

AUGUST 3, 2020

## WHAT'S INSIDE

- 2 Sharpen Your Judgment**  
Retaliation? Poor review following ADA complain
- 3 Employment Law Update**  
Court: Worker's firing had nothing to do with racial bias complaint
- 4 Answers to Tough HR Questions**  
What's the safest way to wear masks in the workplace?
- 6 News You Can Use**  
OSHA answers COVID-19 frequently asked questions
- 8 What Would You Do?**  
Financial worries: How can we help employees stress less about money?

## 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 Catalyst Media Network, provides the latest HR 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.

## COVID-19 wreaks havoc on PTO policies: 3 possible fixes

### ■ Experts suggest altering plans to prepare for year-end

The coronavirus pandemic has affected nearly every aspect of business. And as the summer months pass, another issue is being brought to light: Employees aren't using their vacation time.

Because of COVID-19 and the risks involved with traveling – and also worries about job security – many employees are rescheduling or outright cancelling vacation plans. And this spells trouble for employers.

### Use it or lose it?

The biggest issue cropping up is employees are accruing a large amount of PTO. And if your company has a

use-it-or-lose-it policy, your workers are put in a tough spot. Not wanting to lose their vacation days, employees could start taking time off all at once – leaving you with a potential staffing shortage.

Some employees intend to save their PTO for the very end of the year in hopes that travel will be safer.

This also is a problem for employers, who will likely see an abundance of staff absences at the end of the year – arguably the busiest season for most companies. And after many businesses took a big financial hit when the

*(Please see PTO ... on Page 2)*

## SCOTUS rules on ACA contraceptive mandate

### ■ Employers can deny coverage based on moral, religious beliefs

In a 7-2 ruling, the Supreme Court recently decided that employers may be exempt from the Affordable Care Act's (ACA) contraceptive mandate if they have moral or religious beliefs against it.

This ruling upholds the Trump administration's opt-out expansions.

### 71% cover contraceptives

Associate Justice Clarence Thomas penned the opinion, stating that the Trump administration's rules are "free from procedural defects." He went on

to say that "if concerns [about making it significantly harder for interested women to obtain seamless access to contraception] are legitimate, they are more properly directed at the regulatory mechanism Congress put in place."

According to a 2019 survey conducted by SHRM, about 71% of employers offer contraceptive coverage. Experts predict SCOTUS's ruling will impact small and mid-sized businesses the most.

Click: [bit.ly/SCOTUS561](https://bit.ly/SCOTUS561)

# PTO ...

(continued from Page 1)

pandemic first began, most employers are banking on making up for bad numbers in the fourth quarter.

It'll be difficult to do that, however, when your employees are worrying about using their vacation time at the last minute.

### Making adjustments

To avoid a frantic rush to use vacation time at the end of the year, it'd be wise to make adjustments to your PTO policies now.

Here are some of your best options from three industry pros – HR consultant Rich Fuerstenberg; Jamie Coakley, VP of people at Electric; and Paul McDonald, senior executive director at Robert Half.

1. **Change your rollover rules.** One potential fix to the accrual dilemma is to put a pause on your use-it-or-lose-it PTO policy. By allowing your employees to hang onto all of their

earned vacation days into the new year, there won't be a mad rush to use them come November and December.

According to Robert Half, some employers have already taken this route, but the majority haven't. McDonald says companies should really consider this change. It'll keep your company staffed at the end of the year, and your employees will be happy to hear they won't be losing their hard-earned time.

2. **Ask employees to use time now.** The simplest solution, obviously, is to encourage your people to use their PTO now, regardless of whether they can travel.

The risk with this, however, is employees could resent being forced to use PTO when they can't travel.

To get past this, you can emphasize the reason behind the request is the wellbeing of your employees. With so many working remotely during a global pandemic, employees are likely stressed and burned out.

By encouraging your people to take a "staycation" and step away from work for a week, they'll come back relaxed and refreshed – which is a win for both employers and employees.

According to a Robert Half survey, 25% of employers are taking this route to solve their PTO problems.

3. **Rethink your entire PTO policy.** Now is a great opportunity to do a complete overhaul of your vacation policy – especially if you were considering it before the pandemic.

One alternative to a use-it-or-lose-it policy? An unlimited PTO policy.

This type of policy avoids issues with too much accrual, but still allows employees to take time when they need it.

Some employers are hesitant to embrace unlimited PTO plans due to fears of employees abusing them and taking too much time off. But studies have shown that very few people take advantage of these policies – and actually still need encouragement from managers to take time off.

*Info: [bit.ly/PTOplans561](http://bit.ly/PTOplans561)*

## Sharpen your 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.*

### Retaliation? Poor review following ADA complaint

HR manager Lynn Rondo was catching up on the latest COVID-19 updates when employee Henry Davis stomped into her office. Lynn looked up from her computer.

"I can't believe this!" Henry grumbled. He plopped down into a chair with his arms crossed.

"What's wrong?" Lynn asked.

"I just got a terrible performance review. It's ridiculous!" huffed Henry. "They're only saying all this because they're mad about the complaint I filed earlier this year!"

### Sleeping on the job

"I remember," nodded Lynn. "The disability discrimination one. I thought it was resolved."

"Apparently not!" said Henry. "They're nitpicking every small thing about my work to make me look as bad as possible. They even made up that I fell asleep at work!"

Lynn blinked. "Wait, what?"

"Yeah! They're saying a few people confirmed this story. But it only looked like I was sleeping. All I did was close my eyes for a minute."

"You have to admit, you have had a few slip-ups this year," Lynn pointed out. "What makes you think they're holding the complaint against you?"

"It was obvious in that meeting!" Henry exclaimed.

When Henry sued the company for retaliation a few days later, the company fought to get the case dismissed. Did it win?

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



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# Court: Employee's firing had nothing to do with racial bias complaint

### ■ One year passed between protected activity and termination

It can always look suspicious when an employee who engaged in protected activity is let go.

But in this case, enough time had passed between the activity and the termination that a court ruled they were unrelated.

### PIP and demotion

Cedric Williams was a labor manager for UPS who handled grievances against the company – one of which was a race discrimination complaint.

In the year after that, Williams had performance issues and was placed on a performance improvement plan (PIP). Eventually, he was demoted.

Williams sued UPS, claiming he was actually demoted due to his participation in the racial

discrimination investigation from the year before – which HR was aware of.

However, the 8th Circuit sided with the company. It said Williams' performance problems were well-documented, so UPS had a nondiscriminatory reason to demote Williams.

Also, a year had passed between Williams' participation in the racial discrimination investigation. The court said that was enough time to reasonably conclude his participation in that protected activity wasn't related to his termination.

This case shows the importance of being mindful of the timing of adverse actions. Anything shorter than a few months between a protected activity and a firing can look bad.

*Cite: Williams v. UPS, 6/29/20.*

# University professor denied promotion due to lack of accomplishments, not disability

### ■ Vision problem wasn't why school wouldn't promote, court says

When a qualified employee has a disability, it's illegal to deny them a promotion because of it.

But when the disabled employee turns out not to be qualified, the denial will most likely hold up in court – like it did in this recent case.

### Failed to achieve standard

Briance Mascarenhas, who has a vision disability, was a professor at Rutgers University in New Jersey.

Mascarenhas was interested in a promotion, but the school denied his request four times. He then sued for disability discrimination, claiming his vision problem was the true reason behind the promotion denial.

Rutgers denied this allegation, claiming that Mascarenhas had failed to “achieve the university-wide standard of accomplishment” that is essential to earn a promotion.

The 3rd Circuit agreed with Rutgers, finding that Mascarenhas hadn't reached the level of influence that would justify the promotion. Furthermore, Mascarenhas couldn't point to any specific instances where the school discriminated against him.

Employers are expected to make certain accommodations for disabled employees, but one thing the ADA doesn't require is giving jobs or promotions to unqualified people.

*Cite: Mascarenhas v. Rutgers University, 6/22/20.*

### ■ Biz owes \$568K for honoring discriminatory client requests

Here's one instance where “the customer is always right” isn't a valid excuse.

Personnel Staffing Group in Illinois was sued by the EEOC for both race and gender discrimination after it sent female and minority employees on worse assignments – or sometimes no assignments at all.

According to the lawsuit, Personnel Staffing Group – at the request of their clients – wouldn't send African-American and female employees out to certain jobs. This resulted in these workers getting assigned to jobs with fewer hours. Sometimes, they wouldn't get sent out on jobs at all, the EEOC said.

The company agreed to pay \$568,000 to settle the lawsuit. Personnel Staffing Group must also explain to its employees how they can file discrimination complaints.

*Info: bit.ly/bias561*

### ■ Company insults worker's religion, settles suit for \$68K

When one employer was initially accepting of a worker's religious beliefs, but later became discriminatory, the EEOC stepped in.

Medical practice Pediatrics 2000, located in New York City, insulted an employee's religion and eventually fired her for her beliefs, according to an EEOC lawsuit.

When first hired, the employee, a Jehovah's Witness, requested Wednesdays off because of her religious practices on that day. The company granted this request.

Later, however, Pediatrics 2000 began referring to the employee's religion as a “cult” and started to discipline her for missing work on Wednesdays. She was eventually fired when she asked to be excused from a holiday party, the EEOC said.

Pediatrics 2000 will pay \$68,000 to settle the EEOC's religious discrimination lawsuit.

*Info: bit.ly/religion561*

# Experts give their solutions to difficult workplace problems

HR professionals like you face new questions every day on how to deal with workplace conflict and employment law. In this section, experts answer those real-life questions.

### What's the safest way to wear masks in the workplace?

**Q:** We're requiring our employees to wear masks at all times when we return to the workplace. What's the safest mask to use, and what are some best practices for mask-wearing that we can pass along to our employees?

**A:** The safest mask is the N95, but due to the shortages, your employees will likely be wearing cotton or other cloth masks, says Jay Woody, chief medical officer at Intuitive Health.

While these aren't as safe as N95 masks, they can still be effective, especially if you keep the following guidelines in mind:

- use non-washable masks only once and dispose of them properly
- wash reusable masks after every use
- wash hands before putting on a mask and after taking it off, and
- when taking off a mask, remove it from the back, and do not touch the inside of it.

### Do health plans cover COVID-19 testing?

**Q:** We're requiring our employees to get a COVID-19 test before returning to the workplace. Will they be responsible for that cost, or will it be covered by our health plan?

**A:** The DOL and the Department of Health and Human Services (HHS) recently released joint guidance on this topic.

Essentially, whether a COVID-19 test is covered by insurance or not depends on the reason behind the test.

If the test is taken for non-diagnostic purposes – i.e., the person is taking it because it's a requirement to return to work and not because they suspect they have it – private health insurance plans may not cover the cost of the test.

But if an employee is showing signs or symptoms and undergoes a COVID-19 diagnostic test, the cost is likely covered.

### What cybersecurity concerns come with remote working?

**Q:** We have most of our workforce telecommuting right now. What are some cybersecurity concerns we should be aware of?

**A:** Cybersecurity is a major concern for employers, especially with the rise of remote work, says employment law attorney Mark Koerner of the firm Foster Swift Collins & Smith PC.

The key is to have clear policies in place. Here are things you should consider:

- Are company-owned devices being used?
- What types of networks can these devices connect to?
- How is company data being backed up?

*If you have an HR-related question, email it to Rachel Mucha at: [rmucha@HRMorning.com](mailto:rmucha@HRMorning.com)*

## EFFECTIVE COMMUNICATION

### ■ More Zoom meetings? 4 vocal tips to sound your best

After several months of working from home now, most of us are pros at virtual communication and setting up video calls.

You've probably even found the best spot in your home to have Zoom meetings and perfected your body language.

But here's one thing you may not have thought of: your voice.

#### Sounding strong

You might have a strong speaking voice in person, but the rules are a little different when communicating virtually.

Here are four tips to sounding your best on Zoom, from author and communication expert Carmine Gallo.

1. **Slow down.** In a casual conversation, the average person speaks about 170 words a minute. But digital conversations are a different animal. Connections can lag and glitch, which makes it tough for your team to keep up with you if you don't adjust your pace. So be sure to speak a little more slowly and deliberately.

2. **Pause for impact.** Going along with speed, don't be afraid to pause after an important point to let it sink in. Don't give in to the pressure to fill every second with something – this can result in filler words like "uh" and "um."

3. **Enunciate.** In typical conversations, we often clip words at the end. While not a big deal in person, it can make video calls tougher to understand. You can improve on your enunciation by practicing tongue twisters.

4. **Invest in a better microphone.** If you're doing a ton of virtual calls or will be working remotely for the foreseeable future, it might be worth it to invest in a headset that comes with a better microphone than the one built into your computer.

**Info:** [bit.ly/voice561](https://bit.ly/voice561)

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# WHAT WORKED FOR OTHER COMPANIES

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Our subscribers come from a broad range of companies, both large and small. In this regular feature, three of them share a success story illustrating ideas you can adapt to your unique situation.

## 1 Keeping our team healthy at home

When we look at our benefits offerings, we think about the “four pillars” covering all aspects of our employees’ health: physical, mental, financial, and what we think of as social and purpose.

And that’s been our template for sending out various care packages to everyone who is now working at home due to the pandemic, with helpful hints and little wellness reminders and pointers.

We’re also addressing mental

health issues with our team.

We’re covering all the costs for an app that connects employees to care coaches and other resources.

We’ve also started webinars five days a week, touching on the various aspects of the “four pillars.”

### Regular cadence

It’s important for us to make sure communications go out with a regular cadence, so everyone knows what we are thinking about and working on.

But everyone is being

bombarded with so much right now, so we’re careful not to hit them too frequently or with too much information.

And we’re very careful to make sure any information we share is accurate, reminding our teams to take breaks from the news tsunami and to be very careful about where they get their information to help reduce stress from inaccurate stories.

*(Misty Guinn, Director of Benefits & Wellness, Benefitfocus, Charleston, SC)*

**REAL  
PROBLEMS,  
REAL  
SOLUTIONS**

## 2 Staying calm in the face of COVID-19 challenges

Like everyone else, we’ve been stringent in following the CDC’s and other agencies’ coronavirus guidance. And by following that guidance, we’ve faced many challenges.

For example, we’ve been communicating with our employees electronically, which has allowed us to complete all essential operations – but results in a lot of emails and IMs.

Personally, it’s been difficult to process the constant volume of information flowing into my inbox.

Another challenge: All vendor meetings are now teleconferences, and all face-to-face meetings are suspended for the time being. This means it’s been essential to work with IT to fulfill all these needs.

But because we’re tightly regulated, our biggest challenge has been keeping up with all local and state executive orders and federal legislative changes.

### Lessons and advice

For me, the big lesson has been, first and foremost, stay calm

and don’t overreact.

Communication is key between all levels. Ask your people for help there.

Keep sight of your remote workers to alleviate any feelings of isolation.

Finally, take a break when you can in order to avoid being overwhelmed by the moment. We’ll need to remember all of these after everything goes back to “normal.”

*(Thomas M. Bernstein, administrative manager, Midwest Operating Engineers Fringe Benefit Funds, Countryside, IL)*

## 3 How we’re focusing on future hiring right now

When the COVID-19 pandemic hit a few months ago, we were able to transition to remote work fairly easily, and we stayed as productive as possible.

One thing we also wanted to do was remain proactive, particularly when it came to hiring.

It may not seem like it now, but the pandemic won’t last forever. And when things return to normal, we wanted to be ready with top talent to fill open jobs.

Focusing on the future was just as important as dealing with the present, and our higher-ups fully agreed.

So we made some big adjustments to our hiring process to account for pandemic-related challenges.

### Rules went out the window

We threw all of the rules out the window and created a new process.

We decided to use completely virtual hiring. In the beginning of the process especially, there’s no need to meet with candidates in person.

It’s so important during these

difficult times to be sensitive to each candidate’s comfort level. Our flexibility will also make a good impression on talent and show them what kind of culture we have.

To avoid any feelings of disconnect, we also started having one-hour sessions led by managers where all candidates can anonymously send in questions about the company. These strategies are helping us land promising talent, even now.

*(Ed de Oliveira, senior manager of talent acquisition, IDEXX, as presented at the 2020 ERE Digital Conference)*

### OSHA answers COVID-19 frequently asked questions

The Occupational Safety and Health Administration (OSHA) recently released a coronavirus FAQ in an effort to help employers bring people back into the workplace safely.

While no new guidance was released in this document, it's organized in a user-friendly way, making it much easier for employers to navigate.

Some of the topics the FAQ covers include:

- whether masks or face coverings are required
- what employers should do if an employee tests positive for the virus, and
- how to properly sanitize the workplace.

For the complete document, go to [bit.ly/OSHAdoc561](https://bit.ly/OSHAdoc561)

### Small businesses see slight uptick in hiring

COVID-19 hit small businesses the hardest, but some are finally bouncing back a tiny bit.

In June, small business hiring increased 1.82%. The bump may seem minuscule, but it's classified as a "vast upswing" compared to

declines in April and May, according to financial services and consulting firm CBIZ.

More than half of the small businesses that CBIZ examined didn't do any additional hiring, but about 30% did. The industries that saw the highest hiring growth were accommodation and food services.

*Info: [bit.ly/smallbiz561](https://bit.ly/smallbiz561)*

### New grads worried about low pandemic salary offers

According to a new survey by Barnes & Noble College insights, many new grads are optimistic about job opportunities, despite the pandemic. However, 66% are worried their salary needs won't be met.

About 56% of recent grads believe they'll secure a job in their field – only 24% voiced doubts. This high confidence comes from the belief that college prepared them well for life post-graduation, the study found.

*Info: [bit.ly/newgrads561](https://bit.ly/newgrads561)*

### Lighter side: Gamer to get \$1K for 50 hours of play

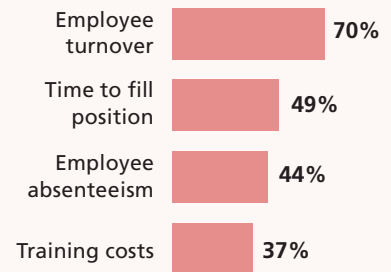
How's this for a dream job opportunity?

*HighSpeedInternet.com*, a site that does comparisons and reviews of internet providers, is looking for an

## WHAT COMPANIES TOLD US

### HR metrics

Which metrics do you consistently measure?



Source: Xpert HR

Nearly every HR department (91%) analyzes at least one metric. However, only a small fraction (15%) of companies have a designated data analyst to study and track these numbers.

*Each issue of WWHR contains an exclusive survey to give executives insight into what their peers nationwide are thinking and doing.*

American gamer of any experience level to play *Animal Crossing: New Horizons* for 50 hours.

The lucky candidate will be compensated \$20 an hour, adding up to an even \$1,000 for the entire assignment. The winner will be chosen on Aug. 6.

Not a bad haul for something so many do for free on a regular basis.

*Info: [bit.ly/gamer561](https://bit.ly/gamer561)*

## Sharpen your judgment...

### THE DECISION

(See case on Page 2)

Yes, the company won when a court dismissed Henry's case.

Henry's lawyer argued that there was a link between his discrimination complaint and the poor performance review. He argued the negative review was meant to deter Henry from filing any complaints in the future.

But the court disagreed. It said the company provided legitimate reasons for the poor review through documented issues in Henry's work. There was no evidence of any malicious reason behind the company's decision to hold these deficiencies against him, the court said.

This was all it took for the court to dismiss the case. The question of whether Henry really fell asleep on the job was deemed irrelevant because his past poor performance had been documented.

### ■ Analysis: Documentation will protect you

Here's yet another reminder of the importance of documentation in protecting against legal trouble. This case could've been more complicated if the company wasn't able to prove Henry's lackluster performance.

Performance reviews are often areas of contention when it comes to adverse actions, especially when dealing with ADA-protected employees. Be sure you're able to back up any criticism to avoid any conflict.

*Cite: Annenberg v. Clark County School District, U.S. Crt. of App. 9th Circ., No. 2:17-cv-03090, 6/19/20. Fictionalized for dramatic effect.*

# Investing in local talent improves our community and workplace

■ We give nontraditional candidates the training & resources they need

We're located in a rural, low-income area, which results in a local candidate pool that lacks both education and skills.

Most employers would take their talent search elsewhere, but we pride ourselves on our desire to help our community. Our local citizens need jobs as much as we need employees.

So we decided to work with nontraditional applicants that many companies typically overlook. These often include candidates with little education or troubled pasts.

### Providing resources

We began focusing our efforts on workforce development. The goal of this was to mold applicants to fit the jobs, rather than to find people who were already perfect fits.

Before we can even begin to train candidates, we had to ensure their basic needs were taken care of. Many locals have issues making it to interviews or work due to lack of child care or transportation. So, we assist in helping them pay for these things.

We also offer coaching to help candidates prepare for interviews – both with us and with traditional companies. After assisting with preparing for interviews, we also offer basic training for entry-level jobs, which allows candidates to get the experience they may be lacking.

One training program we offer is called Job For The Day, which allows candidates to spend a day working their prospective job. They gain practical experience and get a better idea if the job is for them.

And if things go well while they're trying out the job, they can potentially

get a full-time employment offer.

We still always hire the most qualified candidate, but this program gives the people in our community a fighting chance.

### Making a difference

Obviously, some hiring managers were more resistant than others when it came to giving inexperienced workers a shot. A few had reservations about certain candidates' troubled pasts. So we showed them a few of our success stories.

We had one employee who grew up in a violent home, joined a gang and ended up in prison. However, while in jail, he earned his GED. When he was released, we placed him in our program and worked with him.

After coaching him and offering him an entry-level job, he did exceedingly well and worked his way up to a management position.

We have tons of success stories like this one.

### Supportive, friendly environment

By spending so much time with these candidates and investing in their futures, we get to know them well – and in turn, they become loyal, hard workers.

All of the effort we put forward comes back tenfold. We get to help improve our community, and this approach also creates a supportive, friendly work environment. It truly is a win-win situation.

*(Sharon Dodson, workforce development manager, Choctaw Nation, as presented at the 2020 ERE Digital Conference)*

**Case Study:**  
**WHAT**  
**WORKED,**  
**WHAT**  
**DIDN'T**

### ■ Using the pandemic to prepare for future crises

It's safe to say the entire country was caught off guard when the coronavirus pandemic first began, forcing businesses to close and send their employees home.

Many companies are still struggling to deal with the impact of the coronavirus. However, one thing's for sure – if you didn't have a crisis plan at the beginning of the year, you'll likely have one by the end.

### Planning ahead

Here's how Greg Morgan, CEO of OutMatch, a company that helps build great teams and cultures, says you can learn from the coronavirus pandemic to plan for any future crises:

1. **Overprepare.** There's no such thing as too much planning. When COVID-19 struck, many companies scrambled to adjust and go remote, with a lot of hiccups along the way.

To move forward from this, outline all of the effects of the pandemic on your business, and pay attention to which areas were most vulnerable. This way, the next time there's a crisis, you'll know what to focus on first.

2. **Know who will lead.** Not only will you need a plan in place, but you'll have to know who will step up and guide the company through the crisis.

Have a communication protocol ready as well, so employees know how and when they'll receive necessary information.

3. **Embrace new working methods.** The pandemic has transformed the way a lot of companies view remote work. Many employers are even embracing permanent remote work options, since 60% of employees expressed wanting to continue working from home. So in the future, it's a good idea to be flexible about new work methods and ideas.

**Info:** [bit.ly/crisis561](https://bit.ly/crisis561)

## WHAT WOULD YOU DO?

Companies face competing agendas when dealing with their employees. They must find ways to inspire their people to excel, while controlling costs and staying within the law. Here we present a challenging scenario and ask three executives to explain how they'd handle it.

### Financial worries: How can we help our employees stress less about money?

#### The Scenario

HR manager Stu Capper was going through a fresh stack of resumes when department manager Dominic Delgado knocked on his door.

"Got a minute, Stu?" He asked.

"Sure," Stu said, putting the resumes aside. "How's everything going? How's your team doing?"

Dominic entered Stu's office and took a seat. "Well, we're all managing," Dominic started. "But, honestly, I can tell people's hearts aren't really in it."

#### So much uncertainty

"Well, that makes sense," Stu replied. "We're all trying to adjust to the new normal. I'm sure people are still feeling anxious about being back."

"The good news is, I think everyone feels as safe as they can," Dominic said.

"Good," Stu replied. "We spent a lot of time developing our return-to-work plan." He paused. "So what do you think the main issue is?"

"A lot of people are worried about money," Dominic said. "Some have had spouses who've been laid off, and others are still worried layoffs could happen here."

"I don't blame them for worrying," Stu said. "With the uncertainty of the pandemic and the economy right now, it's a natural concern."

"I was thinking we should do something to help ease their financial stress a little bit," Dominic said. "Do you have any ideas?"

"I'll think on this and get back to you," Stu replied.

*If you were Stu, what would you do next?*

#### Reader Responses

##### 1 Scott Klenk, senior VP of human capital management, CDPHP, Albany, NY

*What Scott would do:* I'd recommend educating our employees more on our 401(k) plan and encouraging participation. We could have sessions explaining all the benefits of participating and create an online portal with instructions on how to enroll.

*Reason:* Everyone's financial future is uncertain right now, and saving for retirement is always a good idea. Showing our people all the benefits of a 401(k) can help give them that sense of financial security back.

##### 2 Tim Hess, senior VP of HR and training, McLeod Health, Florence, SC

*What Tim would do:* I'd see if we could get a financial expert into the workplace to lead some seminars for our employees. We could cover topics like saving for retirement, navigating our company's benefits package,

how to budget, and paying back loans and debt.

*Reason:* A lot of people get stressed when it comes to handling money and budgets, and usually this is because they don't know how to do it effectively. Having an expert come in and teach these things can give employees valuable skills and take some of the financial stress off of them.

##### 3 Elizabeth Brady, wellness coordinator, Easy Media, Beaverton, OR

*What Elizabeth would do:* I'd work on showing our employees everything our employee assistance program (EAP) offers. Not only does it have financial wellness education classes, which would be helpful right now, but it also offers therapy and counseling options.

*Reason:* It's important to help employees deal with the issue that's causing them stress, which is where the financial education classes come in. But it's also a great time to remind employees of how important it is to take care of their mental health – pandemic or not.

#### QUOTES

The thing that is really hard, and really amazing, is giving up on being perfect and beginning the work of becoming yourself.

*Anna Quindlen*

I learned a long time ago the wisest thing I can do is be on my own side, be an advocate for myself and others like me.

*Maya Angelou*

We cannot change anything until we accept it. Condemnation does not liberate, it oppresses.

*Carl Jung*

Never bend your head. Always hold it high. Look the world straight in the eye.

*Helen Keller*

All the adversity I've had in my life, all my troubles and obstacles, have strengthened me ... You may not realize it when it happens, but a kick in the teeth may be the best thing in the world for you.

*Walt Disney*