

June 14, 2021

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## HRMORNING

### Keep Up To Date with the Latest HR News

With **HRMorning** arriving in your inbox, you will never miss critical stories on labor laws, benefits, retention and onboarding strategies.

**HRMorning**, part of the SuccessFuel Network, provides the latest HR and benefits and employment law news for HR professionals in the trenches of small-to-medium-sized businesses. Rather than simply regurgitating the day's headlines, **HRMorning** delivers actionable insights, helping HR execs understand what HR trends mean to their business.

## Adapting lessons learned during pandemic into 2021

### ■ Listen to employees and act on needs

**G**reat job! Benefits support was – and still is – vital in helping employees maintain their sanity and health during an extremely difficult and stressful time.

Employees struggled with life's expected and unexpected circumstances, and powered through due to the benefits you already offered and those you scrambled to provide because they were needed.

Bottom line: You helped them take care of what matters most to them – family, relationships and personal well-being.

While living through a pandemic

is awful, it helped solidify the trust employees have in you and the company.

Why?

Because you saw what your people needed, listened to what they were asking for and communicated what you were doing to help them.

This kind of open and active communication leads to an engaged and productive workforce – something you want to keep going in the future.

### Adapting lessons

When COVID-19 hit and Benefits pros saw what was happening to their  
*(Please turn to Lessons ... Page 2)*

## TAX ADVICE

### IRS guidance: Dependent care assistance programs

**I**n a recent release, IRS offered guidance on the taxability of dependent care assistance programs for 2021 and 2022.

First, IRS clarified that the amounts attributable to carryovers or an extended period for incurring claims generally aren't taxable.

It also pointed out carryovers of unused dependent care assistance program amounts normally aren't permitted – aside from the allowable two-and-a-half month grace period. However, we all know nothing about the past year has been normal.

So, thanks to the Taxpayer Certainty and Disaster Tax Relief Act of 2020, firms can amend their

plans to permit carryover of unused dependent care assistance program amounts to plan years ending in 2021 and 2022. They can also extend the permissible period for incurring claims to plan years over the same period.

### Annual limits

For firms that adopted a carryover or extended period, the annual limits apply to *amounts contributed*, not to amounts reimbursed or available for reimbursement.

So employees in dependent care assistance programs may continue to contribute the max amount to their plans for 2021 and 2022.

Info: [bit.ly/IRSGuidance628](https://bit.ly/IRSGuidance628)

## Lessons ...

(continued from Page 1)

people, they enhanced their benefits communication pinpointing tools, resources and programs that were available to help employees, whether it was mental health support, caregiver support, etc.

And employees have appreciated all of Benefits' effort. But where do you go from here? How can you

### Employees appreciate all of Benefits' efforts.

adapt what you learned in 2020 and keep the positive momentum going in 2021 as we start to emerge from the pandemic?

By continuing what you've been doing.

### Forward-moving strategies

You've built this increased trust, and have a new focus on listening to and gathering insights from your workforce. Here are three strategies to keep this momentum:

**1. Employ regular check ins with employees.** This will help keep your finger on the pulse of your workforce, and understand their evolving needs and sentiments.

This can be done by sending out several short pulse surveys throughout the year. Also, you can hold virtual focus groups – just make sure you have a representative for all sectors of employees.

**2. Create an employee well-being communication calendar.** Focus your content on events, employee journeys or whatever else you can think of to promote employee well-being. Try to use actual employee stories so others can identify with their co-worker, and employ all types of media to keep it interesting.

**3. Evolve digital communication strategies.** Instead of sending company-wide emails on Benefits offerings, considering doing segmented emails based on employee groups or eligibility. They're more personalized and the employee feels like you're talking directly to them.

You can also create short podcasts with personalized content for certain segments of employees, as well as a micro-site.

And when it's time for open enrollment, consider holding a virtual well-being fair.

### One-stop shop

Lastly, keep employees' benefits awareness at the level it is. Don't let it slip back to what it was in 2019.

Then improve upon that by creating a flexible content platform that offers a cross-vendor, individualized digital experience that provides content based on an employee's data and eligibility for one-stop information shopping.

Info: [bit.ly/Communication628](https://bit.ly/Communication628)

## 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.*

### ■ Employee with disability fired: Was it discrimination?

"Hi Peggy," said company lawyer Denver Kline. "Is this a good time?"

"Of course," answered Benefits Manager Betty Murphy. "Although I don't know what else I can tell you."

"I'm just concerned that someone who worked for us for 24 years all of the sudden changes her behavior so we have to fire her," said Denver.

"It came down to she got a new manager and they didn't get along," said Betty.

"She says he ridiculed her for her disability," said Denver.

### Provided accommodations

"She also said we didn't accommodate her because we didn't transfer her manager to another office like she requested," said Peggy. "But we did everything else she asked and more. We bought special equipment to help her manager communicate better with her, hired an online interpreter service, trained our managers on her disability and designated three managers she could go to for day-to-day issues.

"And after we did all that, she refused to use the equipment or talk to that manager at all," finished Betty. "And she started yelling and acting aggressively."

"Wow. What more did she expect from us?" asked Denver.

"She was dead set on us transferring her manager," said Betty.

"That's not a reasonable request," said Denver. "We'll fight this."

The employee sued for disability discrimination. Who won the case?

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

### HRMORNING'S What's New in BENEFITS & COMPENSATION

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## Companies in four industries felt it was OK to rip off their workers

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

### **Garment contractor ripped off employees for OT pay**

**What happened:** Sew Nice Inc. in West Covina, CA, was investigated by the DOL and found to have violated the FLSA.

**What people did:** The garment contractor paid some employees a piece-rate and didn't pay overtime when they worked more than 40 hours in a week. In addition, Sew Nice didn't keep a record of wages paid in cash, failed to keep an accurate record of hours worked, and didn't maintain payroll records for the required time period.

**Result:** The DOL recovered \$5,846 in back wages for 10 employees, and Sew Nice has to pay \$3,485 in penalties.

**Info:** [bit.ly/GarmentContractor628](https://bit.ly/GarmentContractor628)

### **Disaster relief company provided partial to no pay**

**What happened:** SRS Inc. and its then officer and current CEO Charles Pickett violated the minimum wage, overtime and recordkeeping requirements of the FLSA.

**What people did:** Following Hurricanes Maria and Irma, the Gallatin, TN, construction management and disaster relief company and Pickett recruited employees in Puerto Rico and the U.S. mainland to travel to the U.S. Virgin Islands. Their job was to repair storm-ravaged homes in and around St. Croix under the Federal Emergency Management Administration-funded Sheltering and Temporary Essential Power Program. The DOL found they misclassified workers as independent contractors, paid flat rates regardless of the number

of hours employees worked, and at times paid partial or no wages, resulting in minimum wage violations

**Result:** The violators have to pay \$87,000 to 26 employees to resolve them.

**Info:** [bit.ly/DisasterRelief628](https://bit.ly/DisasterRelief628)

### **Assisted-living workers forced to sleep in kitchen**

**What happened:** Cornerstone Care Inc., an assisted-living facilities operator with locations in Laguna Hills, CA, violated the FLSA by not paying workers for time when they should have.

**What people did:** The DOL investigated and found Cornerstone charged its workers for meals it never provided, deducted from workers salaries for lodging that was never provided, instead making workers sleep in kitchens and living rooms of the facilities, and didn't pay workers for mandatory training on days off and time worked during interrupted breaks.

**Result:** Thirteen employees will split \$158,854 in back wages.

**Info:** [bit.ly/AssistedLiving628](https://bit.ly/AssistedLiving628)

### **DOL mowed down lawn care company for violations**

**What happened:** Lawnwise Inc. in Franklin, TN, violated FLSA overtime requirements.

**What people did:** The DOL investigated and found the lawn care company paid its workers fixed salaries plus commissions, regardless of hours worked each workweek which violated FLSA overtime requirements. The company also violated minimum wage and recordkeeping requirements.

**Result:** Lawnwise paid \$39,373 in back wages to 31 workers.

**Info:** [bit.ly/LawnCare628](https://bit.ly/LawnCare628)

## HEALTH CARE

### ■ Relief for COVID-19-related panic attacks in the workplace

Before the pandemic, close to 27 million Americans were coping with panic attacks, making it one of the most common anxiety disorders.

COVID-19 has likely increased that number. Since the virus arrived in the U.S., the percentage of people reporting anxiety and depressive disorders jumped from 11% to 40%.

Potential impact on the workplace includes increased absenteeism, decreased productivity and increased healthcare costs – so it's crucial to get on top of it now.

### Fresh air

Psychotherapy and/or medication have helped some patients, but there can be issues with sticking to these treatments long-term, and it's important to explore alternatives.

Studies show one contributor to panic attacks is super sensitivity to carbon dioxide, and experts say synchronized breathing therapy can help.

FDA-approved treatments aimed at normalizing respiratory rates have been shown to be effective in minimizing or eliminating panic attack symptoms.

They're available in clinical practice and worth asking your healthcare carrier if they're covered.

During twice-a-day, 17-minute sessions conducted at home, the patient inhales and exhales in sync with rising and falling audio tones accompanied by a graphic display on a tablet.

Weekly telehealth coaching provides support to help patients achieve their breathing targets.

A claims analysis study funded by Highmark Health and conducted at Allegheny Health Network in Pittsburgh found medical costs decreased 35% for patients that had this breathing therapy.

Pharmaceutical costs fell 68% and emergency department costs dropped 65%, the study said.

**Info:** [bit.ly/panic628](https://bit.ly/panic628)

## Emerging trend: 94% of firms find voluntary benefits a valued offering

In 2018 only 36% of employers rated voluntary benefits to be important to their “value proposition and total rewards strategy three years from now,” according to a survey by Willis Towers Watson, a global advisory, broking and solutions company. In just three years it skyrocketed to 94%.

The cause of this huge jump? The pandemic of course!

“The pandemic has given rise to an increase in benefits that protect employees against big hospital bills and loss of income, and provide personal protection,” said Lydia Jilek, senior director, Voluntary Benefits Solutions, Willis Towers Watson.

### Top 5 benefits

Many firms are offering more voluntary (employee-pay-all or unsubsidized) benefits to meet the needs of their employees who face different situations and challenges thanks to the pandemic.

“Employers view voluntary benefits as a cost-effective way to offer employees a wide range of benefit options that best meet

their needs,” said Jilek.

The top five fastest growing benefits, according to the survey, are:

- identity theft – offered by 53% in 2021, 78% by 2022 and beyond
- hospital indemnity – offered by 42%, 65% by 2022 and beyond
- pet insurance – offered by 47% in 2021, 69% by 2022 and beyond
- critical illness – offered by 57% in 2021, 76% by 2022 and beyond, and
- group legal – offered by 58% in 2021, 75% by 2022 and beyond.

### Widespread benefits

Voluntary benefits being offered the most by employers are:

- financial planning/counseling by existing vendor (93%)
- tuition reimbursement (88%)
- telephonic financial planning (77%)
- onsite fitness center (54%)
- backup childcare (48%), and
- elder care (44%).

Info: [bit.ly/VolBenefits628](http://bit.ly/VolBenefits628)

### ■ Employees won’t talk about stress: Get them to open up

Employees are stressed – and there’s a chance you don’t know it.

Nearly half of employees are afraid to talk about their stress because they think they’ll be denied a promotion or raise if they admit it, according to research from Joblist.

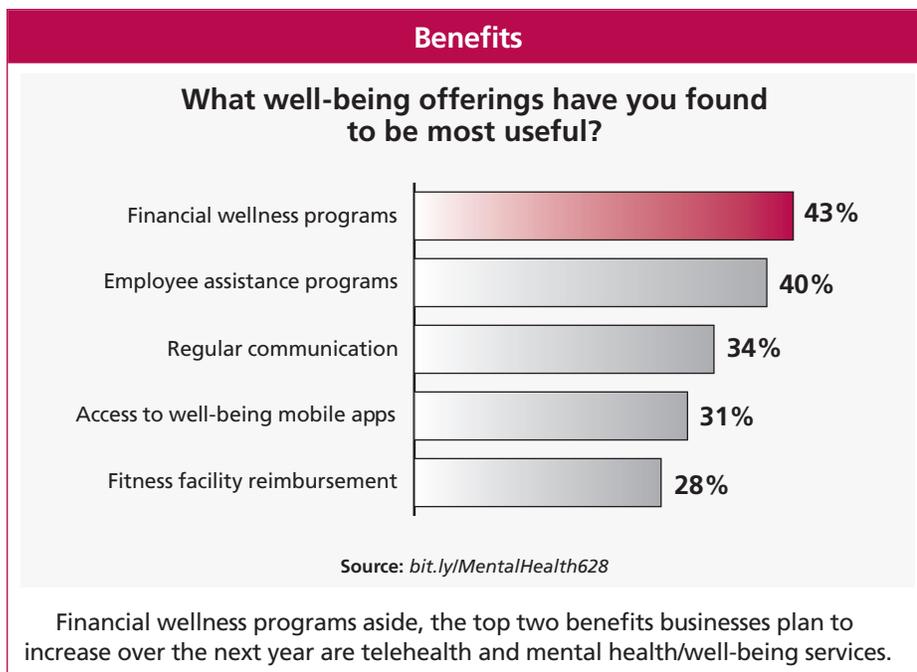
If they won’t talk about it, they surely won’t access mental health benefits that would help them cope with or overcome the stress.

That’s why it’s more important than ever to communicate so employees feel comfortable opening up.

### Three keys:

- **Change the mindset.** Try “to get rid of the stigma that might go with (mental health benefits),” says Terri Patterson, Principal at Control Risks. “Encourage people to participate in your wellness options, which is positive. Get away from the notion of treatment, which can be negative.” For instance, repackage options as positive benefits, such as opportunities to participate in mindfulness, virtual happy hours, cooking lessons, exercise, etc.
- **Tweak the culture.** Just about 20% of companies encourage employees to speak up about what’s bothering them. Bring mental health benefits and resources to the forefront. Emphasize your plan’s tools to deal with anxiety, sadness or depression. Even better, offer a series of informational sessions on the mental health benefits.
- **Schedule one-on-ones.** Invite employees to sit alone with a benefits representative to learn about mental health help and how to access it. That way, those who are afraid to speak up publicly won’t get left behind.

Info: [bit.ly/Stress628](http://bit.ly/Stress628)



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# WHAT WORKED FOR OTHER COMPANIES

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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.

## 1 Keeping employee mental health a priority

We were concerned that even after reopening, mental health distress and illness related to the coronavirus pandemic would continue to be an issue among our workforce.

Regular supervisor check-ins with employees probably wasn't going to be enough.

### Things to try

Because workplace mental health is an important part of overall employee health, we decided to

prioritize it among other top organizational concerns, tasks, projects and programs.

We launched a mental health and well-being campaign with education resources to reduce the stigma that holds people back from getting the help they need.

For ideas, visit [bit.ly/wnbmental](http://bit.ly/wnbmental).

Other things we tried that were effective:

- employee perception surveys to gauge if their needs are being met
- reassessing and strengthening telehealth support coverage

- reassessing and strengthening behavioral health treatment benefits, and
- ensuring our EAP is providing screening services and referrals for support and treatment.

As employee needs evolve with post-COVID-19 reality, their benefits will need to evolve with it.

*(Rachael Cooper, senior program manager, National Safety Council, as presented during the NSC State of Response and Future World of Work Virtual Summit)*

**REAL  
PROBLEMS  
REAL  
SOLUTIONS**

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## 2 Shared experience to boost participation

Our employees had a hard time understanding how a health savings account (HSA) or flexible savings account (FSA) could benefit them.

They seemed to be stuck in a mindset that it means money coming out of their bank account. It was time to change that inaccurate perception.

### Took different approach

It turns out the best way to encourage our people to take

advantage of our health savings account benefit, is giving them a real-life example they can relate to.

I'd recently had a dentist visit that required an immediate payment that was higher than expected. It's times like that when an FSA, HSA, or even some health reimbursement arrangement, is a life saver.

After retelling my story during open enrollment, I'd explain to our employees that FSA/HSA accounts don't involve their personal bank

accounts and are populated by *pre-tax* dollar contributions each pay period.

Instead of looking at accounts for eligible health expenses as yet another deduction from their take-home pay, our employees are starting to come around to the value of this benefit.

Effective explanation of employee benefits goes a long way in improving rates of participation.

*(Allen Abiva, HR and payroll supervisor, Progress Foundation, San Francisco)*

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## 3 Expense policy to create 'happy places'

Whether employees work from home, in the office or between the two, nearly everyone has faced challenges this past year.

We wanted to help our team members alleviate or bounce back from work stressors.

No fix would work across the board for every employee in every working situation.

So we knew a one-size-fits-all remedy didn't exist for us.

Instead, we focused on giving employees resources to make their work situation more comfortable.

### Employees pick the fix

We created an expense policy that allowed employees to invest in their work surroundings, regardless of where that was.

Essentially, we wanted them to create their personal "happy place."

It was a modest budget, but the fix was theirs to choose.

Some examples: One employee used the budget to get a healthy smoothie

delivered occasionally. Another invested in a fitness app membership to help stay mentally and physically healthy. Another employee enjoyed surrounding herself with fresh plants and florals.

The expense policy showed employees two things: We cared about their wellbeing, and we believed they knew what was best for them.

*(Tiffany Mast, Director of Digital Marketing, TravelBank, Dale City, CA, shared this success on the TeamBlind.com blog)*

## HEALTH & SAFETY

### Vaccinated & unvaccinated in office

We're currently in a major pandemic transition period. More people are getting vaccinated every day, offices are beginning to reopen and the CDC just announced that fully vaccinated people can forgo their masks.

Of course, this is all good news. But it presents a unique challenge when it comes to bringing employees back into the workplace.

With some workers vaccinated and some not, everyone's going to have different comfort levels – which can lead to potential conflicts.

#### 4 key steps

There's going to be a little confusion and chaos once you have everyone mingling in the office again. Fortunately, HR expert and author of *Evil HR Lady* blog Suzanne Lucas has some tips for crafting the best reopening policies to handle this challenge.

#### 1. Make rules clear about masks.

If you don't have set rules about mask wearing, employees are going to be left guessing. Decide now what the protocol will be. Masks all the time? Masks only in conference rooms or around others? What

about bathrooms and elevators?

Make these rules known with clear signs, and supply a box of disposable masks wherever employees are required to wear them.

2. Give employees space to social distance. Don't assume vaccinated people will be completely fine with sitting in closer quarters or shaking hands again. Handle it as if everyone would prefer to remain 6 feet apart.

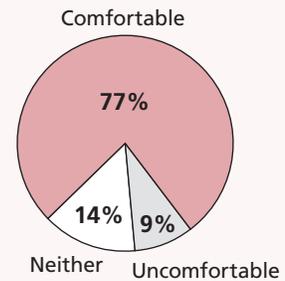
This means potentially rethinking the layout of your office, if cubes are jammed together. Continue to limit the capacity of conference rooms, and mark 6 feet intervals on the floor so there's no confusion. While some vaccinated employees might be fine with getting closer, continue to offer the option of more space.

3. Be wary of sharing. While it's going to be up to employees whether they want to share food or not, it'd be smart to discourage anyone from bringing in large batches of things for everyone to eat. Communal cookies or bagels could make people feel unsafe.

If Bagel Fridays was a perk you used to offer, consider vouchers so employee can safely get their own free breakfast.

## WHAT BENEFITS EXECS SAID

What's your company's comfort level with cash flow?



Source: [bit.ly/Principal628](http://bit.ly/Principal628)

The 12-month economic outlook is trending up. In fact, 65% of 511 business leaders expect to recover within the year, according to The Principal Financial Well-Being Index. That's good news all around.

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

4. Communicate, communicate, communicate. The most important thing you can do is not leave anything up in the air. Communicate consistently with your employees, and encourage anyone with concerns to speak up. Remind your staff this is a challenge you're all navigating together.

Info: [bit.ly/vaccinated628](http://bit.ly/vaccinated628)

## SHARPEN YOUR JUDGMENT – THE DECISION

(See case on Page 2.)

Initially, the employee was awarded \$775,000. But a trial court threw out the jury verdict stating the evidence was clear that the company reasonably accommodated the employee by installing special equipment she could use anytime to communicate with her immediate supervisors, and providing managers with training on her disability.

The employee's lawyer argued that her manager refused to communicate with her in her preferred method, and ridiculed her for it. She went to Betty with her complaints and requested the company provide its managers with disability training and transfer her current manager.

Shortly after purchasing the new equipment, the employee said she didn't have a communication problem and refused to use the new equipment purchased just for

her situation. And she refused any and all communication with her direct manager because the company wouldn't transfer him.

Despite the fact the company didn't transfer her manager, the court ruled it didn't have to and pointed out it was receptive to her other request – and went beyond it. Therefore, the company met its ADA obligations.

#### Analysis: Accommodations must be reasonable

Once again, a court has reassured employers: Workers with a disability are entitled to a reasonable accommodation – not their specific choice of accommodation.

While firms have to work with an employee requesting an accommodation to see what's possible, they don't have to provide what's requested if it's not reasonable.

**Cite:** *D'Onofrio v. Costco Wholesale Corp., No. 19-10663 (11th Cir. 7/16/20). Dramatized for effect.*

# Potential big savings from self-funding employee health benefits

## Employer-controlled plans high-risk, high-reward

One of our partners was struggling with the rising premiums of its healthcare plan and the one-size-fits-all nature of the carrier's plan elements.

We suggested they self-fund their employee health benefits, so they pay for expenses as they come in.

But HR said leadership needed more information and thought their roster of 112 employees might be too small for self-funding.

We let them know employers with as few as 25 employees can self-fund and we gave them five good reasons:

1. plan customization to fit the organization's needs and goals
2. financial control
3. risk mitigation options
4. data transparency, and
5. options for high-touch patient navigation and advocacy services.

### Preliminary analysis

We took a look at what the company spent last year with its traditional, fully insured carrier. They had \$690,000 in projected claims, but \$970,000 in overall healthcare spend.

When we broke down the cost data, it revealed the non-refundable \$280,000 difference went to the carrier's claims reserves, expenses and profit margin.

However, \$690,000 in projected claims under a self-funded model – combined with the fixed expenses of \$130,000 in stop loss insurance and \$30,000 in administration fees – adds up to just \$850,000 in overall healthcare costs.

To recap, that's \$970,000 for fully insured vs. \$850,000 for self-funded.

The employer could've saved \$120,000. If they were self-funding they could've dedicated that money to the claims reserve of their own

organization (not the carrier's) or even to decreasing employee healthcare contributions for next year.

## Savings from self-funding depends on your stop loss premium.

### Case Study:

**WHAT WORKED, WHAT DIDN'T**

Based on simulations we ran to determine all possible outcomes, we designed a self-funded plan that benefited the firm.

### Deeper dive

Besides the dollar figure of estimated claims payable by the health plan, the amount of savings from self-funding depends on the premium for crucial stop loss protection from unexpected high-dollar claims.

A benefits consultant can get you started on shopping around.

Before exploring a self-funding feasibility study, you'll need:

- the size of the group
- the group's average age (it was 40 for our partner)
- the gender breakdown (our partner skewed 52% male)
- your Standard Industrial Classification code
- zip code, and
- plan design data (deductible, maximum out of pocket, co-insurance and co-pay amounts).

*(Danielle Belding-Smith, vice president of sales administration, Maestro Health, as presented during the webinar "Better Benefits Exist: 5 Reasons to Self-Fund")*

## TEST YOUR KNOWLEDGE

### Remote work: Great benefits, but beware of tax challenges

Over the past year you've heard all about the pros (flexibility, better work-life balance, increased productivity) and cons (isolation, communication gaps, management issues) of remote work. But one thing you don't hear about often are the tax challenges.

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

1. Typically, state and local taxation of wages and employer wage withholding isn't tied to the state where the employer has an office.
2. A new tax compliance review must be done every time an employer allows remote work from a new location for an employee.
3. The start of remote work by an employee in a new state requires reevaluation of the state in which unemployment taxes must be paid.

## ANSWERS

Info: [bit.ly/Taxes628](http://bit.ly/Taxes628)

1. True. Even if an employer doesn't have an office in the state where an employee lives, that state generally imposes the state income tax on wages. And states are starting to adopt the position that "mere payment of any wages to an employee for work in the state is sufficient to trigger employer registration and withholding requirements."
2. True. A review must be done of the state and local laws governing withholding and registration requirements in the states where the employee lives and works.
3. True. Under the DOL's multi-state rules, the start of work in a new state by a remote employee requires the reevaluation because it'll identify "the need to change or add payroll taxes for other state-sponsored benefits."
- Info: [bit.ly/Taxes628](http://bit.ly/Taxes628)

## 2022 HSA contribution limits updated by IRS

The IRS released inflation-adjusted parameters for the health savings account (HSA) program and the excepted benefit health reimbursement arrangement (HRA) program.

The new 2022 HSA parameters for *individuals* are:

- \$3,650 for contribution limit
- \$1,400 for minimum deductible, and
- \$7,050 for annual out-of-pocket maximum.

The new 2022 HSA parameters for *families* are:

- \$7,300 for contribution limit
- \$2,800 for minimum deductible, and
- \$14,100 for annual out-of-pocket maximum.

And the excepted benefit HRA maximum annual employer contribution is staying the same (\$1,800) for 2022.

Info: [bit.ly/HSALimits628](https://bit.ly/HSALimits628)

## Say goodbye to Trump's Independent contractor rule

It's official. The independent contractor rule set in motion by the Trump administration has been officially shut down.

Effective May 6, 2021, the DOL withdrew the rule that sought to change the process for classifying independent contractors.

And the DOL doesn't plan to propose a new rule any time soon. Instead, to determine independent contractor status use the "economic realities" test:

- Is the work an integral part of the employer's business?
- What's the person's opportunity for profit or loss?
- Is the person invested in facilities and equipment?
- What's the permanency of the relationship?
- Does the work require special skills or expertise?
- What's the employer's versus the person's degree of control over the work?

Remember, a worker's classification may differ under state and local laws, so make sure you check them.

Info: [bit.ly/IndContractor628](https://bit.ly/IndContractor628)

## Federal unemployment benefits: States opting out

More than a few employers are struggling to find candidates for open positions. Some say the \$300-a-week federal unemployment benefits "disincentivize" people to get jobs.

The federal payments, under The Coronavirus Aid, Relief and Economic Security (CARES) Act, are set to expire Sept. 6. However, some states are opting out early. They are:

- Alaska, Iowa, Mississippi and Missouri – June 12
- Alabama, Idaho, Indiana, North Dakota, West Virginia and Wyoming – June 19
- Arkansas, Georgia, Ohio, Oklahoma (will offer a one-time \$1,200 return-to-work bonus), South Dakota, Texas, Utah – June 26
- Montana – June 27 (will offer a one-time \$1,200 return-to-work bonus)
- South Carolina – end of June
- Tennessee – July 3, and
- Arizona – July 10 (will offer a one-time \$2,000 return-to-work bonus).

Info: [bit.ly/Unemployment628](https://bit.ly/Unemployment628)

## This benefit topped the market at \$2B in 2020!

Want to know what benefit has continued its double-digit increase, five-year growth streak by topping the market in 2020 at \$2 billion?

That would be pet insurance.

Now that people have been home for over a year and bonded even more with their pets, they want to give them the very best of care.

So, if you want to attract top talent, try offering unique benefits like pet insurance. Experts predict the growth of the pet insurance industry isn't going to stop any time soon.

Info: [bit.ly/PetInsurance628](https://bit.ly/PetInsurance628)

## HOT WEBSITES

### ■ Integrated telework policies

There's a difference between "general" and "disability-specific" telework policies. Find out what they are and how to create ironclad ones.

Click: [bit.ly/Telework628](https://bit.ly/Telework628)

### ■ Q&A on COVID-19 and ADA

Have questions about ADA compliance and staff returning to the office during COVID-19? Turn to the Job Accommodation Network to get answers.

Click: [bit.ly/ADACOVID628](https://bit.ly/ADACOVID628)

### ■ Advance your firm's financials

Making decisions that affect your firm's bottom line? The workshop "Finance Essentials For Non-Financial Managers: Tools For Better Decision-Making" (Aug. 10) can help you push your business forward.

Click: [bit.ly/Finance628](https://bit.ly/Finance628)

If you have a benefits-related question, email it to Renee Cocchi at: [rcocchi@HRMorning.com](mailto:rcocchi@HRMorning.com)

## LIGHTER SIDE

### ■ Don't let employees find out about these Google benefits

You do your best to offer employee benefits that will help them take care of themselves and their families.

But don't feel bad if you can't offer the following two benefits like Google does – not many firms can!

- If a Google employee passes away, their spouse gets 50% of their salary in a check for the next 10 years and all stocks are immediately vested. But that's not all! The children get \$1,000 a month until they're 19 or 23 if in school full time.
- Need to relax? No problem! Google has decompression capsules! These spiffy sound- and light-proof pods provide staff a place to zen away even during the most hectic of times!

Click: [bit.ly/UltimateBenefits628](https://bit.ly/UltimateBenefits628)