

October 2, 2020

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HRMORNING

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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.

Open enrollment for 2021: Key benefits issues to prep for now

■ Plus online resources for a remote workforce

No group meetings this year. No posters in the break room. No on-site benefits fair. This will be an open enrollment unlike any other. How do employers prepare?

Many HR pros (63%) say their company's open enrollment strategy this year will depend on online resources due to COVID-19, according to The Hartford survey.

"Communication is critical," says Jonathan Bennett, head of group benefits at The Hartford. "HR departments need to be engaging in their workforce."

Here are some strategies to consider, as employers prepare for

2021 open enrollment, which begins Nov. 1, 2020.

Start early

Lay the groundwork now, says DirectPath VP of Client Services Kim Buckey. "Remind people that enrollment is coming up," she says.

The coronavirus has piqued employees' interest in their benefits, and they most likely will welcome health information this year.

Employers should highlight benefits that might be more useful during the pandemic, such as telehealth, mental health services and COVID-19 testing

(Please turn to Enrollment ... Page 2)

SUBJECT HEDXXX

Employers, new DOL fiduciary rule hits a snag

The DOL's proposed fiduciary rule – a replacement for its vacated Obama-era retirement plan rule – is closer to becoming law. However, the agency scheduled a public hearing in September after getting criticism from lawmakers about the rule's standards.

5-part test

The proposed fiduciary rule, which was published in the Federal Register on Aug. 25 ([tinyurl.com/FedReg612](https://www.federalregister.gov/documents/2020/08/25)), aims to help employees get the best investment advice about their retirement plans.

It would restore the original five-part test to determine who's a fiduciary under the Employee

Retirement Income Security Act.

However, the rule also establishes an exemption allowing advisers to receive compensation when providing advice that might entail conflicts of interest. This exemption is meant to align with the SEC's Regulation Best Interest rule released in 2019.

The new rule will likely be final by the end of the year, but firms need to ensure their fiduciary responsibilities are being met, particularly during the pandemic. Plan documents need to be amended to reflect the CARES Act rules, allowing employees to take a hardship withdrawal of up to \$100,000 (previously \$50,000).

Info: [tinyurl.com/fiduciary612](https://www.tinyurl.com/fiduciary612)

Enrollment ...

(continued from Page 1)
and treatment.

Consider conducting a survey before enrollment to gauge what benefits employees are most interested in this year. Then create presentations to highlight those services.

Embrace change

Employers are rethinking their benefits needs. “Stay close to the pulse of your people; make thoughtful and intentional decisions,” says Desiree Pascual, chief people officer at mental health platform Ginger.

Health benefits and wellness programs are becoming more important to employees. Employers’ claims data can help identify any gaps in care that need to be addressed.

Firms might include more messaging tying voluntary benefits with health benefits to bridge any gaps in offerings. Voluntary benefits, such as hospital indemnity plans or critical illness insurance, can build flexibility in benefits programs, says Harry

Cain, voluntary benefits consultant at healthcare leader Mercer.

Another area to consider changing for 2021: Offer more robust primary care services, as well as chronic care management. This is key due to the decline in care caused by the stay-at-home pandemic.

Mental health’s in the spotlight

COVID-19 has significantly expanded the need for mental health services. This is due to the sudden shift to being fully remote, kids being home from school and higher levels of stress.

While many firms have employee assistance programs, they may need to add more services. The key is to ensure workers are aware of them and know how to access them.

Less jargon, more tools

Open enrollment communications need to make employees feel cared for, said David Slavney, partner at Mercer. “Other than required communications, consider separate messaging without jargon to clearly explain to employees how benefits decisions were made,” he said.

However, keep messaging brief. “Emphasize the ‘what’s in it for me,’” says Buckley. “If you can point out the value of an employee taking actions, usually that translates into dollars.”

Use a variety of communications tools this year. Send out mailers, then go virtual. Include videos, emails and PDFs, says Barry Cohn, CEO, Really Great Employee Benefits. Pre-recorded webinars and online education hubs, which allow employees to enroll online, are other options.

Employers might host a virtual benefits fair with multiple sessions to ensure all employees can attend at least one. Also, consider inviting vendors to attend to provide specific information. And include virtual breakout rooms for employees to ask additional questions.

Info: tinyurl.com/enroll612

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.

■ Restructuring excludes older worker: Age discrimination?

Benefits Manager Betty Murphy’s morning was just getting started. First thing, Company Attorney Jim Gannon walked into her office. “Hi, Betty. Remember Stephen Reynolds?”

“Sure, one of the managers we had to let go during restructuring,” said Betty.

Jim nodded. “He’s suing us for discrimination. He thinks his age was involved in that decision.”

Better qualified

“What? He was only let go because his department merged with another one!” Betty said. “It’s unfortunate his position was consolidated, but we didn’t need two people doing one job.”

“Yes, I agree. But tell me about the process of deciding who was better qualified,” asked Jim.

“Well, we wrote up a very detailed comparison of the two managers, including their experience and performance reviews. It included their age and gender information as well.

“The other manager had more industry experience, consistently made higher numbers than Stephen in her own department and her recent performance reviews were glowing. That’s why we picked her,” said Betty.

Stephen filed his lawsuit under the Age Discrimination in Employment Act (ADEA), and the company fought to get the case dismissed.

Did Betty’s company 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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Near-site health, testing clinics coming to an empty office space near you

While large employers have had the resources to open on-site medical clinics, small- and mid-sized firms have had more limited options.

Enter Eden Health. The telemedicine company is now bringing a direct-to-employer near-site healthcare model to the average employer. The clinic is offering affordable health care with low to no out-of-pocket costs for workers, says Eden.

Primary care, plus COVID-19 testing

Eden's Concierge Health Amenity is a healthcare service that's being marketed to commercial real estate landlords who have seen their office space occupancy take a nosedive during the pandemic.

Eden is filling empty office spaces as it rolls out its new medical office amenity directed toward the small employer: an on-site primary care doctor, as well as COVID-19 testing. Currently, the clinics are in New York and New Jersey, with more being built in other states, including Illinois.

The amenity includes an exam

room for routine primary care, a wellness room, a physical therapist and behavioral health specialist, as well as diagnostic tests.

Employers that contract with Eden would have access to both on-site medical care and its roster of virtual doctors.

Other near-site options

While the Eden Health Amenity service is a newer concept, there are other healthcare companies that contract directly with employers to offer near-site clinics.

Crossover Health has several clinics contracting primary care services directly with employers in many states, including California and Texas. Anuva Health by Cerner offers near-site clinics in Pennsylvania.

Several employers in the Miami area have joined forces to open the first near-site clinic in the region called Employer Direct Care. All firms share the operating costs of the clinic, where employees go for primary care, prescriptions and diagnostic tests.

Info: tinyurl.com/Eden612

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.

Misclassification cost firm \$4M in minimum wage, OT penalties

A publisher of blogs and websites settled three suits alleging it misclassified bloggers and website managers.

What happened: New York City and Washington, D.C.-based Vox Media paid its network of SB Nation sports bloggers and site managers as independent contractors. The content creators claimed this resulted in Vox paying them minimum wage and denying them overtime pay and other benefits under California, New Jersey and federal FLSA laws.

Result: Under the settlement terms, 266 current and former Vox workers will share in \$2.5 million "apportioned based on weeks worked and a point system, which is tied to whether the person was a site manager or a contributor and whether the class member worked in California, New Jersey or elsewhere." Another \$1.5 million will go to attorney fees.

Info: tinyurl.com/SBvox612

Missed payroll during COVID-19 closures cost firm \$115K

A restaurant operator who temporarily closed locations due to the pandemic missed payroll.

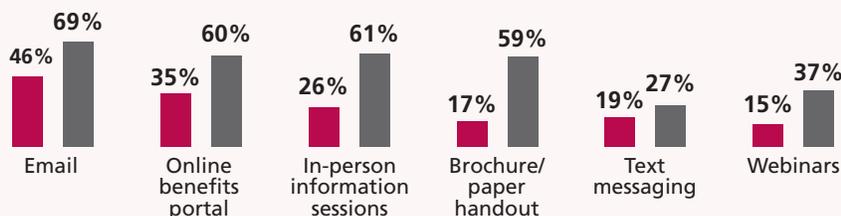
What happened: A DOL investigation found West Palm Beach, FL-based restaurant chain Hurricane Wings Management violated the FLSA by missing payroll and failing to pay employees any wages after temporarily closing restaurants due to the coronavirus pandemic.

Result: Hurricane Wings has paid \$115,966 in back wages to 160 employees for minimum wage and overtime violations at two of its Florida locations.

Info: tinyurl.com/hotwings612

How well do workers understand a health savings account?

Driving HSA adoption
Are you getting the message across to employees?



How employees prefer to receive HSA info
How employers communicate HSA info

Source: *Further*

COVID-19's helped workers better understand the benefits of having a HSA. Keep up the momentum during open enrollment with the right messaging.

COVID-19 financial stress is wreaking havoc on workers: Here's how to help

Employers need to step up with solutions for employees struggling financially during the COVID-19 crisis, suggest new studies:

- 77% of millennials and Gen Z employees say thinking about their finances causes them stress, says a Betterment for Business report.
- 46% of workers are extremely concerned about their household income, says an Edelman survey.
- Over half of workers (52%) are most concerned with their financial health, according to MetLife.

Financial wellness programs

Financial stress is now at an all-time high, as layoffs leave employees questioning their job security. They're worried about their cash flow, debts and having no emergency funds, according to a Financial Finesse report.

Employers need to provide financial wellness education and coaching services, says the report. Here are Financial Finesse's recommendations:

Offer bank at work programs.

Check with your financial benefits provider for workshops, calculators and other cash management resources available to employees.

Offer credit and debt counseling. Employees ranked advice from a financial advisor, planner or accountant as "highly valued" in a recent survey.

Make employees aware of any existing benefits. This could include employee assistance programs, affordable telemedicine, and HSA and FSA options.

Set up emergency accounts. These employer-sponsored accounts can either be a stand-alone account or a "sidecar" account linked to a 401(k).

Provide a COVID-19 resource portal. Keep employees informed of benefits and programs available to them. Financial Finesse offers a COVID-19 platform (tinyurl.com/finesse612) free of charge to workers. Financial wellness firm Enrich is offering free resources on its platform (covid19.enrich.org) as well.

Info: tinyurl.com/financial612

Helping staff navigate inevitable benefits changes

Communication skills are most critical – and most valuable – when navigating big changes. Here are four strategies to help employees understand and embrace Benefits' initiatives:

1. **Prepare for friction.** As you get ready to announce a benefits change, brainstorm some concerns employees might have and how to address them: Will staffers be confused or worried about a proposed benefit change? Be ready with a list of quick responses.
2. **Expect diverse reactions.** Some employees will understand and support a benefit change and some will push back. But the majority probably won't have a strong opinion either way. Focus near-term communication efforts on engaging the neutral group. These "change agents" can help win over the rest.
3. **Share clear goals.** Employees are more motivated to work through change if they understand why it's happening. Be transparent about how and why benefits are changing.
4. **Be honest about any problems that arise.** Let employees know when there are delays or other hiccups. They'll be less likely to react poorly when issues come up if they're prepared.

Don't wait

Remind yourself and your team it'll be worth it: Communicating benefits changes is a lot of work, but it should save time in the long run.

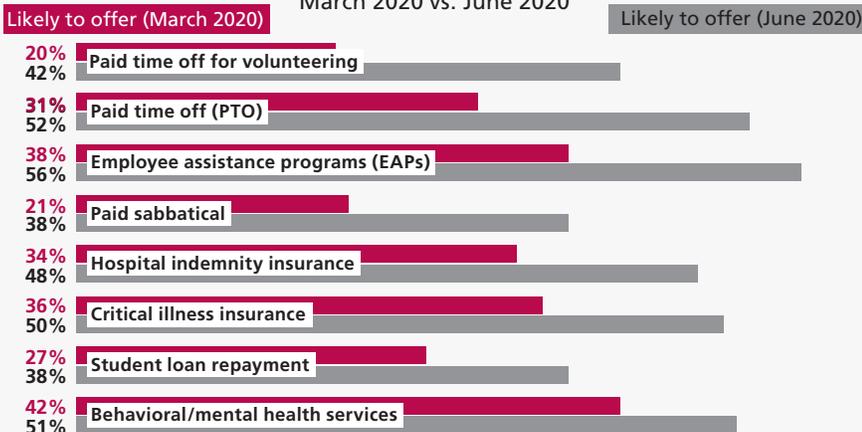
The most important thing you need to remember? Don't wait to communicate, says expert David Grossman. Employees say they want to be in the loop as plans are put in place. You'll get them on board much quicker if you do that, he says.

Info: tinyurl.com/change612

How has the pandemic changed your benefits offerings?

Employers' increased interest in new benefits

March 2020 vs. June 2020



Source: The Hartford Financial Services Group

Since COVID-19, firms are beefing up benefits and closing the gap between workers' desire for new offerings and employers' interest in providing them.

WHAT WORKED FOR OTHER COMPANIES

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

1 **Shifting business travel policies for COVID-19**

Corporate travel was a large part of our daily operations. Now, like most companies, many of those engagements are occurring virtually because of the coronavirus.

As a result, we had to shift our travel policies as the health outlook shifted.

Flying to and from a client's city used to be everyday trips for our company. It wasn't uncommon to need to engage with colleagues in Northern California. So, we would jump on a

plane in Portland, bounce down there, do a day trip and come back.

Now, we're only allowing essential travel, and it must be approved by firm leadership. Previously, an employee's direct manager could approve travel.

Following CDC guidelines

If travel's approved, we look at state restrictions and follow guidelines from the Centers for Disease Control and Prevention, World Health Organization and our travel management partners to make decisions.

The way our program looks today is different than it looked three months ago, and it'll probably look different three months from now.

As the coronavirus caseload continues to change in various localities, regions and countries, it's so important that we stay on top of the situation. We're continuously creating new resources for our employees and implementing policies to accommodate these changes.

(Jerry Underwood, Global Travel Manager, Columbia Sportswear, Portland, OR)

**REAL
PROBLEMS
REAL
SOLUTIONS**

2 **Offering emotional support during pandemic**

The coronavirus has taken a toll on our workers. To keep them healthy and mentally strong, we wanted to offer them a range of emotional support.

First, we made scheduling changes. Employees have "wiggle room" for logging their required hours, depending on their job requirements.

We've also expanded sick days. Employees can take up to three consecutive days without providing

documentation.

We've implemented virtual concerts and other events, so workers can join in depending on their tastes and preferences.

Casual video chats

We've hosted casual video chats, as well as virtual coffee breaks and Friday happy hours. We want people to connect and decrease their feelings of isolation. Plus, we began regular online gaming tournaments and daily, themed Instagram challenges.

We're holding dedicated human resources calls. Employees can discuss their

challenges and successes at work, as well as suggestions for the company.

We keep a pulse on employee attitudes. Not everyone is accustomed to remote work. That's why we don't add extra pressure by over-regulating it. Employees need time to find their rhythm.

(Pavel Kaplunou, Marketing Communications Manager, Smart-IT, San Francisco)

3 **'What if' questions help shape new normal**

Like most organizations, ours is in what we call the neutral zone. We've left behind what used to be – in how we work and live. And we aren't yet near the new normal.

It's a difficult place to be with all the uncertainty. I've encouraged my leaders and employees to not just think about what's now but what's next.

It's about re-imagining what the future could be and how we'll do

work in the new normal.

One tactic that's helped us move in that direction is to change agendas from the reactive "To do" agendas that deal with the urgencies of a particular week to the proactive "What if?" agendas that can help prepare for the future.

Propose the questions

So, when we meet to do our work, we also propose questions like these:

- What if we started X from scratch? How would we do it?
- What if we stopped doing Y? What

would happen?

- What if we had to stay working remotely for a long time? What would change?

There's a lot to do to keep our business going. Adding the "What if?" element helps us all prepare for the new ways of work.

It could also point out some blind spots that need to be addressed as we shape the new normal.

(Scott Eblin, Founder, Eblin Group, Los Angeles, shared this success on his blog)

CHILD CARE

3 ways to support working parents

As the school year begins, one thing is clear: Employers' child care troubles are far from over, as many schools and day care centers remain closed due to the pandemic.

Here's help: HR consulting firm Mercer has devised a three-part caregiver plan for employers to implement their own child care policies.

1. Flexible work schedules

Employers need to provide more flexibility with respect to *when* or *how* work gets done, urges Mercer. Here are a few ways to offer flex jobs:

Flextime: Allow remote employees to start early or work evenings, and schedule meetings as needed. For on-site workers, employers might alternate shifts to evenings, keeping in mind the long-term health impact of night shifts, says Mercer.

Four-day workweeks: Compressed workweeks could help parents dealing with hybrid school schedules (a blend of remote and in-person learning).

Learning pods: If employers have several working parents, pooling child-care responsibilities (parents band together and each take one day a week as a caregiver) would reduce

their caregiving costs. Some employers are even hiring tutors to work with these mini homeschooling pods.

2. Leave programs

As employers review their leave policies to support working parents, there are a few options to consider:

Current leave programs: First, assess your PTO, vacation and sick leave policies, as well as FMLA leave. Second, ensure your policies clearly define how the leaves will be managed (paid/unpaid, intermittent/continuous use, etc.).

Emergency leave: Under the Families First Coronavirus Response Act, workers receive paid sick leave (two weeks/80 hours at two-thirds pay) and expanded FMLA (up to an additional 10 weeks) for COVID-19-related reasons, such as school closings.

3. Caregiver support

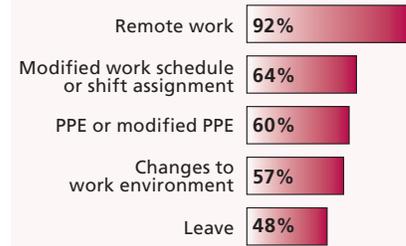
There are several ways firms can offer caregiver support:

Child care benefits: Firms that pay directly for child care can claim 10% to 25% of the cost each year. Employers can also offset costs through federal subsidies.

WHAT BENEFITS EXECS SAID

COVID-19 work accommodations

What employers are providing



Source: XpertHR

As businesses reopen, firms must ensure accommodation requests are handled in compliance with the ADA. But firms may consider if providing certain requests creates significant difficulty for them.

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

Child care FSAs: When parents use pre-tax dependent care flexible spending accounts (DCFSAs), they keep 30% more of their own money to pay for day care.

Virtual educational offerings: Employers are contracting with online tutoring platforms, such as TutorMe and Varsity Tutors, to offer tutoring to working parents. New vendors, such as Bundle, are making academic programs available to bridge the academic and care gap.

Info: tinyurl.com/mercer612

SHARPEN YOUR JUDGMENT – THE DECISION

(See case on Page 2.)

Yes. The company won when a court said it hadn't discriminated against the employee under the Age Discrimination in Employment Act (ADEA).

The employee's attorney said that including the two managers' ages in the comparison process was proof of the company's age bias. The company only compared experience and performance to cover up its real motive: age discrimination, the attorney said.

But the court disagreed. Merely including an employee's age, even for comparison, doesn't establish age bias.

The court further explained that the firm provided enough "business-related" reasons for termination. The comparison document supported the claim the other employee had more extensive experience and higher

performance ratings. In conclusion, the firm didn't show age discrimination.

Analysis: Document the precise eligibility factors

This case shows how vital it is for companies to keep accurate records, particularly during layoffs. If the company wasn't able to support its claims about both employees' credentials, the case could've gone in a completely different direction.

Processes like restructuring that entail layoffs or shifts in job responsibilities are a breeding ground for these types of claims. To prevent claims of age discrimination during layoffs of two or more employees, employers must document precise eligibility factors and allow laid-off employees 45 days to review a severance agreement.

Cite: *Zabala-De Jesus, et al v. Sanofi-Aventis Puerto Rico, Inc. et al*, U.S. Ct. of App. 1st Circ., No. 18-1852, 5/13/20.

Note: Dramatized for effect.

Fixing employees' financial worries also improved our patients' care

■ Savings and benefits go well beyond dollars

A few years ago, we found financial worries were hurting some of our workers' morale and productivity.

Many of our hourly employees were caught in a vicious cycle of spiraling debt, predatory payday loan interest payments, overdraft fees and late charges. Their inability to put aside savings and concerns over how they'd handle financial emergencies was distracting from their responsibilities with our organization. And, understandably, the worries were also having a negative impact on their personal and family life.

We are a full-service hospital with two campuses. Our mission was to continuously improve community health and well-being through education, prevention and timely access to quality care for patients and our hospital staff alike.

Financial wellness benefits

Our leadership recognized we owed it to our team to give them tools they could use to help reduce the stress of unforeseen expenses and to address short-term cash flow issues.

We made the decision to expand our employee benefits, specifically our "total rewards" program of voluntary financial wellness benefits

Employees control when they receive their earnings.

and incentives. After much research, I recommended we implement the PayActiv app. It gives employees immediate access to their wages

from their mobile devices.

Our CFO was fully on board because there's no cost to our organization for offering or administering the benefit. The program is fully voluntary and participants control when they receive their earnings and decide whether to access other financial services, all at a nominal, fixed per transaction fee.

The app's wellness service has empowered our workers to gain control of their financial situation.

Simple setup

From a tech perspective, the solution was equally straightforward, getting us set up quickly with no out-of-pocket expense.

The service interacts with our existing time, attendance and payroll-processing systems using simple, secure file transfers.

There was no disruption to our cash flow, no added security and privacy issues and no changes to our business processes.

Employees who choose to participate can enroll with a single click, then are guided through setup and use of the system by a support team.

We've seen a return on investment that goes beyond the \$40 per transaction they save by avoiding late fees, overdraft penalties and payday loan costs – which itself is a huge deal for staff making half that much an hour.

We see higher engagement, productivity and morale reflected in higher-quality patient care. And, amidst the pandemic's economic uncertainty, total rewards remains a powerful recruitment and retention tool for us.

(Jared LeDoux, Compensation and Development Manager, Baton Rouge General, Baton Rouge, LA)

Case Study:

WHAT WORKED, WHAT DIDN'T

TEST YOUR KNOWLEDGE

■ IRS sets ACA employer mandate penalties: Are you compliant?

On Aug. 19, the IRS updated its Affordable Care Act (ACA) Employer Mandate penalty amounts for failing to offer affordable coverage. With open enrollment around the corner, will you be in compliance with the ACA?

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

1. All employers face the same penalty for failing to offer affordable coverage that meets the ACA's minimum standards.
2. All penalties are multiplied by every full-time employee in the company.
3. To be considered "affordable" under the ACA, employee contributions must be equal to or lower than the ACA's affordability safe harbor amounts.

ANSWERS

- Answers to the quiz**
1. *False.* The new \$2,700 per employee "large penalty" is for failing to offer coverage to 95% of full-time employees. The \$4,060 per employee "small penalty" hits if your offer doesn't meet the ACA's minimum value and affordability standards. *False.* The large penalty is based on the number of full-time workers (minus the first 30) if at least one worker receives a premium tax credit on an ACA Exchange. The small (affordability) penalty is multiplied by every full-time employee that receives the credit. *False.* Premiums for your lowest self-only tier must not exceed 9.83% of the ACA's "safe harbor" amounts, calculated based on wages, rate of pay or federal poverty line (FPL).
Info: tinyurl.com/ACApenalties617

COVID-19 at-home tests for a safe return to work

Here's a way firms can streamline the return-to-work process: A new FDA-approved, at-home nasal swab test is now available to employers.

The Everlywell COVID-19 Test Home Collection Kit is easy to use, with results delivered to the employee's cell phone in 24-48 hours after the sample arrives at a lab.

Telehealth consultations are included for those who test positive.

Info: tinyurl.com/test612

DOL: New guidance on tracking remote hours

Are you tracking employees' remote hours? Because of the surge in people working from home, the DOL's now urging firms to develop a system to ensure all hours worked remotely are properly compensated.

In new guidance, the DOL is asking employers to exercise "reasonable diligence" and implement time-reporting procedures to guard against unauthorized work.

Employers can rely on an exception-based system, whereby employers assume employees worked regularly scheduled hours unless they report additional hours.

Info: tinyurl.com/tele612

Court: Firm made 'ample effort' to accommodate

Should an employer ever fire an employee who's taking FMLA leave? It's risky, but it paid off for one employer when the court ruled it made "ample effort" to accommodate the worker before firing him.

Medline Industries in Illinois fired Frank Pierri, who took FMLA leave to care for his cancer-stricken grandfather.

The company originally offered him several different accommodations, including granting him one day of leave per week. But Pierri claims his

manager "harassed him" about 0 Oit, leading Pierri to take full-time FMLA leave.

When he never returned to work after a year and failed to respond to requests asking about his return, he was fired.

Info: tinyurl.com/FMLA612/

Quirky perks: Fun ways to keep workers engaged

It seems virtual trivia nights and happy hours aren't enough to keep remote workers engaged. A few Massachusetts biotech firms are kicking things up a notch:

- Virtual Pizza Friday was just the beginning at Arrakis Therapeutics, which hired a bartender to lead virtual cocktail-making classes, shipping ingredients to employees beforehand.
- "Quarantini" happy hour got old at Rome Therapeutics, so it hired a stand-up comic to perform over Zoom.
- Sending goodies (board games, Netflix subscriptions and neck massagers) is now the norm at Schodinger, along with virtual "dog parks" (to meet co-workers' pets) and virtual murder-mystery games.

Info: tinyurl.com/perks612

2021: How much more will health benefits cost?

As you're preparing for open enrollment, here's something to keep in mind: You'll likely spend \$15,500 per employee on health care in 2021.

That's according to a Business Group on Health (BGH) survey. The 5.3% increase is slightly higher than the 5% increase projections over the last five years. It's related to the pandemic triggering delays in both preventive and elective care, says BGH.

For 2021, employers will pay about \$10,850 (70% of costs) with workers paying about \$4,650 (30%).

Info: tinyurl.com/health612

HOT APPS & WEBSITES

■ Virtual health conference

Join top health industry leaders and other employers for Mercer's virtual health conference, HLTH VRTL on Oct. 12-16, 2020.

Click: hlth.com/virtual

■ Remote-friendly expense tool

With the TravelBank app's new Work From Home feature, remote employees can simply snap photos of receipts and submit them as an expense report.

Click: tinyurl.com/WFH612

■ Mental health resources

Share mental health resources with your employees from the Mental Health and Wellness in the Workplace platform, which offers employers a wellness resource center and training materials for HR pros.

Click: tinyurl.com/mental612

Looking for the Fund Watch? Go to WhatsNewInBenefitsAndCompensation.com for real-time market updates!

LIGHTER SIDE

■ Stop masking your smile: 3 tips to show your emotions

Face masks reduce the spread of COVID-19 but may increase miscommunication and misinterpretation.

How do you convey and read facial cues when colleagues are behind masks? You can still connect better with others using these tips:

- **Smile broader.** Learn to "stretch" your smile to your eyes.
- **Wear your smile elsewhere.** Stanford University healthcare workers pasted smiling photos of themselves to their lab coats, so patients can get a better image of their usual demeanor.
- **Get creative.** You can purchase novelty masks that have silly smiles – or use markers to draw smiles on your disposable masks.

Click: tinyurl.com/mask612