

August 3, 2020

WHAT'S INSIDE

- 2 Sharpen Your Judgment**
Did firm retaliate after her accommodation request?
- 3 Health Care**
Feds, states cracking down on surprise medical bills
- 4 Compensation**
Pick-your-own perks ensure you're spending money in the right places
- 5 Real Problems/Real Solutions**
Leading 49,000 workers in a virtual workplace
- 7 What Worked, What Didn't**
Improved our wellness initiatives and programs after listening to staff

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 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.

Return to work: EEOC issues new accommodation guidelines

■ Age, pregnancy and caregiver mistakes to avoid

As employers direct their remote or furloughed employees back to the workplace, many are trying to accommodate the individual needs of some of their employees. However, they shouldn't exclude pregnant or older workers, or those with children, in their return-to-work plans, according to new EEOC guidance.

"Even if motivated by benevolent concern, an employer isn't permitted to single out workers on the basis of pregnancy," the EEOC said in a June 11 update to its ongoing COVID-19 guidance ([tinyurl.com/EEOC608](https://www.eeoc.gov/eeoc/news-issues/20200611-guidance)).

Similarly, the Age Discrimination

in Employment Act (ADEA) prohibits an employer "from excluding an individual from the workplace based on his or her being 65 or older," says the new EEOC guidance.

Return-to-work guidance

In advance of having employees return to the workplace, employers can provide them accommodation information. Let them know how to request an accommodation before their return to the workplace.

An employer's notice must include who to contact and can contain all

(Please turn to EEOC ... Page 2)

DIVERSITY POLICY

Taking steps to achieve a more diverse workplace

While developing a diversity and inclusion (D&I) initiative might already be part of your company policies, it's now front and center for many firms. This is due to recent news events that have sparked a conversation on racial injustice.

Developing a diversity plan

What makes for an effective D&I plan? Here's how an employer can start the process, according to Laura Hamill, co-founder of Limeade, which has put its own D&I plan in place:

- **Make a move.** Have someone in leadership make a statement to employees that racism is unacceptable. Or ask managers

to have one-on-one conversations with Black employees, offering advice and resources to help further their professional development.

- **Set new norms.** Call out inappropriate office behavior. Let's say you've noticed that a Black employee gets interrupted repeatedly. Stop the conversation to offer them the space to talk freely. Others will soon become aware of this microaggression.
- **Measure inclusion.** Gather feedback from employees by sending confidential surveys, so they can be honest about what areas in the company still need improvement.

Info: [tinyurl.com/diverse608](https://www.tinyurl.com/diverse608)

EEOC ...

(continued from Page 1)

the CDC-listed medical conditions that may place people at higher risk of serious illness if they contract COVID-19, such as those who are over 65 or have diabetes or heart disease. Employers need to inform employees they're willing to consider requests on an individual basis.

Employers can either notify all employees or only those who are scheduled to return. Either approach is consistent with the ADEA, the ADA and the CDC guidelines.

EEOC's new guidance specifically addresses the following employees:

No. 1: Employees over 65

The ADEA prohibits employment discrimination against individuals age 40 and older.

Employers cannot involuntarily exclude an employee from returning to the workplace because they're 65 or older, even if they're doing it to protect the employee.

However, unlike the ADA, the ADEA doesn't require reasonable accommodations for older workers due to their age. But employers can voluntarily provide flexibility to workers age 65 and older, even if it results in younger workers ages 40-64 being treated less favorably.

Older workers who have medical conditions protected as disabilities under the ADA can certainly request a reasonable accommodation for their disability as opposed to their age.

No. 2: Pregnant employees

Even if motivated by concern for employees, employers aren't permitted to single out workers for involuntary leave, layoff or furlough because they're pregnant or nursing.

However, pregnant-related medical conditions may be considered disabilities under the ADA, even though pregnancy itself isn't. If an employee who's scheduled to return to work requests an accommodation for a pregnancy-related condition, firms need to consider it under the normal ADA rules.

Women affected by pregnancy and related medical conditions may be entitled to a job modification – remote work, changes to work schedules, leave, etc., under the Pregnancy Discrimination Act (PDA). However, it must be provided for other workers who are similar in their ability or inability to perform job duties.

No. 3: Employees with children

Treating female employees differently – offering remote work, modifying schedules, etc. – based on their assumed childcare responsibilities is discriminatory, says the EEOC. In other words, female employees can't be given more favorable treatment than male employees.

While the circumstances created by the coronavirus crisis make this even more complicated than usual, it's critical for firms to make sure managers know how to recognize and avoid disparate treatment of workers.

Info: tinyurl.com/EEOCreturn608

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.

■ Did firm retaliate after her accommodation request?

"Hi, Lucy. Come on in," said Benefits Manager Betty Murphy to Office Assistant Lucy Jacobs, who was standing at her door.

"I wanted to talk to you about some restructuring we're doing," Betty said as Lucy sat down. "We've selected you to be transferred to our other location.

"You'll have the same hours and pay. Your job will be the same, and the office is only three miles from here," said Betty.

"I'm not sure how I feel about this. Does this have anything to do with my request for an ADA accommodation five months ago?" asked Lucy.

"Not at all. You asked for an accommodation for some lifting restrictions because of your arthritis and carpal tunnel syndrome issues. We had no problem giving it to you, Lucy," said Betty.

Timing of the transfer

Lucy left Betty's office and was transferred to the other location the following week.

However, shortly afterward, she decided to sue her employer, claiming the transfer was retaliation for asking for an ADA accommodation for her physical limitations.

Even though Betty was worried about the timing of the transfer – five months after Lucy's accommodation request – she believed the firm could get the case dismissed. After all, the accommodation had no bearing on the transfer.

Did Betty's firm win?

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

HR MORNING'S
What's New in **BENEFITS & COMPENSATION**

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Feds, states cracking down on surprise (COVID-19 and other) medical bills

Even though the feds mandated health insurers cover the cost of COVID-19 tests in the CARES Act, there's been a rash of patients receiving "surprise" medical bills.

The earlier legislative push to stop surprise medical bills, which has been overshadowed by the coronavirus pandemic, is back in force. The Trump administration will possibly include it in a coming stimulus package.

ER doctors, anesthesiologists, surgeons and pathologists have been the most frequent sources of surprise bills, which patients receive from out-of-network doctors.

One in five patients get hit with a surprise medical bill after elective surgery, according to a recent study in the *Journal of the American Medical Association*.

"This is becoming a bigger and bigger issue," says Kim Buckley, president of benefits strategy firm DirectPath.

States offer protections

There are now 29 states that provide some protection against

out-of-network billing, ranging from dispute resolution processes to holding the insurer responsible for the balance. It's expected Georgia will pass a more stringent law in the coming weeks. The Commonwealth Fund tracks all state activity on surprise medical billing (tinyurl.com/medical608).

Employers can also take steps to be proactive with staffers' surprise bills:

- **Educate staff.** Hold meetings to explain how to determine if a provider's in network. Explain they won't be getting extra bills beyond their out-of-pocket cost-sharing.
- **Guide them through bill paying.** Because of HIPAA laws, employers can't speak directly with claims departments, but they can help employees facilitate the process.
- **Reassess your plan.** Re-evaluate your claims data to determine how widespread your surprise billing is and why. For example, covered providers could be leaving your area. Then work with your healthcare provider to find solutions to the issues.

Info: tinyurl.com/bills608

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.

Automobile manufacturer makes a \$12K FMLA U-turn

The largest U.S. car maker suspended an employee without pay for missing work after it delayed approving his FMLA leave request.

What happened: Detroit-based General Motors disciplined a worker at its Fort Wayne, IN, plant for missing work, despite his request for unpaid FMLA leave. GM suspended the worker without pay for unexcused absences. The DOL found the delay in approving a qualifying FMLA leave request led to improper disciplinary action.

Result: GM paid the worker \$12,265 in back wages for time missed during the suspension, removed the unexcused absences from his record and agreed to comply with FMLA going forward.

Info: tinyurl.com/GMFMLA608

Lumber firm sawed off overtime pay, owes \$879K

A lumber company paid truck drivers, equipment operators and shop personnel only straight time no matter how many hours they worked, using combinations of hourly rates, piece rates and day rates.

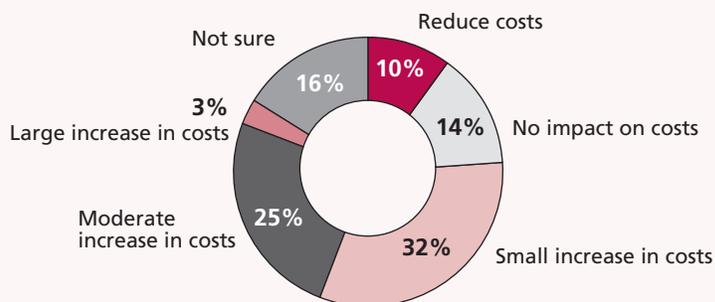
What happened: An appeals court upheld a 2017 finding of overtime violations and ruled Gaylord, MI-based Timberline South and Manager Jim Payne must pay for travel and meal time as calculated by the DOL because they never provided adequate overtime records.

Result: The federal court agreed that Timberline and Payne must pay \$878,874 in back wages and liquidated damages to 50 employees for violating FLSA overtime and recordkeeping provisions. They have again appealed.

Info: tinyurl.com/sawedoff608

Will COVID-19 change your healthcare costs?

Employee healthcare benefits
What impact will COVID-19 have on costs per employee?



Source: Willis Towers Watson

Even though some firms will increase premiums, passing costs on to workers can lead to them skipping preventive care and exacerbating chronic conditions.

Pick-your-own perks ensure you're spending money in the right places

It's a win-win for employers and employees. Letting workers choose their own benefits – with a lifestyle spending account (LSA) – is a way of empowering them and retaining them. For firms, particularly smaller ones, it's also a way they can compete when attracting new talent.

An LSA is an account funded exclusively by firms after taxes have been taken out. So, it's taxable to workers but allows them to spend money on limited "lifestyle" expenses. Unlike HSAs or FSAs, they're not tied to a firm's group health plan, so they can be offered to part-time employees as well as full-time employees.

LSAs, which employers have offered for years, have gained renewed interest during the pandemic. They are a way for employers to assist employees with unexpected expenses. Firms may also want to consider them for hourly workers whose hours have been cut or for employees who have children and need child care assistance.

Firms define what expenses are allowable under an LSA. Most choose

purchases focused on the physical, financial or emotional wellness of their employees, such as:

- health and wellness (gym memberships, personal care, yoga classes, etc.)
- continuous learning (online courses, audio books, etc.), and
- child care (babysitting, day care, etc.).

Firms choose LSA dollar amount

Firms give a yearly allowance to employees. Typically, it's \$500 to \$1,000 or more. The amount can be deposited in full on Jan. 1 of each year or spread out monthly or quarterly. You can decide whether employees are able to roll over unused LSA funds each year.

Firms can work with a vendor to identify LSA categories and quickly implement a plan, since the post-tax offering eliminates any IRS regs. Most LSA vendors have apps and chat features that employees can use to easily check allowable expenses.

Info: tinyurl.com/LSAacct608

Measuring the value of benefits communications

You work hard to make all of your benefits communications as good as they can be.

But where does all that work end up? It can be tough for you to know how effective your communications have been.

You're not alone. Studies have shown that as many as 40% of companies can't effectively measure internal communications.

As you refine your benefits communications strategy for an increasingly remote workforce, here are some of the things you should be measuring.

Open rates and click rates

You can look to the digital experts. Ask your colleagues over in Marketing to show you how keeping track of email open rates and click rates gives you valuable insight about:

- how often employees actually engage with Benefits' communications
- what time is best for sending different messages, and
- which of your carefully crafted content and subject lines capture the most attention.

Responses and feedback

Great communications is never one way. Adding social media tools that capture employee feedback lets you drill down on your engagement metrics, such as:

- How often do workers comment on benefits stories and news?
- Do they ever "like" your posts?
- Do they tag co-workers to alert them to what you're sharing?

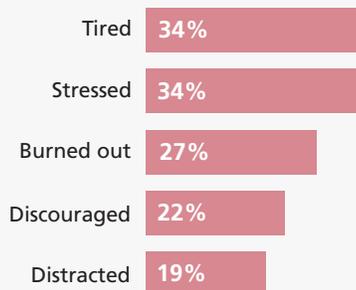
And remember, when it's time to measure your own performance, these metrics let you show just how effective and valuable your benefits communications team is.

Info: tinyurl.com/metrics608

Are your benefits doing enough to ease employee stress?

Employee well-being during COVID-19

How employees are feeling



Top 10 programs workers say can improve well-being

1. Increased paid time off
2. Work-from-home policy
3. Flexible schedule
4. 401(k) plan
5. Emergency hardship assistance
6. Mental wellness program (EAP, access to therapist)
7. Subsidized internet/cellular service
9. Paid family/caregiver leave
10. Access to telehealth services

Source: MetLife

Employers that now show heightened support for their workers in a few key areas will benefit by having a staff that feels more productive and engaged.

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 Leading 49,000 workers in a virtual workplace

As a financial services firm, we've relied on face-to-face relationships between our clients, financial advisors and branch team associates. When the pandemic hit, we had to rethink how we do business to ensure the health and well-being of our clients, associates and communities.

We continued having all 49,000 associates work and serve our clients. With only two people working in the majority of our branch offices, it allowed them to social distance and work virtually with clients via

WebEx, calls and texts.

We moved fast to allow about 99.9% of our corporate office associates to work from home, and that quickly lowered associate anxiety.

Employee well-being

We wanted to ensure we had resources available to protect their well-being. We offered 10 additional days of paid time off to associates affected by the coronavirus, waiving deductibles for COVID-19 testing and covering 100% of treatment. We also have expanded EAPs and further developed

our telemedicine capabilities.

Now we're looking at the next chapter in terms of returning to the physical workplace. We don't feel a sense of urgency because we're able to work as we normally do and serve our clients.

Our mindset in the beginning was we would return to some normal state. But it's shifted in terms of how we need to be able to lead and support a virtual workplace and workforce.

(Kristin Johnson, Chief Human Resources Officer, Edward Jones, St. Louis, MO)

**REAL
PROBLEMS
REAL
SOLUTIONS**

2 Turnover rate dropped by 60% with open hiring

Last year, we hired over 200 seasonal workers for our distribution center. Candidates were asked three questions: *Are you authorized to work in the U.S.? Can you stand for up to eight hours? Can you lift over 50 pounds?* Anyone responding "yes" to all three questions was hired on the spot.

No resumes needed. No drug screening. No background checks. We're defying tradition by "open hiring," a business model developed

by the Greyston Bakery in New York. In 2018, we conducted more than 1,200 traditional interviews, hiring 322 people. But last year, 719 candidates answered those three questions, resulting in 208 hires.

Set up a carpool

Surprisingly, the turnover rate among this group dropped by 60% when compared to seasonal workers the previous year. However, these workers do need some guidance. When they needed transportation, we helped them set up a carpool.

At first, it's a little hard for senior leaders to get their head wrapped around open hiring. It's something you really have to support. You need persistence to keep going. When someone sets up a roadblock, you need to tear it down. Our company values it and sees it as the right thing to do. We are happy to be able to increase our social mobility within our own communities.

(Trish Patton, VP, Human Resources, North America, The Body Shop, New York)

3 Reminding workers we are on their side is key

As our employees transitioned back to the workplace, we knew things weren't going to return to normal right away. These are unprecedented times, so even the most skilled workers were bound to be affected.

On top of that, pandemic-related guidelines and policies were changing every week. While it was simple enough to constantly check relevant news outlets for updates, disseminating that information

was a whole different monster.

Our department also had to be mindful to not overwhelm anyone with all the changes, especially when they were already dealing with a difficult transition.

To keep everyone compliant while preserving their wellness, we established multiple streams of communication within the company

A 2-way street

Anytime there was an update, we'd quickly publicize it in three ways: a mass company email, posters

in frequently visited spots and staff meetings. I made sure to include a note with any correspondence saying that I'm available to talk through any concerns, along with my cell number.

Giving workers direct access to the manager instead of making them go through an assistant showed them that we care. It's easy for people to forget we're on their side during difficult times. It's part of our job to constantly remind them.

(Tracy Berringer, HR Manager, Lakeland Surgical Diagnostic Center, Lakeland, FL)

RE-OPENING FOR BUSINESS

OSHA: New return-to-work guidelines

While most employers are in various stages of return-to-work plans, OSHA has just issued a 24-page guide for employers that includes recommendations on workplace accommodations, as well as social distancing and face masks.

3-phase approach

OSHA’s *Guidance on Returning to Work* recommends a three-phase approach:

- **Phase 1:** Make remote work available if possible. To maintain social distancing, limit the number of people in the workplace. Accommodate higher-risk workers (those over 60, with serious underlying health conditions or who have household members at a higher risk). Limit nonessential business travel.
- **Phase 2:** Continue to make remote work available. Resume nonessential business travel. Ease restrictions on the number of people in the workplace, but continue social distancing. Keep accommodating high-risk workers.
- **Phase 3:** Resume unrestricted staffing at the workplace. OSHA’s goal is to prevent a

resurgence of coronavirus cases. This could lead to more administrative headaches for employers: increases in the number of sick employees, enhanced cleaning and disinfection or even a temporary closure of the workplace.

OSHA’s guiding principles

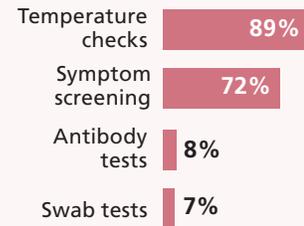
OSHA’s recommendations include the following guiding principles:

- **Hazard assessment:** Consider how workers might be exposed to the coronavirus while performing their job duties (from other workers, customers, visitors, etc.).
- **Hygiene:** Encourage hand washing, provide hand sanitizer and identify high-traffic areas for enhanced cleaning and disinfecting.
- **Social distancing:** Limit occupancy. Post signs reminding workers to keep 6 feet away from others.
- **Identification/isolation of sick employees:** Establish a protocol for managing people who become ill in the workplace.
- **Return to work after exposure:** Follow CDC guidelines to allow for 14 days of self-quarantine.
- **Protective controls:** Use physical

WHAT BENEFITS EXECS SAID

COVID-19 testing/screening

How employers are keeping workers safe



Source: Littler

As workers return to the office, nearly 60% of firms are conducting COVID-19 testing. While the EEOC has released guidance for firms, they must stay alert for the agency’s updates over privacy concerns.

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

barriers, stagger work shifts, replace in-person meetings with videoconferencing and ensure workers wear masks.

- **Flexible workplace:** Consider new policies on remote work and sick leave.
- **Anti-retaliation:** Ensure workers are aware no adverse actions will be taken against them for raising workplace safety concerns, including those about the coronavirus.

Info: tinyurl.com/OSHA608

SHARPEN YOUR JUDGMENT – THE DECISION

(See case on Page 2.)

Yes. The company won when a court dismissed the employee’s case.

The employee’s attorney argued the transfer was retaliation for her ADA accommodation, since it happened five months after her request. Transferring her to another location proved the company didn’t want to deal with her restrictions, her attorney said.

However, the court disagreed. It said the company initially granted her accommodation request without any issues.

Additionally, her subsequent transfer couldn’t be seen as retaliation because she received the same hours and salary. The new location was only three miles away, and since almost nothing changed for the employee after the

transfer, the court deemed it to be nonretaliatory and due to company restructuring only.

Analysis: Be aware of potential ‘adverse actions’

In this case, the employee’s transfer wasn’t deemed an adverse employment action, due to the same hours and pay. However, this could’ve gone differently if her new job was measurably worse or a much longer commute than the old one.

When dealing with an ADA-protected employee (as well as someone requesting FMLA leave), it’s essential to be mindful of anything the court could consider to be an adverse action. This could include the timing of any transfers or disciplinary actions and inconsistent disciplinary treatment. Clear documentation of any performance issues is an added protection.

Cite: *Lewis v. Clark County School District*, U.S. Cr. of App. 9th Circ., No. 18-17060, 3/30/20. Dramatized for effect.

Improved our wellness initiatives and programs after listening to staff

Employee surveys and focus groups gave us honest input

Our wellness initiatives came out of our leadership team listening to our employees and making a healthy workplace culture a strategic priority.

A few years ago, we surveyed our entire staff, asking for honest input on their work environment and issues such as stress, supervision and communication.

The survey and follow-up focus groups identified a number of areas that needed improvement. And the percentage of our team who said they would recommend our organization as a great place to work was way too low.

Everyone's participating

Based on that input, the leadership expanded our wellness committee to create the Healthy Workplace Council (HWC) with a beefed-up budget and mission.

The HWC is charged with providing programs and initiatives and getting everyone participating.

The council focuses on five aspects

Communication and work-life balance has improved.

of well-being: physical, social, community, financial and purpose.

Healthy options

Our office is located on a beautiful, wooded campus. It's a perfect place for a brisk walk during a break, by yourself or as part of our walking program.

We provide lots of healthy food options in our break rooms, like fresh fruit, yogurt and granola. And we offer a variety of on-site health screenings, flu shots, weight management and other services.

On the financial side, we constantly monitor the job market to ensure our pay and benefits are competitive. We provide financial education sessions from our retirement benefits providers.

Workers have access to free support and materials to complete professional certifications that boost earnings power. And we give bonuses to everyone who completes the courses.

We sponsor a variety of employee after-work sports, gaming activities and outings, and we make sure to celebrate co-workers with on-site events. Our team constantly holds fundraisers, volunteers and donates clothing, food and blood to help neighbors in need.

Morale's improved

At performance reviews, we encourage everyone to apply for job openings and transfers to match their skills and interests to their work.

Teams, committees and councils provide collaboration and leadership opportunities.

Two years after our original survey, morale has improved, and a significantly higher percentage of staff would recommend our company as a great place to work.

Our follow-up survey found that communication, leadership/management, collaboration, HR support, work/life balance and staff recognition also had improved.

(Ann Godsell, Director, Professional Development, International Foundation of Employee Benefits Plans, Brookfield, WI)

Case Study:

WHAT WORKED, WHAT DIDN'T

TEST YOUR KNOWLEDGE

The CARES Act expands student loan benefits: Are you offering?

The Coronavirus Aid, Relief, and Economic Security (CARES) Act gives employers a great way to reward workers – with up to \$5,250 in tax-free student loan help. Do you know how to add this benefit to an education assistance program?

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

1. If you already offer an education assistance program, it now automatically includes student loan assistance.
2. You can help parents with their kid's loans without them owing income tax on that compensation.
3. An employer can't provide tax-free student loan assistance for payments due before the CARES Act was passed.

ANSWERS

- Answers to the quiz**
1. *False.* To qualify under the new IRS rules, education assistance documents must specifically include student loan payments as a benefit. Adding or expanding existing programs to include the new program is entirely optional for employers.
 2. *False.* Payments can only go toward a qualified loan taken out by the employee for their own education expenses. The CARES Act excludes both educational loans taken out by an employee's parent or a loan an employee takes out to pay for a child's college.
 3. *True.* Payments must start on the date the CARES Act became effective, which was March 27, 2020. These rules expire on Jan. 1, 2021, unless Congress makes the rules permanent. Info: tinyurl.com/CARESEAP608

Fitbit rolls out Ready for Work app to help firms

Fitness-tracker Fitbit is now in the back-to-work business, helping firms bring employees back safely amid the coronavirus pandemic. Its new Ready for Work app enables employers to quickly assess workplace safety.

The program's designed to work with Fitbit's wearable devices. However, the app's daily check-in feature can also be used by employees who don't have a Fitbit device. Using a mobile device, the app will record heart rate and breathing rate, along with symptoms, temperature and COVID-19 exposure. Firms get access to a dashboard to monitor employees' readiness to return to work.

Info: tinyurl.com/Fitbit608

Free hiring help for small employers (for 2 months)

Hiring? You just got a recruiting boost from hiring software firm CareerPlug and top jobsite ZipRecruiter, who've teamed up to help small to medium-sized employers attract quality applicants faster.

This partnership will allow firms free use of CareerPlug's hiring software for two months and free job postings on ZipRecruiter for 30 days. It's an effort to "give back" to firms hit hard by the coronavirus shutdown and help them rebuild their business.

Info: tinyurl.com/Zip608

SBA: New 'EZ' PPP loan forgiveness application

Applying for Paycheck Protection Program (PPP) loan forgiveness just got easier: The Small Business Administration (SBA) has issued a simpler loan forgiveness application.

The new EZ three-page application (tinyurl.com/PPPEZ608) is for firms that didn't reduce salaries or hours of their employees. It requires fewer calculations and less documentation than the full forgiveness application (tinyurl.com/PPPRevised608). The

deadline for completing either form and submitting it to an employer's lender is Oct. 31, 2020.

Info: tinyurl.com/EZ608

COVID-19 task force: Firms, prioritize mental health

As employers reopen their workplaces, they need to pay particular attention to employee mental health, urges the National Safety Council's SAFER task force, which was set up to offer guidance to firms during the pandemic.

Specifically, SAFER's forecasting an increase in substance abuse due to employees' financial stress and child care concerns, as well as fears of contracting COVID-19.

Every employee is facing "an incredible amount of stress right now," says NSC's president Lorraine Martin. SAFER lays out its recommendations for employers in a new guide (tinyurl.com/SAFER608).

Info: tinyurl.com/NSCtask608

'Doggone' good time to offer pet insurance perks

With pet adoptions up due to the stay-at-home orders and employee spirits down during the pandemic, now's the perfect time for firms to "perk" up their employee offerings with pet insurance. It's been one of the fastest-growing perks with 15% of firms now offering it.

Money.com has selected their top pet insurance picks:

1. Healthy Paws
2. Trupanion
3. Nationwide
4. Embrace
5. PetPlan
6. ASPCA
7. PetFirst
8. Pet Assure
9. Pets Best
10. FIGO

Info: tinyurl.com/pet608

HOT WEBSITES

■ New state laws

Download XpertHR's compliance guide of new state laws on minimum wage, paid leave and salary history, effective as of July 1.

Click: tinyurl.com/xpertHR608

■ Free COBRA admin ebook

A 51-page ebook edition of ConnectYourCare's *COBRA Administration for Dummies* is available for download. Find out who COBRA covers, what benefits should be offered and when.

Click: tinyurl.com/COBRA608

■ FFCRA leave eligibility

Firms can direct workers to the DOL's new online tool that helps determine extended FMLA leave eligibility under FFCRA. A new employer tool is coming soon.

Click: tinyurl.com/FFCRA608

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

LIGHTER SIDE

■ Common words applicants spell wrong on resumes

Even in the world of spell-check, 58% of resumes have spelling errors in them. With such high percentages, recruiters might need some extra help spotting all those typos.

Here are the 10 most common typos from job platform *Resume.io*:

- initiative: 32%
- detail-oriented: 29%
- perfectionist: 25%
- management: 21%
- professional: 17%
- implemented: 14%
- corresponding: 14%
- achieved: 9%
- accurate: 7%, and
- succeeded: 5%.

Click: tinyurl.com/resume608