

## INTRODUCING OUR NEW WEBSITE!



**HCI-EBS recently updated our [website](#).** The address remains the same. However, you will find an improved layout and easier navigation to the information you want. Login pages for payroll and retirement access, as well as our Client Portal, are strategically located on our site so you may access them by clicking the top right drop-down menu, which is displayed as three horizontal lines on the home page. From there you can click on the %Logins+menu to access payroll and retirement login pages, or click the %Client Portal+option to access our Client Portal. We believe you will find this new website to be informative and user-friendly to navigate. As you browse the website, please contact us if any assistance is required.

### **Missing Participants**

A terminated employee can create an administrative burden and additional costs for Employers when he or she becomes a missing participant. It is crucial to obtain updated addresses for terminated participants with Plan balances. This could pose a challenge when dealing with an employee who left on bad terms or tends to move around frequently. Often clients ask us how they determine when a participant is considered missing. Generally, a participant is considered missing when the most recent mailing address supplied by the participant to the Plan resulted in returned mail. The Employer has a duty to take reasonable steps to locate the missing participant. If you believe a former employee with a balance is missing contact your EBS professional to determine the appropriate steps to take in locating them.

### **Communications — Quick Tip**

Some people have no problem with %no problem+. So why has this phrase been a point of debate among grammar experts for decades? Mostly because some believe it is too casual for professional communication. Especially if even more informal responses such as %no prob+are used. Below are a few more appropriate positive responses to consider when responding to %thank you+:

- You are (very) welcome.
- My pleasure.
- We are always happy to assist you.
- Certainly!
- Thank you for ð

