky: A Different Perspective**
John David Dyche, Counsel, Fultz Maddox Hovious & Dickens
- Noon **Luncheon Keynote: Financial Crisis: Causes and Consequences**
John A. Allison, Retired Chairman and CEO, BB&T Corporation
- 1:45 p.m. Dessert break with sponsors
- 2:15 p.m. **Government Modernization and Efficiency: A Panel Discussion**
Governor Steve Beshear, Senate President David L. Williams, Speaker of the House Greg Stumbo, Commonwealth of Kentucky (ALL INVITED)
- 3:15 p.m. Break with sponsors
- 3:45 p.m. **Worksite Wellness: How Out-of-Shape Employees are Weighing on Your Business' Bottom Line**
Brian J. Caveney, M.D., Community and Family Medicine Faculty, Duke University Medical Center
- 4:45 p.m. Fifth Annual Economic Summit adjourns
- 5 p.m. **Annual Meeting Reception with sponsors**
- 6:30 p.m. **Annual Meeting Dinner**
Keynote Presentation: The Current Political Landscape
Ted Koppel, journalist and former anchor of *Nightline*
- 9 p.m. Kentucky Chamber's Annual Meeting adjourns



Register at www.kychamber.com/economicsummit

National Career Readiness Certificate will soon benefit Kentucky employers

KENTUCKY EMPLOYERS will soon have a new human resources decision-making tool. The National Career Readiness Certificate (NCRC) is scheduled to be available to Kentucky workers by late summer. Kentuckians looking to improve their work-readiness or advance at work, including high school juniors and seniors, can take the three Work Keys assessments that make up the certification at more than 100 sites across Kentucky.

Because of its value to the business community, the Kentucky Chamber has partnered with state Workforce Partners (including the Education & Workforce Development Cabinet, Adult Education, and Kentucky Community & Technical College System) on the NCRC. Each certificate that is earned is signed by Gov. Steve Beshear and Kentucky Chamber President and CEO Dave Adkisson.

The Work Keys assessments that make up the NCRC

reveal a person's work-readiness level in the form of a silver, gold or platinum certification. Subjects covered on the three-test battery include basic math, reading for information and locating information.

Businesses can boost their bottom line by giving interview preference to prospective employees who have an NCRC or by requiring a certain level of NCRC for employment.

NCRC certificates help ensure a person is work ready for certain types of jobs by the level of certificate they have obtained. By requiring a certain level of NCRC certificate to apply for available jobs, an employer can be more confident the person they select for a certain job is a good fit.

The certificate can also increase productivity through turnover prevention and promotion selection. By using NCRC, employers can give their current and future work-

force incentive to improve their skills to be eligible for more demanding and lucrative work.

As an example, Work Keys have reduced turnover in the Owensboro Medical Health System (OMHS) by giving employees a chance to improve their skill set. OHMS developed a Work Keys-based program that would support its goal of giving employees opportunities for self-improvement and advancement. The end result: 600 participants in the program and a 32 percent reduction in turnover.

"It enables them to be OMHS employees, work, and receive their nursing degree at the same time while being paid for their education time," said Annette Schaefer, Educational Development Center coordinator.

NCRC is a division of the ACT college-readiness test. For more information about NCRC, contact George Scott at GeorgeW.Scott@ky.gov or Wendi Dailey at Wendi.Dailey@ky.gov.

Chamber partners with Alltech FEI World Equestrian Games

WORK THROUGH the Kentucky Chamber for all of your Alltech FEI World Equestrian Games needs and support the business community at the same time. When you purchase your World Equestrian Games tickets through the Chamber's Web site, we will receive a portion of the proceeds. Visit www.kychamber.com/2010weg to choose your event and your seats.

There are several hospitality packages available that combine delectable cuisine and attentive service with a



sophisticated, elegant atmosphere certain to impress both you and your guests, be they equine enthusiasts, corporate clientele, or casual patrons.

For those interested in partnering with the 2010 Games — assets include: television inventory, TV-visible and non-TV-visible signage, display space, naming rights, tickets and hospitality, and exclusive promo rights. Contact Kelly Wolf at 502-848-8725 for more information about the World Equestrian Games.



New edition of Understanding Human Resource Issues and Personnel Law includes updated ADAA rules

THE KENTUCKY CHAMBER has just released an updated edition of *Understanding Human Resource Issues and Personnel Law*.

The seventh edition of this popular handbook, authored by the law firm of Fisher & Phillips LLP, includes updated

information on American with Disabilities Amendments Act (ADAA); COBRA subsidy rules; E-Verify; Genetic Information Nondiscrimination Act (GINA); HIPAA breach rules; Leave request notices; Lilly Ledbetter Equal Pay Act; Military and exigency leaves of absence; Noncompete agree-

ments; Social media; and Visas.

Order the seventh edition of *Understanding Human Resource Issues and Personnel Law* by visiting us online at www.kychamber.com/bookstore or by contacting Casey Adams at 502-848-8727 or cadams@kychamber.com.



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