

August 17, 2020

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HRMORNING

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HRMorning, part of the Catalyst Media 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.

New COVID-19 screening rules: What's allowed, who's paying

■ Are you compliant with the feds' latest guidelines?

As employers grapple with how to screen employees for the coronavirus upon returning to the workplace, several federal agencies have issued new testing rules and guidance.

In June, there were two big coronavirus testing developments:

- The EEOC issued a new ruling on June 17 ([tinyurl.com/EEOC609](https://www.tinyurl.com/EEOC609)) that said employers are prohibited from requiring mandatory antibody testing.
- The DOL, as well as the Departments of Health and Human Services (HHS) and the Treasury, issued testing guidance on June 23

([tinyurl.com/HHS609](https://www.tinyurl.com/HHS609)) in response to the Families First Coronavirus Response Act (FFCRA) and the CARES Act: Return-to-workplace testing must be covered by insurers for the duration of the pandemic.

Antibody testing's prohibited

Since the Centers for Disease Control and Prevention (CDC) has recognized the reliability of antibody testing for the coronavirus is questionable, it doesn't meet the ADA's standard for medical testing, the EEOC says.

(Please turn to COVID-19 ... Page 2)

EMERGENCY LEAVE

FFCRA: Parents can take leave if summer camp's closed

Due to so many summer camp closures, employees may be eligible to take paid leave under the Families First Coronavirus Response Act (FFCRA), according to the DOL.

In a June 26 field assistance bulletin ([tinyurl.com/DOL609](https://www.tinyurl.com/DOL609)), the DOL said an employee is entitled to paid leave when they're unable to work due to their child's place of care being closed due to the coronavirus restrictions.

Employees are eligible for two weeks of paid sick leave and up to 12 weeks of Emergency FMLA Leave (10 of which are paid).

While the FFCRA was initially intended for employees with school closure issues, it now applies to

summer camps or programs if their child was enrolled before the closure.

Proof of enrollment

If proof of a child's summer camp enrollment isn't available, employees need to provide "affirmative steps" taken to enroll, such as:

- an application submission
- a paid deposit
- prior attendance, or
- their name on a waitlist.

An employee must also provide, orally or in writing, the reason for leave and a statement saying they're unable to work because of that reason.

Info: [tinyurl.com/camp609](https://www.tinyurl.com/camp609)

COVID-19 ...

(continued from Page 1)

Because an antibody test shows whether someone once had COVID-19, it doesn't meet the ADA's "job related and consistent with business necessity" standard.

To be job-related, there would have to be concerns about a "direct threat" to employees' health. That's why employers can't require the test as a condition of returning to work.

The guidance comes after some employment experts had warned antibody testing could be problematic. For example, an employer could possibly discriminate against an employee who has the antibody.

In addition, the CDC has said that while 200 antibody tests have flooded the market, false positives in antibody testing remains high.

The EEOC will continue to "closely monitor" the CDC's recommendations on antibody testing. In the meantime, COVID-19 swab testing (which tests for active infections) and temperature

checks satisfy the ADA's standard for testing.

COVID-19 testing costs

While many employers are choosing to make coronavirus testing a requirement for returning employees, the new guidance from the DOL, the HHS and the Treasury provides clarity

False positives in antibody testing remains high.

on the scope of testing requirements, surprise COVID-19 bills and when testing must be covered by health insurers.

Here are some takeaways for employers from the feds' new guidance:

COVID-19 testing costs: Health insurers are required to provide coverage for testing needed to diagnose COVID-19 without cost-sharing in compliance with the FFCRA and the CARES Act.

The tests must be FDA-approved (tinyurl.com/FDA609) and would need to be conducted only during the pandemic.

Multiple tests: Insurers must cover more than one COVID-19 test on the same person, provided a second, third, etc., test is recommended by a health professional.

Out-of-network COVID-19 tests: While the CARES Act prohibits surprise medical billing for COVID-19 testing, the new guidance makes it clear out-of-network providers won't be able to bill patients for charges in excess of what the insurer pays for the testing and related doctor's visits.

Telehealth coverage: An employer may offer coverage only for telehealth services to employees not eligible for any other group plan.

Info: tinyurl.com/testing609

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.

Terminated employee sued for severance: Did he collect?

"Hi, Betty, come on in," said CFO Joseph Reynolds to Benefits Manager Betty Murphy as she knocked on his door.

"Tell me, Betty, how did our company handle severance pay when Bob Thomas was president?" asked Joseph.

"It was at his discretion, but typically he'd give severance of one month per year of service to those who were terminated in good standing," said Betty.

"Well, our new president, Kevin Edwards, isn't following that same policy," said Joseph. "A former employee, Martin Samuels, is suing us. He claims we owe him severance, but we don't have a severance policy now."

"Yes, that's correct. Martin was terminated under Bob's watch, so he really isn't owed any severance pay," said Betty.

'Others received severance'

"Martin's claiming that other employees received it, so he should, too. In his lawsuit, he provides a list of people who received severance and the amounts they received," said Joseph.

"They were all terminated when Bob was president," said Betty after looking at the list.

"Then we should fight this, since there's no formal policy in writing now," said Joseph.

The company decided to fight the lawsuit, based on the fact that there was no policy or employment contract saying they had to pay severance. Did the company win?

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



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2021 health insurance premiums: Will COVID-19 drive them higher?

In a normal year, the American Academy of Actuaries outlines the factors driving health insurance costs for the next plan year. However, things are tricky this year due to the coronavirus.

Yes, COVID-19 cases are resulting in some sky-high hospital bills, such as a Seattle man whose two-month stay cost \$1.1 million. Yet, at the same time, there's reduced demand for doctor's visits and nonemergency hospital services.

However, rates are expected to rise due to the uncertainty of it all, according to the Academy's brief (tinyurl.com/Actuary609).

But firms need to avoid a short-term fix – raising copays and deductibles, suggest healthcare experts. Studies show that passing costs onto workers can lead to them skipping preventive care, which can exacerbate chronic conditions.

2021 healthcare strategies

According to Vivian Lee, author of *The Long Fix: Solving America's Health Care Crisis with Strategies that*

Work for Everyone, firms should look beyond 2021 to improve employee health in the following ways:

- **Challenge healthcare providers:** Take back pain, for example. Does your provider tend to order MRIs, as opposed to more cost-efficient care, such as rest and physical therapy? Firms can also join cooperatives to help them enhance purchasing power.
- **Implement more virtual solutions:** Look for technology that combines telehealth and chat features to connect employees to health coaches and physicians. Virtual chronic care solutions are also gaining traction with employers, such as a Bluetooth-enabled glucose monitor for diabetics.
- **Partner with hospitals, physicians and labs:** More and more employers are choosing "direct to employer" health care by negotiating with local doctors and hospitals to control costs. Also, small firms have negotiated successfully with testing facilities such as LabCorp.

Info: tinyurl.com/2021health609

\$ 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.

■ Aldi racks up \$2M bill for basketful of wage violations

Minimum wage, overtime, rest breaks and termination pay are among allegations behind a California class-action settlement.

What happened: Workers claimed the Aldi supermarket chain, based in Batavia, IL, failed to pay workers overtime, resulting in violations of FLSA minimum and overtime wage rules, and denied workers rest breaks required under California law. The workers said it also failed to pay timely wages when it terminated workers, didn't keep accurate records and didn't pay employees for business-related expenses. In the settlement agreement, Aldi denies all allegations.

Result: Aldi will pay \$2 million to more than 2,000 current and former workers employed at its California stores, based on their workweeks and unpaid breaks during the period covered by the settlement.

Info: tinyurl.com/ALDI609

■ Transit system misses the bus on FMLA leave, pays \$22K

A public transit company improperly disciplined a worker for time off that was covered under FMLA and then let them go.

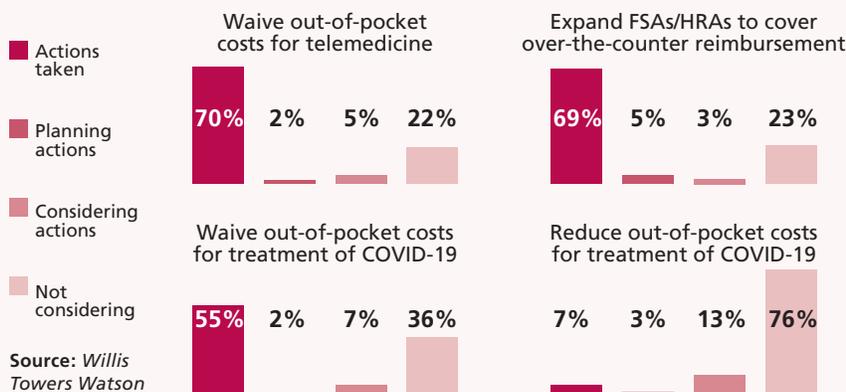
What happened: Charlotte, NC's Charlotte Area Transit System (CATS) wrongly assessed disciplinary "attendance points" against an employee for missed work time and then fired the worker. The DOL found the employer should've recognized the leave as FMLA-qualifying.

Result: CATS reinstated the employee, paid him \$21,998 in back wages for the time the employee would've worked and restored his medical benefits.

Info: tinyurl.com/transit609

Did you enhance benefits due to COVID-19?

Employee out-of-pocket healthcare costs Are you waiving (or reducing) copays and deductibles?



In the face of the changing course of the pandemic, firms that have not yet reduced healthcare costs may wish to adopt strategies taken by their peers.

HSA: A long-term investment choice for employees (especially millennials)

Health Savings Accounts (HSAs) are popular savings programs designed to help employees with high-deductible health plans (HDHPs) pay for out-of-pocket medical expenses. But they offer a number of benefits for *all* employees, especially millennials.

Pairing an HSA with an HDHP gives employees of all ages greater flexibility and control over their healthcare spending.

But the greatest benefit for the millennial generation “is an HSA’s ‘triple tax savings’ combined with how time can amplify those savings to grow an individual’s account,” says Tom Torre, CEO, Bend Financial. HSA funds can be contributed pretax, grow tax-free and be withdrawn tax-free if used for qualified medical expenses.

For example, a 30-year-old can accumulate more than \$500,000 assuming a 6% rate of return until age 65 and continued contributions to their account each year, he says.

Typically, younger employees are less likely to have to tap their HSA to pay for medical expenses compared

to older employees. But they can be a great tool for health savings if unfortunate illnesses happen, such as pandemic-related expenses.

Easier to enroll

Some HSA administrators are using technology to make them easier to enroll in and use. This is making HSAs easier, faster, less complicated to open and manage – and more appealing to millennials. New HSA administration platforms can eliminate the complex enrollment and paperwork process, while providing employees with real-time information and guidance.

To get more employees to enroll in an HSA, ensure information is being delivered where your employees are, says Torre. “Communicate via email, text or in person via planned education sessions held over lunch or in break rooms,” he suggests.

Millennials might also have particular preferences in terms of how they want to be contacted. Tools such as chatbots and conversational assistants can also answer employees’ routine questions more quickly.

Communicating benefits’ value to a millennial majority

With more than 35% of your workforce made up of folks born between 1981 and 1996, it’s imperative that you understand how millennials absorb information.

Here are a few tips to help get your benefits message across.

Tech’s a must-have

Still sending folders of benefits information and the forms you need to have on file? Well, it’s time to up your communications game.

That means more than just posting PDFs online or asking IT to “build us an HR portal.” Make sure the tools you choose work and work well.

You may end up moving everything onto an HR platform, but in the meantime, take some small steps. A good place to start is creating an electronic benefits guide employees can access and interact with on their phones.

Short and sweet, and fun

They may not stand up and walk out, but millennials are likely checked out during an hour-long PowerPoint full of insurance-ese.

Instead, spread messages out over days or even weeks. Keep them fast-paced and entertaining – use humor where you can, make short videos, try something new. Check with your millennial workers to see what works – and what doesn’t.

Personalize benefits

Millennials are wary of anything that seems inauthentic. That means you need to show how your plan addresses their specific challenges with family, work-life balance, health care and more.

And get them involved in spreading the word by sharing their benefits success stories. This group trusts information that’s been confirmed by their peers.

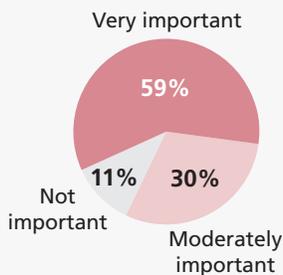
Info: tinyurl.com/millennial609

Do you negotiate benefits with a candidate?

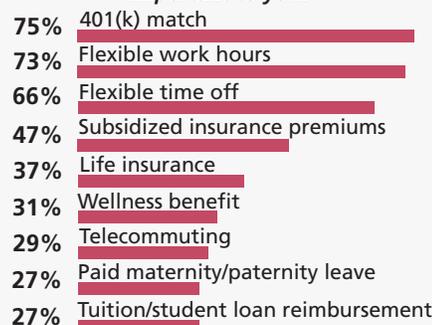
Negotiating benefits

What candidates want employers to know

How important is negotiating benefits with an employer?



Which benefits are most important to you?



Source: Paychex

In a post-pandemic world, flexibility is key when it comes to allowing prospective employees to choose benefits that mean the most to them.

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 Improving mental health with a 3-prong approach

The greatest threat to police officers isn't bullets. It's what happens to them inside.

As head of the Employee Assistance Unit, I'm tasked with caring for the overall wellness of the department's nearly 4,000 sworn officers and staff.

A job in law enforcement is demanding: physically, emotionally and mentally. We like helping others, but sometimes we're bad at asking for help. I'm trying to change that.

The stigma is that asking for help

is a weakness in law enforcement, when the truth is what we're trying to do is talk about treating mental health more like physical therapy. It's no different than if you hurt your knee and you need therapy to build the strength. The brain is like a muscle.

24/7 confidential services

We take a three-prong approach to wellness. The first prong is peer support with the message that you're not alone. We do this through 24/7, confidential services to employees and their families for issues like anger, addiction, loss and divorce.

If more help's needed, we refer them out – that's where the second prong comes in. CPR is a behavioral health company we've contracted with to provide social workers, licensed counselors, psychiatrists and psychologists.

The final prong is spirituality. We have five volunteer chaplains available to employees, day or night, should they want to talk. We protect them as they protect us.

(Jared Lowe, Police Sergeant, Employee Assistance Unit, Phoenix Police Department, Phoenix)

**REAL
PROBLEMS
REAL
SOLUTIONS**

2 Focusing on respectful communication is key

About 25% of Americans say they dread going to work. The cause? They don't feel respected by their company. Over the past five years, total estimated costs from turnover attributed to dissatisfaction with workplace culture was \$223 billion. We wanted to reduce those costs by fostering a positive culture grounded in respect.

Because today's diverse workplace features a myriad of differences in culture, gender, age and education, it's

crucial managers take care in what they say and do.

Manager's message

Communication can break down because the intent of a manager's message may not be the same as what's interpreted by their employees.

So, we made sure our leadership was mindful of:

- who the message is for, the perspectives of that person and how a third party may perceive it
- tone of voice, even in written communication

- giving full attention while listening, letting the speaker finish, and
- treating others the way they'd want to be treated – the "Golden Rule."

Looking beyond barriers to allow others to be seen and heard led to relationships of mutual respect, increased productivity and a healthier work environment.

(Cornelia Gamlem, SPHR, President, GEMS Group, as presented during the BambooHR Virtual Summit)

3 Structured return plan reassured employees

When we closed our offices due to the pandemic, we had the health and wellbeing of our employees in mind. That didn't change as our office prepared to reopen.

We figured it wasn't necessary for everyone to return to the office. Lots of people were doing well with the work-from-home changes, and keeping the office less crowded would probably help people feel safer.

But for those who were having

a more difficult time or whose jobs would just be better performed in the office, we needed a solid plan.

The most important question was how to bring people back. Making everyone return all at once didn't seem like a sensible call.

Staggered groups

We decided to recall workers in staggered groups split by department. Workers would still benefit from the immediacy of getting things done right in the office while easily practicing social distancing.

We emailed out this plan ahead of time, along with all the safety precautions we'd prepared, like providing PPE and restricting access to high-traffic areas.

Giving workers a chance to look over the return plan beforehand ensured we could address any concerns ahead of time. This way, the first day back wouldn't be too hectic, and our workers could feel as safe as possible during an unpredictable time.

(Greg Johnson, Director of Employee Benefits, The Joint Commission, Oakland Terrace, IL)

WAGE & HOUR COMPLIANCE

New guidance on FLSA exemptions

While a DOL opinion letter is just that – the agency responding to a specific employer’s question – it may not be binding in court. But the DOL’s most recent letters are on FLSA employee exemptions, which can provide compliance guidance on tricky issues when it comes to minimum wage and overtime obligations.

On June 16, the DOL issued the following opinion letters on common, but often confusing, wage and hour topics for employers.

Outside sales employees

In response to an employer asking if their outside sales employees qualify for an FLSA exemption, the DOL issued the following guidance (tinyurl.com/sales609): Sales employees who spend four days out of a workweek (or 80% of their time) traveling in a company vehicle are exempt from the FLSA minimum wage and overtime requirements.

To meet this exemption, an employee must be:

- “making sales” or “obtaining orders” from customers, and
- “regularly engaged” in sales activities “away from the employer’s place” of business.

In another letter on outside sales workers who travel to trade shows to set up product demonstrations (tinyurl.com/outsidemales609), the DOL said these employees qualify for the exemption as well. However, if their work is promotional as opposed to selling, no exemption should be given.

Incentives and tips

A car dealership that employs sales consultants who receive incentives from a manufacturer inquired if those “tips” can be credited toward their minimum hourly wage. In response, the DOL issued a letter (tinyurl.com/DOLletter609) determining the incentives count as wages.

The DOL said any third party payments count, as long as the payment is part of the employees’ agreement with the employer.

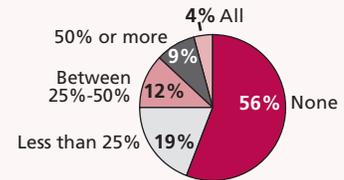
Commissioned employees

In response to a small employer that paid salespeople commissions that vary from week to week, the DOL said, in another opinion letter (tinyurl.com/commission609), these workers are exempt from overtime if:

- they’re employed by a retail or

WHAT BENEFITS EXECS SAID

Small business job cuts
How many employees were permanently laid off?



Source: SHRM

Many small firms (500 or fewer workers) have avoided permanent layoffs with the help of the federal Paycheck Protection Program, while others have had to cut hours or adjust salaries to retain staff.

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

service establishment

- their regular rate of pay exceeds one-and-a-half times the minimum hourly rate, and
- more than half of the employee’s compensation consists of commissions on goods or services.

These employees are only exempt during the weeks in which they earn more than half of their pay in commissions. For other weeks, the employer must pay overtime.

Info: tinyurl.com/Opinion609

SHARPEN YOUR JUDGMENT – THE DECISION

(See case on Page 2.)

Yes, the company won.

While the employee provided a list of other workers who received severance pay, there was no consistent basis for who received severance pay and how much they received.

There was “convincing evidence” that some severance policy existed prior to the employee’s termination, however, he was terminated under a different president, said the court.

The company argued that its policy, under the previous president, had never been formal or existed in writing and that it had been “discretionary.”

Furthermore, the employee was terminated under a president who did not have defined severance policies.

Since no employment contract existed granting severance, and there was no proof of a company policy, the court ruled in favor of the employer because the employee’s case wasn’t based on a contractual agreement.

Analysis: When severance is required

Severance pay isn’t required by the FLSA, but it can be required if it was promised in a worker’s contract or the employee handbook. In many states, timely payment of severance due is mandated by law. Every state has different requirements, so it’s key to have as much lead time as possible to meet them.

For mass layoffs, the Worker Adjustment and Retraining Notification Act requires firms with 100 or more employees to pay severance, unless a 60-day notice is given.

Cite: *Iljas v. Ripley Entertainment Inc.*, No. 18-cv-00136-JST, U.S. D.C., N.D. California, 814/19. Note: Dramatized for effect.

Focusing more on professional development is key to retention

■ *Plus, hiring changes helped us find the right talent*

Most companies would agree that talent is the number one predictor of future success. Everybody's obsessed with three things around that: attracting, retaining and developing talent.

The mistake many companies make is it's done in this order of attracting first. And everyone will talk a lot about retaining talent, especially top performers. But development usually gets talked about last or not at all.

We've found it to be reversed in order of importance: Development is the single most important element.

Setting priorities

Making talent development a priority always matters – if your company has developed talent better than anyone, you'll retain your top talent.

That's because if an employee gets a great education, they're actually getting more from the job than just compensation.

When you develop people well, you retain them, and when you develop and retain well, you attract the best ones to come into your company.

Look at sports teams that are notorious for developing the best players or teaching hospitals that are notorious for building the best doctors: There's a line of people trying to get in there, and the ones who are there are trying to stay.

Feedback is critical

Within development, we've found feedback to be the most critical part. You must build your culture so that feedback occurs on a regular basis. People improve fastest by making micro-adjustments in real-time.

In most companies, the opposite occurs: There are one or two performance evaluations with

compensation adjustments maybe once a year.

Humility's key to our culture

Now, performance reviews are based on revenue contributions, as well as cultural contributions. And humility's at the core of our culture.

We used to screen exclusively for stunningly brilliant people. We built a team of people who literally didn't care at what cost they won – it was all about who was the smartest. That was a mistake.

When you look at the most elite performers in the world, you see how important a role humility plays. But when you hire, you don't think about that. You think more about confidence, drive or intelligence. We still look for all of that, but now we

Case Study:

WHAT WORKED, WHAT DIDN'T

People improve fastest by making adjustments in real-time.

ask questions that reveal whether candidates have humility.

And it's been game-changing. When we didn't screen for humility, 90% or 95% of our engineers were men, but when we started screening for humility, diversity showed up. Now, one-third of our leadership is female and one-third of our engineers are women – things you might not expect at a tech company.

(Charlie Kim and Meghan Messenger, co-CEOs, Next Jump, New York)

TEST YOUR KNOWLEDGE

■ COVID-19, HIPAA and GINA: Are you compliant?

The IRS, CDC and others have issued a steady stream of guidance on employers' responsibilities during the COVID-19 crisis. Are you up to date when it comes to health care?

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

1. HIPAA allows you to share COVID-related Personal Health Information (PHI) with health agencies without authorization.
2. The Genetic Information Nondiscrimination Act (GINA) allows you to ask if family members have tested positive for the coronavirus.
3. If a self-funded group health plan offers essential health benefits as defined by the ACA, a firm can't impose limits on COVID-19 benefits.

ANSWERS

1. **True.** Firms can share COVID-related PHI with the CDC and agencies tracking the spread of the coronavirus or to prevent or lessen a threat to the health and safety of workers or the public.
2. **False.** There's an exception for the "water cooler problem," that is, inadvertently asking a general question about a worker's health when they volunteer family medical history. But it's illegal to ask follow-up questions, like whether family members have the condition, that might elicit genetic information.
3. **True.** Those rules apply to coverage for diagnosis and treatment, isolation and quarantine under medical advice and supervision (at home or in the hospital) and a coronavirus vaccine, when available.
- Info:** tinyurl.com/COVIDPHI609

Worker wants more leave? Court says it's 'reasonable'

It's "reasonable" for an employee to request an additional four weeks of leave without giving their employer any indication of a return date.

In *Kachur v. NAV-LVH, dba Westgate Las Vegas Resort & Casino*, Kenneth Kachur was fired after requesting an additional leave on top of 16 weeks off for knee surgery.

He sued, alleging his Nevada employer failed to reasonably accommodate his disability, in violation of the ADA. The district court agreed. As long as an extended leave "does not pose an undue hardship on the employer," they need to grant the accommodation, said the court.

Look at "all other accommodations before you terminate employment," suggests FMLA expert Jeff Nowak.

Info: tinyurl.com/leave609

EEOC's making another attempt at wellness rules

Employers have been clamoring for a while for guidance from the EEOC on how wellness incentives are impacted by laws like the ADA. Now it looks like it may be closer to defining a rule.

The proposed rule would allow a "de minimis" financial incentive to encourage employee participation in wellness programs without violating the ADA.

There are still many steps in the rulemaking process, but employers that are planning wellness programs should monitor this development.

Info: tinyurl.com/wellness609

Feds extend PPP: Firms can still get a payroll relief loan

Haven't yet applied for Paycheck Protection Program (PPP) funds? There's still time. The feds have extended the coronavirus relief loan program for five more weeks – until Aug. 8.

The PPP, which was created in March to help small employers stay afloat during the pandemic, had been scheduled to end June 30.

Some \$130 billion in loan money remains unspent, and Congress must figure how to allocate the funds. One proposal would allow employers with fewer than 100 employees to take out a second PPP loan.

Info: tinyurl.com/PPP609

DOL's long-awaited fiduciary rule coming soon

The DOL's proposed replacement for its Obama-era fiduciary rule, vacated in 2018, has arrived.

The rule aims to help employees get better investment advice about their retirement plans. It's expected to include a five-part test to determine who is a fiduciary under ERISA rules and to align with the SEC's Regulation Best Interest rule released in 2019.

The new rule, which was sent to the White House for review, will soon be published in the Federal Register and open for public comment. It's expected to be final by the end of the year.

Info: tinyurl.com/fiduciary609

CVS' Return Ready program tests on-site or at drive-thru

CVS Health is the latest healthcare company to get into the back-to-work business with a Return Ready program to help firms get their staffs back to work safely.

Return Ready includes testing options (diagnostic tests with results in 15 minutes or lab tests with results in a few days). Employees can be tested at the workplace with CVS staff or at one of CVS' 1,400 drive-thru testing locations.

CVS will offer protocols for symptom checking and temperature checks, along with an analytics dashboard for employers to monitor trends. Prices vary depending on the program selected.

Info: tinyurl.com/CVSReturn609

HOT WEBSITES

■ COVID-19 risk chart

Keep your staff coronavirus-free by alerting them to the Texas Medical Association's "Know Your Risk" chart, ranking common activities on a scale of one to 10.

Click: tinyurl.com/chart609

■ Help for working parents

Here's a way to offer child care support: Vivvi sends twice-weekly emails with kids' activities and resources, plus works with firms to subsidize backup child care.

Click: vivi.co/employers

■ Remote employee wellness

Mental wellness platform Supportiv offers 24/7 chat support for depression, anxiety, etc. It can be integrated into your EAP or as a chat window on your benefits portal.

Click: supportiv.com

If you have a benefits-related question, email it to Lynn Cavanaugh at: lcavanaugh@hrmorning.com

LIGHTER SIDE

■ Can't kill 'The Office': Podcast is alive and streaming on Spotify

Whether or not the pandemic kills the office as we know it, "The Office" TV show has returned in the form of a podcast, now streaming on Spotify.

"An Oral History of The Office" is a 12-episode podcast, which began on July 14 and streams new episodes on Tuesdays.

Actor Brian Baumgartner, who played accountant Kevin Malone on the long-running series, is the host. He takes listeners behind the scenes through interviews with Steve Carell (Michael Scott), John Krasinski (Jim Halpert) and other "Office" stars.

But whether the podcast will help reluctant-to-return remote teams want to return to the office remains to be seen.

Click: tinyurl.com/office609