January 4, 2021

WHAT'S NEW Benefits & Compensation

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Can firms require COVID-19 vaccines? What EEOC, OSHA say

Guidelines on setting policy, allowing exemptions

s AstraZeneca, Moderna and A Pfizer are close to receiving FDA approval for their new COVID-19 vaccines, employers will need to decide whether they'll direct employees to get the vaccine as a return-to-work requirement.

Employers can expect the EEOC, OSHA and other federal agencies to issue guidance for employers once a vaccine becomes FDA-approved, but there's much to consider now: Can firms make them mandatory? Which employees qualify for an exemption? What if an employee gets sick after getting the vaccine?

Here are some guidelines from the

feds, as well as legal experts, as firms navigate this new territory on the road to getting employees back to work.

EEOC guidelines

The EEOC hasn't published specific guidance on the COVID-19 vaccine, but it has updated its *Pandemic* Preparedness for the Workplace guidance, issued during the H1N1 outbreak in 2009.

In the update, the EEOC said firms should consider "simply encouraging employees" to get the vaccine rather than requiring them to do so.

In addition, the EEOC has declared

(Please turn to Vaccines ... Page 2)

HEALTH CARE

Supreme Court on ACA: Takeaways for employers

The Supreme Court began oral **I** arguments on the constitutionality of the Affordable Care Act (ACA) on Nov. 10, but it'll be months before a final decision is made. For firms, this means they'll need to abide by the ACA's Employer Mandate until this litigation's resolved.

In California v. Texas, a group of state attorneys general brought suit in the wake of the Trump administration's decision to reduce the individual tax for failure to maintain health coverage to \$0.

State employer mandates

The high court is reviewing whether individual states can challenge the

individual mandate. With the removal of the federal penalty, several states have instituted their own individual mandates. This is in addition to the Employer Mandate, which requires them to offer health coverage to 95% of their employees.

Employers also need to distribute Form 1095s to their employees. The IRS has extended the deadline from Jan. 31, 2021 to March 2, 2021.

If the ACA is struck down, firms would have to decide whether to cover pre-existing conditions and employees' children under the age of 26 – two key components of the ACA. The Court's final decision is expected in June 2021.

Info: tinyurl.com/ACAcourt617

FEDERAL GUIDELINES

Vaccines ...

(continued from Page 1)

that COVID-19 meets the ADA's "direct threat standard," which permits employers to engage in broader procedures than normally allowed under the ADA. Firms can expect the EEOC to issue new guidance once a vaccine's been approved by the FDA.

OSHA guidelines

Like the EEOC, OSHA has yet to provide COVID-19-specific guidelines. However, in a 2009 letter of interpretation on flu vaccines, the agency said employers could mandate them, with exceptions for religious or medical reasons.

Also, in a 2014 guidance called *Protecting Workers during a Pandemic (tinyurl.com/OSHApandemic617)*, OSHA said "employers may offer appropriate vaccines to workers to

WHAT'S NEW in Benefits & Compensation

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reduce the number of those at risk for infection in their workplace."

Legal experts expect OSHA to use its General Duty Clause to issue citations to employers that fail to offer COVID-19 vaccines. It's also expected the Biden administration will double the number of OSHA inspectors.

State regs, vaccine rollout

Will states require employers to vaccinate employees? It will likely vary from state to state as it has in the past with flu vaccinations. During the 2019 measles outbreak, for example, some states passed laws to prohibit workers who couldn't prove immunity from measles from working in schools.

As far as distribution of the vaccine to states, the Centers for Disease Control and Prevention (CDC) has asked states to be prepared to expedite distribution of the vaccines.

However, many states are struggling with how to handle a Pfizer-like vaccine. For example, Washington doesn't have a warehouse that can store the Pfizer vaccine at the -70 degree Celsius temperature, while Georgia is relying on local districts and counties to work out the details.

In the initial rollout of the vaccine, most states are prioritizing healthcare workers and other essential workers to get vaccinated first, followed by at-risk populations before it reaches the general public by spring of 2021, according to the CDC.

ADA accommodations

If employers implement a mandatory vaccine policy, they'll need to have a plan in place to handle the inevitable ADA accommodation requests. This means engaging in the interactive process and determining reasonable accommodations, such as remote work, offering private offices or minimizing employee interactions.

Now's the time for employers to outline a plan, giving employees a voice in the decision-making process and determining which employees should be first in line for the COVID-19 vaccine.

Info: *tinyurl.com/*COVIDvacc617

SHARPEN YOUR BENEFITS JUDGMENT

This feature provides a framework for decision making that helps keep you and your company out of trouble. It describes a recent legal conflict and lets you judge the outcome.

'Accepted industry practice' or wage-and-hour violation?

"We've got some bad news, Jessica," Benefits Manager Betty Murphy said to Payroll Manager Jessica Samuels as she entered Betty's office.

"What's going on?" asked Jessica.

"I just got a call from our attorney. Steven Jacobs is suing us for back pay, claiming we violated federal and state wage laws," Betty said.

"How's that?" asked Jessica.

Not paid for inspections

"Steven claims he comes in early to inspect his truck before he goes out on the road, and he sometimes stays a little late to refuel, inspect the truck again, record the day's mileage and drop off paperwork. But we aren't paying him for any of that time," said Betty.

"Our policy is an accepted industry practice. I've talked to other companies that don't pay drivers for these inspections because they only take a little bit of time. It's considered de minimis," said Jessica.

"Well, he spends at least 30 minutes a day on these tasks, and his logs show that. He says that's not a 'little bit of time,'" said Betty.

"Remember we implemented that policy because too many drivers were getting paid just for standing around talking? That's when we found out how other companies handle their inspections," said Jessica.

Steven, along with several of his co-workers, decided to proceed with the lawsuit for back pay. Did the company win the lawsuit?

Make your decision, then please turn to Page 6 for the court's ruling.

HEALTH CARE

Employees want more personalized health care: Here's how to provide it

The consumer experience has changed drastically in recent years. But it's the emergence of a hyperpersonalized experience – e.g., online retailers recommending products based on past purchases – that's had a huge impact on health care.

Some employers have already begun to adopt a more "personalized" approach to healthcare benefits by providing employees with access to a decision support tool during open enrollment, for example. But there are three other key opportunities for Benefits pros "to support both their employees' well-being and the company's bottom line," says Sherri Bockhorst, senior VP, Businessolver.

1. Care navigation

"With care coordination, employers can dramatically reduce their health care spend by more than \$4,500 per patient per year," says Bockhorst. Third-party healthcare navigators, whether they're a registered nurse or a highly trained layperson, can offer a personalized approach to workers with serious or chronic

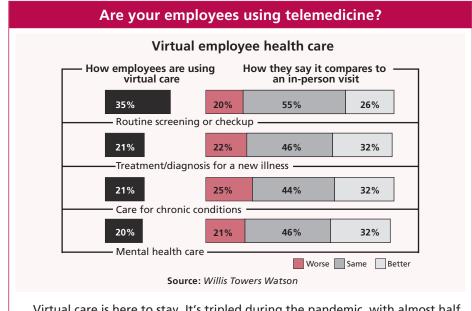
conditions. They can help workers access treatment and coordinate care among multiple providers.

2. Provider guidance

Whether employees are young and healthy or simply too busy to seek a primary care doctor, "they run the risk of making less-than-optimal decisions when they eventually do need care," says Bockhorst. And this can be expensive. That's why more employers are turning to self-service technologies that help their employees evaluate and book appointments with high-value providers in their network.

3. Claims support

"Employees are spending a lot of time talking to their provider or insurer to sort out why their claim was denied," says Bockhorst. Claims support reps, who focus more on the financial side or receiving care, can help employees proactively address common claims errors. They can also help employees work with third-party entities, such as disability and workers' compensation carriers.



Virtual care is here to stay. It's tripled during the pandemic, with almost half of employees (47%) using it and many giving the level of care high marks.

THE COST OF NONCOMPLIANCE

This regular feature highlights recent case settlements, court awards and fines against companies. It serves as a reminder to keep benefits policies in order.

■ Firm pays \$264K for improperly 'banking' overtime hours

A flooring contractor violated overtime rules and retaliated against employees by asking them to lie to the DOL.

What happened: C & C Flooring, a Manchester, NH-based flooring company, paid employees straight-time in unrecorded cash when they worked more than 40 hours in a workweek.

C & C also improperly "banked" some overtime hours, paying them out in later workweeks at straight-time rates. Once an investigation began, the company retaliated against employees by encouraging them to provide false information to investigators.

Result: C & C will pay 33 current and former employees \$240,000 in back wages and liquidated damages, \$10,000 in punitive damages and a civil penalty of \$13,688 for the willful nature of the violations. The company must also rehire any workers before hiring others.

Info: tinyurl.com/floored617

■ Landscaper trimmed \$83K in pay for 'special weekend projects'

A landscaping company miscategorized employees' pay and didn't record all hours worked, violating FLSA laws.

What happened: The Miranda Group, a landscaping company in Kauai, HI, paid employees straighttime for overtime hours worked on "special weekend projects."

The company didn't record these weekend hours, which is a recordkeeping violation. Instead, it issued the payments as bonuses, outside of regular payroll.

Result: Miranda has paid \$83,192 in back wages to 48 employees.

Info: tinyurl.com/trimmed617

DOL's new rulings: Employees must be paid for voluntary training, travel time

E mployers just got some clarity on when they must pay employees in two tricky wage and hour scenarios – travel time between job sites and voluntary training programs – in two new DOL opinion letters.

Released Nov. 3, both letters (tinyurl.com/DOLopinion617) were issued to provide guidance to specific employers that inquired if their workers were being paid in compliance with FLSA laws. While the letters may not always apply to all firms, they offer guidance that can help when establishing policies.

Voluntary training programs

An employee who views an on-demand training webinar during regular work hours must be compensated for that time under the FLSA, says DOL Letter FLSA2020-15 (tinyurl.com/training617).

The letter was in response to a medical facility that asked whether it needed to compensate employees who must complete continuing education each year to maintain their licenses.

The employer did compensate

employees if it mandated the training, but the employer wanted to know if it could ask employees to use paid time off or vacation time to attend "voluntary" training. The only time the training wouldn't be compensable if it was outside of an employee's regular work hours, said the DOL.

Travel time

Workers traveling to and from job sites must be paid when they're required to report to one location (to get instructions, pick up materials, drive a company vehicle, etc.) and then travel to another work location, says DOL Letter FLSA2020-16 (tinyurl.com/traveltime617).

In this letter, the DOL responded to a construction company that asked whether foremen must be paid for travel time to and from job sites. The DOL concluded that workers, who are required to retrieve a company truck at one location and drive it to another one, should be compensated because these duties are "integral and indispensable" to their work.

Info: tinyurl.com/Opinion617



C OMMUNICATION
BOOSTER

Do benefits leave your workers dazed and confused?

Benefits pros know the basics of effective benefits communication – eliminate jargon, share real-world experiences, build trust and be available.

You're always trying to identify and eliminate hurdles that make it hard for employees to participate in your benefits plans.

One of the biggest hurdles is simple confusion about the different features of various offerings.

Here are a few tips that will help grab employees' attention and give them the tools they need to choose the right benefits for themselves and their families.

1. Ask for input

If employees don't open and read your messages, survey them to find out what topics will grab their attention and adjust your messaging.

Address those topics right away, and follow up with easy-to- access resources that provide additional details.

2. Compare, contrast

Create clear, simple comparisons to help employees understand the differences, for example, between HSAs and FSAs, HSAs and HRAs, and FSAs and HRAs.

Send the info as a series of focused emails or mailers, and provide a link to a blog post or employee portal that's constantly updated as plan options change.

3. Leverage tech

Give employees technology to help manage their plans. For example, consider offering a multiuse debit card to pay for and submit different benefits transactions, or a mobile app that provides anytime, anywhere access to account details and expense management tools.

Info: *tinyurl.com/clarify617*

WHAT WORKED FOR OTHER COMPANIES

Our readers come from a broad range of companies, both large and small. In this regular section, three of them share success stories you can adapt to fit your needs.

Treating employees like family retains talent

It was tough out there for food service employers like ourselves due to the growth of so many national chains. But the competition provided an opportunity for us to differentiate ourselves. This led us to focus on recruitment marketing.

As we considered what steps to take, we received inspiration from an unlikely place: students. We found a Marquette University marketing course that partners with a local company each year to put together a marketing project. It was through

this experience we formulated a new slogan: "Our Culture. Your Family." That really hit home, since we treat employees like family.

Flexible scheduling

One strategy for creating that family atmosphere is providing a flexible workplace. Our managers work a 45-hour workweek, which is almost unheard of in the restaurant industry. We also offer flexible scheduling because we understand many of our workers are students and/or work a second job.

Another strategy

is having our general managers be "recognition detectives" – to ask employees questions and to pay attention. We also give workers birthday cards, as well as "WOW cards" for going above and beyond.

Lastly, there are the simpler, dayto-day actions that can maintain the family culture, like having team members sign a thank-you card. And it's not expensive. It's about being purposeful and making it happen.

(Alan Lundeen, Senior Director of Talent Management, Cousins Subs, Menononee Falls, WI)

REAL PROBLEMS REAL SOLUTIONS

Drive-thru job fairs help employers, job seekers

When the pandemic shut down offices and worksites in our state, it complicated the recruiting process. We felt the virtual option wouldn't meet the needs of employers, or of those who recently lost their jobs in food service or hospitality, for example.

We found another way to fill jobs. We heard there was a group in Lincoln, NE, that was putting together a drive-thru job fair that had had good results. So we set up a series of drive-thru job fairs – a move

that's been well-received by employers *and* job seekers. We had our first one in July, and it gave good clarity to both companies and job seekers that on one day, at one time, we had a concentrated effort to

get opportunities out to job seekers. Firms simply put together a flyer

People were directed to show up at the parking lot in their car, where they would be directed to a staff member wearing a mask and gloves who would hand them flyers from the employers that were hiring. For employers, it was as simple as putting together a flyer. Nearly 700 companies and 4,000

jobseekers statewide participated, so we held another one in September that had similar participation.

This is something that transcends across all industries. We have to get out of our heads the idea that recruitment must look a certain way in order to be effective.

(Bobbi Miller, Business Solutions Manager, Fox Valley Workforce Development Board, Neenah, WI)

3 Daily recognition drives employee engagement

We wanted to drive a culture of recognition. No matter how small a job or how junior an employee might be, every job is important in helping us run effectively and efficiently.

We also wanted to make sure we consolidated all our siloed recognition programs. That meant a centralized location to manage all our programs.

In order to impact engagement for our 3,700 employees, we wanted to drive daily recognition. So we built a recognition and rewards platform called Driven powered by Achievers, where managers and peers alike can recognize each other in real time.

We put a lot of effort into the program's rollout, including passing out stickers for employees to wear. It was fun seeing them walk around wearing Driven stickers and scrolling through recognitions on the newsfeed as soon as the program launched.

75% active users

Since launching in 2015, the program has seen a 95% activation

rate and 82% monthly active usage. We're able to give a sense of belonging to our healthcare staff, which is more important than ever before.

Recognition is thanking someone for going above and beyond. It doesn't have to be associated with dollars or points, but it should bring joy to employees and motivate them. Recognition has the power to show the front line they're valued.

(Lauren Brittingham, Director of Organizational Development, Bayhealth Medical Center, Dover, DE)

POLICIES & PROCEDURES

WORKPLACE SAFETY

Drafting a return-to-work plan?

Return to work doesn't equate with return to normal. Most companies will need to adapt their workplaces and work practices. If you haven't yet started a return-to-work policy – or charged back to work without one – you might want to follow these four steps from Attorney Max Muller of Max Muller & Associates.

1. Form a planning team

"Get a handle on the overall effort," said Muller. First, pull together a group from across functions. This serves two purposes: You get diverse perspectives, and you're more certain information will make it to each area.

A critical factor: *Give the group one voice*. Choose a leader who will disseminate the information to employees. It doesn't have to be an executive, but it should be a trusted leader. Finally, seek advice from some outside experts in the legal, IT security or facility safety areas.

2. Develop a flexible plan

Change will continue, regardless of when any company returns to the workplace. So the plan needs to be flexible, especially within the confines of government regulations for employment, workplace safety, and wage and hour issues.

Every facet is important, but "safety and health trumps all of them," says Muller. *Bottom line*: Your foremost responsibility is to keep employees safe throughout and beyond the return to work. That's why it's important to stay current on local and state mandates, as well as federal ones (check for updates at *cdc. gov, dol.gov, osha.gov* and *eeoc.gov*).

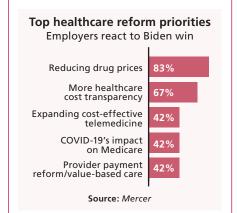
3. Return to work in phases

In many cases, not every employee needs to come back to work on-site at the same time. In some cases, some employees may not need to come back all the time. "That's why a phased return to work is best," says Muller.

Some things to think about: What can be done where – on-site or remotely? What roles or duties need collaboration?

Next, work on workplace safety prep – signage, workstation distancing, sanitation, PPE supplies, barriers, etc. Then, work out safety policies that address testing, masking, contact tracing, social distancing, etc.

WHAT BENEFITS EXECS SAID



As the pandemic rages on, employers say they're looking to the new administration for help to improve the health and well-being of employees and expand telehealth and virtual health solutions.

(Each issue of WNB&C contains a current survey to give benefits officers insight into what their peers nationwide are thinking and doing.)

4. Plan necessary activities

The success of any return-towork plan lies in vigilance. Make sure expectations, personnel and established guidelines are in place to:

- stay abreast of government regulations and mandates
- test, trace, report and isolate infections
- respond safely and quickly to reported infections, and
- continually communicate information to employees.

SHARPEN YOUR JUDGMENT - THE DECISION

(See case on Page 2.)

No, the company lost. A judge ruled the employer went against state and federal FLSA laws when it didn't pay the employee and his co-workers for the time spent on pre- and post-shift inspections.

As evidence, the employee produced a log he kept to show the inspections typically took at least 30 minutes a day, which is too much time to be considered de minimis, said the judge.

In its defense, the company claimed the time workers spent on inspections was de minimis, so it wasn't compensable. It also said it was an accepted industry practice to not pay other workers for similar inspections, so it was acting in good faith.

But the judge made it clear: Just because an industry

has a standard practice in play, that doesn't mean it's compliant with existing wage and hour laws. Failing to pay an employee for work performed is illegal, regardless of whether "everyone else is doing it," said the judge.

Analysis: Ensure 'industry practices' are compliant

Be cautious that "industry practices" for what's considered compensable time may not align with state and federal wage laws. Also, state and local wage laws can override FLSA laws when it comes to paying for small amounts of time worked.

Deciding whether work is de minimis can be tricky, and court rulings on this issue vary. When in doubt, it's best to assume all pre- and post-shift work-related activities are compensable.

Cite: Koch et al. v. Jerry W. Bailey Trucking Inc., No. 1:14-CV-72-HAB, U.S. D.C., N.D. Indiana, Fort Wayne Division, 8/27/20. Dramatized for effect.

A REAL-LIFE MANAGEMENT STORY

Revamped tuition assistance program to train workers for hard-to-fill jobs

Case Study:

WHAT

WHAT

DIDN'T

WORKED,

■ Move has paid off in an 85% retention rate

A few years ago, our tuition assistance program was overextended and overbudget, resulting in significantly fewer employees receiving financial assistance for educational pursuits.

We knew we needed to strategically allocate the funds we did have for tuition assistance. First, we focused on getting employees properly trained for hard-to-fill positions at our 29 hospitals and other facilities.

With clear goals in mind, we partnered with an educational technology services provider and their accredited online university to launch a pilot program.

First year

During the first year, we only enrolled six students in the program. The biggest obstacle was the program was too narrowly focused.

So we expanded it to all locations and broadened our focus to include more jobs. The program took off.

Our Full Tuition Grant is open to every full-time employee who's been employed for at least a year. Each summer, we select up to 60 students to help advance their careers at no cost.

To date, more than 140 employees have used a grant to pursue a bachelor's or master's degree.

Retention, promotion rates

The most obvious metric of success is the graduation rate, and we're very pleased there: More than 100 employees have completed degrees through Ashford University, including 32 employees who graduated this fall.

But the larger measure of success is the retention and promotion rates of all program participants.

Each year, we review our full list of graduates, check on their employment

status and see if they have been promoted to a higher position.

Historically, we've seen an 85% retention rate and a 48% promotion rate from the graduates of this specific program, which are very positive compared to industry rates.

Responding to feedback

Over the years, the partnership with Ashford University has continued to evolve and demonstrate the power of collaboration.

Each year, while preparing for

the upcoming application period, we review the previous year's data and results to ensure we're addressing any issues.

Since the program started in 2014, we've responded to feedback by adding essay questions allowing applicants to talk about how they'll apply what

they learn to community service and engagement, as well as in their jobs.

An obvious metric of success: Over 100 workers have graduated so far.

And we constantly work to make the application website more user-friendly.

People have always been at the heart of our mission and work. Now, especially with many trained for some of our hard-to-fill positions, they play an even more critical role in our future.

(Jackie Hunter, Senior Director of Diversity/Inclusion and Talent Pipeline, Banner Health, Phoenix)

TEST YOUR KNOWLEDGE

■ Up to speed on COVID-19's impact on COBRA rules?

The pandemic has increased employees' health fears and economic uncertainty, especially around potential layoffs. It's also changed some COBRA rules.

Are you able to answer the flood of COBRA inquiries that may come your way from employees?

Test your knowledge: Decide whether the following statements are *True* or *False*. Then check your responses against the answers below.

- COBRA notice, election and premium payment time frames have changed due to the COVID-19 outbreak.
- 2. For health insurance, firms can't treat furloughed employees as active employees. They must offer them COBRA.
- During the pandemic, employers must subsidize COBRA premiums.

ANSWERS

3. False. Employers can require that employees pay up to 102% of the cost of health coverage under COBRA. But many employers do subsidize COBRA, especially as part of a severance package. Info: tinyurl.com/CovidCOBRA617

2. False. If the health provider agrees, employers can keep furloughed employees on their plan. But firms need to get a written agreement to waive any eligibility requirements.

1. True. As of March 1, 2020, which was the beginning of the "outbreak period," deadlines for the 60-day election windows, the 30-day grace period for premium payments and the 14-day deadline to send COBRA notices to employees have been relaxed. These rules remain in effect until 60 days after the end of the national emergency.

■ Answers to the quiz

LATEST BENEFITS NEWS

DOL: Firms, limit 'socially responsible' funds in 401(k)s

While it may be challenged in court, a new DOL rule urges employers to limit "socially responsible" mutual funds in their employees' 401(k) plans. Instead, focus on financial returns.

In light of recent "environmental, social and governance" investing, says the DOL, firms must limit these funds. Some ESG funds exclude fossil fuel and firearm companies in favor of companies that use renewable energy and are committed to diversity.

Now published in the Federal Register (*tinyurl.com/ESG617*), the new rule takes effect on Jan. 12, 2021.

Info: *tinyurl.com/DOL617*

Form I-9: Remote review of docs extended, again

With so many employers still allowing remote work, the feds have again extended the in-person review of Form I-9s for new hires from Nov. 19 to Dec. 31, 2020.

Employers can continue to inspect documents remotely by video, fax or email, says the Department of Homeland Security. However, the in-person review won't be excused if any employees are physically present at a work location.

Once normal operations resume, firms must inspect documents in person within three business days.

Info: tinyurl.com/FormI9617

8 states raising minimum wage to \$15: Is yours?

While President-elect Joe Biden supports a federal minimum wage of \$15 an hour, Florida approved an initiative in November to meet that wage by 2026, joining other states.

California, Connecticut, Illinois, Maryland, Massachusetts, New Jersey and New York have already enacted a \$15 minimum. However, because the Florida initiative passed with strong margins, it's expected other states might follow suit.

Firms can stay on top of minimum wage increases in their state by checking the Economic Policy Institute's state-by-state Minimum Wage Tracker (*tinyurl.com/wage617*).

Info: tinyurl.com/minimum617

New way to offer preventive health care during pandemic

To keep your employees' health on track, Quest Diagnostics and Catapult Health have teamed up to offer employers VirtualCheckup, a preventive care option available during the pandemic.

On the virtual visit, employees meet with a nurse practitioner to discuss health and family history, review medications and screen for depression and COVID-19. Also, Quest's athome, self collected, finger stick blood test is offered, if needed.

There's no co-pay for the employee. Health plans typically reimburse Catapult's preventive care checkups as a covered annual checkup, reducing medical costs for employers.

Info: *tinyurl.com/Checkup617*

Employers, brace for stricter OSHA COVID-19 safety rules

In May, OSHA released stricter reporting guidelines for employers, but the agency may be making significant workplace safety changes under the new Biden administration.

The President-elect has called for the development of an Emergency Temporary Standard for COVID-19 in workplaces. This would require firms to establish specific plans to reduce the spread of the virus in the workplace and mandate they provide specific reporting and employee training.

Firms can begin taking actions now to ensure their policies and procedures are compliant with CDC guidelines (tinyurl.com/CDCguide617). Also, some states, including Virginia and California, require employers to follow specific COVID-19 safety rules.

Info: *tinyurl.com/OSHArules617*

HOT APPS & WEBSITES

■ Safe reopening templates

To draft new workplace safety policies, firms can choose from 100,000 workplace safety templates or build their own with the new SafetyCulture app.

Click: safetyculture.com

Quick FFCRA benefits check

Download the DOL's handy reference guide to stay compliant with paid time off regs under the Families First Coronavirus Response Act, which expires Dec. 31, 2020.

Click: tinyurl.com/FFCRA617

■ Virtual workout perk

Keep your remote employees engaged with Bonded by the Burn, an online fitness program that offers 10- to 70-minute on-demand workouts and live Zoom classes.

Click: bondedbytheburn.com

Looking for the Fund Watch? Go to WhatsNewInBenefits AndCompensation.com

for real-time market updates!

LIGHTER SIDE

■ Naked and not afraid: Everyday habits of remote employees

Without an office to actually commute to, many employees have been rethinking what they want to (or have to) wear to work, according to a new CouponFollow survey.

Here are some survey details that some might say fall under the TMI category, especially when it comes to your employees:

- 22% only put a bra on for video calls, and 9% never put one on.
- Only 82% shower daily, and 12% only for video calls.
- 10% never change out of their pajamas.
- 17% will only put pants on for video calls.
- 29% have worked at home naked.

Click: tinyurl.com/dresscode617