

November 16, 2020

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HRMORNING

Keep Up To Date with the Latest HR News

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

HRMorning, part of the 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.

Help is here! IRS issues 401(k) guidance on SECURE Act regs

■ Changes affect part-timers, new parents, more

Finally, the IRS has issued guidance for employers on implementing the Setting Every Community Up for Retirement Enhancement (SECURE) Act, which became law in Dec. 2019.

The SECURE Act made significant changes to employer-sponsored retirement plans, including allowing coverage for part-time employees, as well as penalty-free withdrawals for the birth or adoption of a child.

The law also enables small businesses to join together, regardless of any connection, to create 401(k) plans for their employees.

On Sept. 2, 2020, the IRS issued

Notice 2020-68 ([tinyurl.com/IRS615](https://www.irs.gov/notice/2020-68)), which includes the following SECURE Act guidelines for employers.

Coverage for part-timers

Effective for plan years beginning after Dec. 31, 2020, employees who work either one full year (with 1,000 hours) or three consecutive years (of at least 500 hours each) are eligible for their employer's retirement plan.

The IRS notice clarifies employers can exclude 12-month periods beginning before Jan. 1, 2021. Also, employers can exclude long-term,

(Please turn to SECURE Act ... Page 2)

HEALTH INSURANCE

ACA: Firms have more time to distribute Form 1095s

While the Affordable Care Act (ACA) is set for a Supreme Court challenge on Nov. 10, 2020, the IRS has extended the ACA deadline to distribute Form 1095s to employees from Jan. 31, 2021 to March 2, 2021.

The IRS said the 30-day extension was allowed due to a "substantial number of employers" needing additional time, according to *Notice 2020-76* ([tinyurl.com/ACA615](https://www.irs.gov/notice/2020-76)).

Federal, state mandates

Any firm with 50 or more full-time workers must follow the ACA's Employer Mandate and offer "affordable" coverage to 95% of its full-time staff or be subject to

penalties. Also, firms in California, New Jersey, Vermont, Rhode Island, Massachusetts and Washington, D.C. have additional ACA reporting obligations.

The IRS may impose penalties of up to \$280 per form for failing to provide Form 1095-B or 1095-C (for firms with 50+ employees). A separate \$280 per-form penalty may be imposed for failing to file an accurate form with the IRS.

However, the IRS said it wouldn't impose penalties for incomplete forms for 2020 if an employer can show that it made "good faith efforts" to be compliant.

Info: [tinyurl.com/ACAforms615](https://www.irs.gov/notice/2020-76)

SECURE Act ...

(continued from Page 1)

part-time workers for years of service before the employee turned 18, as well as any break in service – that is, an employee who didn't complete at least 500 hours in a year.

The earliest firms will be required to enroll a part-time worker is in 2024, but they'll need to start tracking and retaining records for hours worked beginning Jan. 2021.

Previously, employers didn't have to offer a 401(k) to employees who worked less than 1,000 hours a year.

Eligibility rules relating to matching contributions haven't changed, so employers aren't required to make matching contributions for these part-time employees. And they can still be excluded from profit-sharing contributions, says the IRS.

Birth or adoption withdrawals

As of Jan. 1, 2020, the SECURE Act allows penalty-free withdrawals for birth or adoption expenses.

However, employers may, but aren't required to, allow these withdrawals.

If an employer elects to do so, workers can take withdrawals from retirement plans of up to \$5,000 for associated costs within a year of a birth or adoption.

The IRS notice clarifies that the \$5,000 distribution applies separately to each parent for every child. Also, the distribution can only be provided to an employee if they include the name, age and tax ID number of the child on their tax return for the taxable year in which the distribution is made, says the IRS.

Auto-enrollment tax credit

To encourage employers to set up automatic enrollment, the SECURE Act provides employers (with fewer than 100 employees) a \$500 tax credit per year for up to three years.

This credit also applies to employers that established auto-enrollment less than three years prior to the new law and to every employer that participates in a multiple employer plan, according to the IRS.

Multiple employer plans

The SECURE Act allows unrelated small employers to pool resources to create multiple employer plans (MEPs), thus reducing costs and administrative duties. Employers that join a MEP can file a consolidated Form 5500 (IRS and DOL will issue a new form by Jan. 1, 2022), as well as a combined audit report.

The new law also protects employers from penalties should other members violate fiduciary rules (e.g., by failing to transfer employee contributions to the plan on time).

SECURE Act deadlines

The deadline for amendments reflecting the new SECURE Act revisions is the last day of the plan year beginning on or after Jan. 1, 2022. The IRS will continue to issue additional guidance under the SECURE Act "as appropriate."

Info: tinyurl.com/SECURE615

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.

■ Is firm at fault for a flawed timekeeping system?

"What's going on, Betty?" Payroll Manager Jessica Samuels asked Benefits Manager Betty Murphy as she entered Betty's office.

"Have a seat, Jessica. We need to talk about Ronnie Simpson, who's suing us for timekeeping violations," said Betty.

"What? Tell me what's going on. I wasn't aware of any issues," said Jessica.

Supervisors 'shaving' hours?

"Well, I've been made aware the system only tracks the time our customer service representatives spend on the phone with clients. Employees can't put in any of the hours they spend in meetings or training, or time they're waiting for their computers to be fixed," said Betty.

"Yes, that's correct. But employees write those compensable hours down on a whiteboard, and they get compiled at the end of the day by their supervisors and submitted for approval. Is that what you're talking about?" asked Jessica.

"Yes. Ronnie claims the whiteboard gets erased every day, and her supervisor and other supervisors 'shave' compensable hours that were on the board. She's claiming it's a 'coordinated practice' among supervisors," said Betty.

"I don't think that's true," said Jessica.

Ronnie moved ahead with her lawsuit, alleging she wasn't being paid correctly, in violation of the FLSA. Did Betty's company win the lawsuit?

■ *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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Managing obesity: New on-site and work-from-home options for firms

With obesity among the top five chronic conditions of workers and now considered a significant health risk for COVID-19, firms need to ensure their weight management programs are still effective. And a new report offers help for employers.

The Northeast Business Group on Health's new 36-page guide, "Workplace Weight Management in the New Normal," offers the following weight management options to help employees eat healthier, exercise more and stress less.

Work-from-home offerings

Encourage healthy eating. Offer virtual healthy cooking demonstrations. Consider subsidized subscriptions (or periodic deliveries) to healthy meal and delivery services. Ask employees to show a healthy Zoom lunch. Offer mobile apps that track calories or have barcode scanners for nutritional content.

Offer exercise options. Utilize digital tools that track activity. Provide virtual fitness classes or generic fitness perks employees can

use at home, such as reimbursement for at-home gym equipment or fitness trackers. Facilitate physical activity into the workday with Zoom stretch breaks or stair climbing. Get videos or interactive tools to offer employees from the Move Your Way Campaign (health.gov/moveyourway).

Engage employees in wellness. Send emails and newsletters that promote wellness, better sleep and stress management. Offer mobile apps for managing stress, such as Headspace.

On-site options

Make healthy food available. Provide a selection of healthier food and beverages through reduced, subsidized or free pricing in cafeterias and vending machines. Offer only healthier options at meetings.

Provide on-site exercise options. Offer socially distant fitness classes or indoor/outdoor walking trails.

Support active commuters. Offer subsidies to employees who leave cars at home to walk or bike, providing a secure place to store bikes.

Info: tinyurl.com/NEBGH615

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.

Staffing agency missed payroll, pays \$3M in back wages

A Kansas-based healthcare placement agency missed multiple payrolls over a two-month period, resulting in FLSA minimum wage and overtime violations.

What happened: Overland Park, KS-based Favorite Healthcare Staffing, which provides placement of healthcare professionals for contract, travel and permanent job opportunities nationwide, missed payroll payments during June and July of 2020. The healthcare workers were hired to conduct coronavirus testing in Orlando, Florida.

Result: Favorite paid \$3,068,859 in back wages to 1,677 contract employees.

Info: tinyurl.com/testing615

Grocer rings up \$30K bill for pregnancy discrimination

A Los Angeles-based grocery store chain refused a pregnant employee's accommodation request, in violation of the Pregnancy Discrimination Act, forcing her to quit.

What happened: The EEOC sued national retailer Ralphs Grocery Company for subjecting a female courtesy clerk to pregnancy discrimination while she was employed at a store in San Diego. The EEOC said the store denied her request for a schedule change as an accommodation for her pregnancy. And, as a result of the ongoing discrimination, she was forced to quit.

Result: Ralphs agreed to pay \$30,000 to settle the lawsuit, revise its discrimination policies and procedures and train managers and employees on federal anti-discrimination laws with an emphasis on pregnancy discrimination and accommodation.

Info: tinyurl.com/ralphs615

Is COVID-19 affecting your 2021 health package?

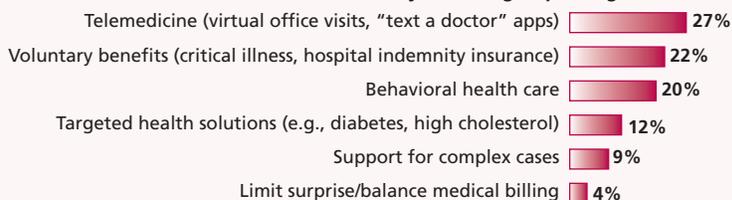
The impact of COVID-19 on health care

What changes employers are making in 2021

Are you shifting more cost to employees (higher deductibles, copays, etc.)?



What new health resources are you adding/improving?



Source: Mercer

Despite many unknowns, most firms won't trim benefits in 2021. Many are even adding new health resources to support employees in the COVID-19 era.

Workers' compensation: Firms may be liable for COVID-19, remote injuries

As the pandemic drags on, employers may see workers' comp claims rise. States are revising their workers' compensation laws to cover COVID-19 for some workers, as questions arise over coverage for injuries of remote employees.

States allowing COVID comp

In September, New Jersey joined 14 other states allowing workers' comp coverage for essential workers who contract COVID-19. Healthcare, construction and child care workers are included, among others.

Workers' compensation has never before covered common colds or the flu because these illnesses are almost impossible to trace. However, COVID-19 can potentially be traced to the workplace, so California, Illinois, Michigan and others have made changes to expand coverage for the virus. Similar laws are pending in other states.

Remote employees' injuries

Under most state workers' compensation laws, firms are liable for

employee injuries in the workplace.

However, if a remote employee gets injured at home, "workers' compensation will have to provide benefits to that employee under most state laws," says Robert Fitz-Patrick, partner at law firm Hall Estill.

It's "likely a broad range of potential injuries will be covered when the employee is working at home," he says. "Courts will focus on how the injury occurred, and closely examine the work-related task the person was engaged in when the injury occurred."

Employers should protect themselves by implementing these practices, he suggests:

- **Work-at-home policies:** Include details on creating a dedicated safe workspace. "Work-at-home job descriptions can also help define the scope of the at-home employment," says Fitz-Patrick.
- **At-home reporting:** Ensure workers report injuries, seek medical care and provide an incident report ASAP.

Info: tinyurl.com/workerscomp615

Getting employee pushback? Take a look at your approach

Research shows when employees push back on company policies, just repeating the policies won't get them to buy in.

You need to understand why they feel so strongly and how to adjust your communications approach to reach them.

Here's some expert advice on getting buy-in when employees are resistant to change.

First, listen

Your employees all bring unique perspectives to the workplace. Usually, that's a positive, but it can also lead to friction when a strong opinion or belief conflicts with company policies.

The Behavioral Change Stairway Model (BCSM) – developed by the FBI for crisis negotiation – is one framework to help people understand and embrace policies instead of resisting them.

BCSM's five components are active listening, empathy, rapport, influence and enabling behavioral change.

Start by creating space to listen to and truly understand employees' reasons for objecting to a new policy or program (*active listening*). The goal is to identify the values underlying their disagreement (*empathy*).

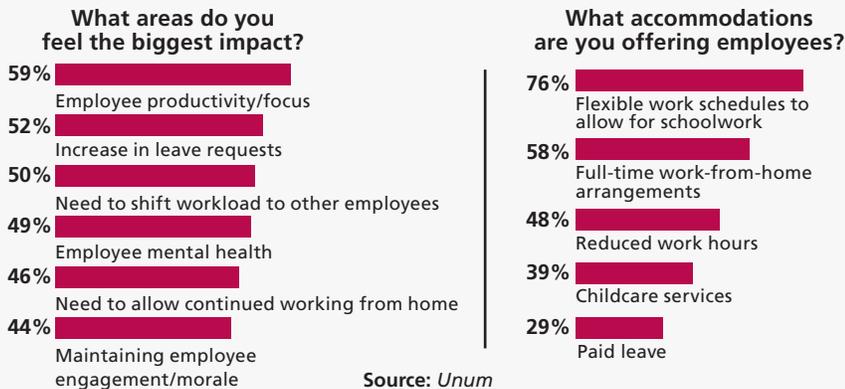
Then you can explore how your programs or policies actually align with those values (*rapport*). For example, show how controlling medical costs will allow the company to grow and help them better care for their families. This allows you to guide and change behavior (*influence*).

If you show you value their opinions as you evolve your new program, they feel like they're part of the process rather than having decisions forced upon them (*enabling behavioral change*).

Info: tinyurl.com/BCSM615

How's your firm addressing back-to-school challenges?

Working parents & modified-school schedules Top employer concerns



As the school year continues, firms are worried about handling a wave of leave requests. Many are outsourcing leave management to stay compliant.

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 Helping parents with virtual activities

Working parents have faced an avalanche of challenges since the start of COVID-19. We polled employees in May and found many parents were concerned after camps and child care programs had been canceled.

So, we launched a virtual summer program with scheduled sessions of arts and crafts, culture, fitness, STEM and language for kids aged four to 14. Like any camp, we offered high school and college-aged students the chance to become “externs.” They taught fun sessions and gained valuable

leadership experience (and college credit) throughout the summer. Topics included tie-dyeing, cooking, yoga and American Sign Language.

Tutoring support

The program gave working parents some relief while providing fun and engaging content for the kids. We made it easy to access virtual sessions with no advanced registration required. We also made the sessions available outside of the company’s firewall so they could set them up on personal devices. If the sessions helped a parent for an hour a day, that

was a win in our book.

After a successful summer program, with almost 4,000 people participating, we extended the program to include tutoring support and after-school activities for fall back-to-school sessions.

The success of the initiatives can be attributed to asking employees what they need. That kind of thinking is going to make us a stronger, more engaged and healthier company.

(Liz Heitner, SVP of Talent and Transformation, Synchrony, Stamford, CT)

**REAL
PROBLEMS
REAL
SOLUTIONS**

2 Communication’s critical for a remote workforce

It was intense trying to make it all come together quickly after the pandemic hit, and we had to make a fast pivot to almost exclusive remote work conditions.

We found communication critical. Managers needed to stay in contact with employees regularly – almost daily, when necessary. We created one central location for information and gave tools to managers to support employees and help the company continue to thrive.

Everything – information, feedback, announcements, emotions, etc. – would come to managers from employees and go through them from leadership. We also gave managers time to ask employees: What’s difficult? What’s on your mind? What are you hearing around you?

Employee feedback’s key

We give people all the context they need. We don’t just pass information and edicts along to employees. We help them understand the thought,

work and perspective that goes into changes, decisions and new approaches. Most

importantly, a lot of that context comes from employee feedback. We conduct surveys and get real-time updates (employees can chat on the internal communication app).

Like many companies, we decided to move toward a total remote work model. It’s an equalizer. No one is at a disadvantage.

(Karen O’Neill, Director of People Growth, Facebook, Menlo Park, CA)

3 Offering student debt help gives us an edge

We operate in a highly competitive market for technical talent, making attracting and retaining these sought-after professionals a constant challenge. Many new hires in recent years have been early-career professionals, and we believed they must have significant student debt.

Two years ago, we heard about a brand new program Fidelity Investments was launching called Fidelity Student Debt: Direct. It

enabled companies to make monthly, after-tax contributions toward employees’ student loans.

At the time, student debt employer assistance was a new benefit in the market, and not many companies were offering it yet, so we jumped in early.

Recruiting differentiator

We felt it could really be a differentiator in recruiting, as well as a valuable benefit for our employees.

In the first year of the program, voluntary turnover among participating employees was

28% lower than among eligible, nonparticipating employees. This resulted in savings that paid for most of the benefit, generating ROI.

Employees have expressed enthusiasm for the program – and for their employer. As one participant said: “Thanks to this incredible benefit, I was able to repay my student loans almost two years early. It’s nice to see that the company cares about our financial well-being, as well.”

(Mandy Frank, Global Director, Compensation, Benefits and HCMS, Allegro, Manchester, NH)

EMPLOYEE ENGAGEMENT

Training managers on ‘people skills’

Two new surveys confirm the old adage that employees leave bosses, not companies:

- 84% of workers say managers create unnecessary stress, says the Society for Human Resource Management (SHRM), and
- firms choose bad managers 82% of the time, says a Gallup poll. “Managers have a profound impact on the well-being of employees,” says Laura Hamill, chief people officer at employee engagement firm Limeade.

Good managers communicate effectively, develop each employee and cultivate a positive team, says SHRM. The good news: Firms can often help managers develop these people skills.

HR pros are typically the ones who can recognize managers who lack these qualities “because they hear the complaints or see the issues arise when someone doesn’t have good people skills,” says Tony Lee, VP, SHRM.

Here are steps employers can take to create more effective managers – and a more engaged workforce.

Instill better listening skills

Managers need to improve their empathy and listening skills, according

to Tim Ringo, author of *Solving the Productivity Puzzle*. “This is especially important at the moment, as a lot of people are traumatized by the events this year,” he says.

This is where HR comes in, suggests Alexander Alonso, chief knowledge officer at SHRM. Bad managers tend not to hear the things they say, so “HR plays an important role in sort of parroting back what it is they need to do,” he says.

Offer benefits training

Managers generally lack training on workplace benefits and resources available to their workers, according to a Disability Management Employer Coalition survey. With the majority of workers now having caregiving responsibilities, managers need to be better informed.

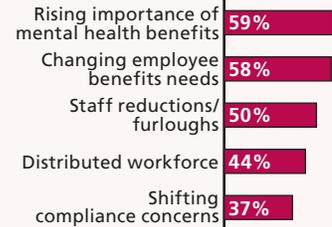
HR professionals can help ensure benefits are communicated to managers and help them spot caregiving issues in their employees, so they can begin open conversations about needs and accommodations.

Help them drive development

A failure to engage may cause 64% of employees to leave their jobs,

WHAT BENEFITS EXECS SAID

Top benefits challenges during pandemic



Source: *Benefit Express & Employee Benefit News/Arizent*

After months of working from home, many workers are struggling with their mental health. Making behavioral health benefits, especially employee assistance programs, visible and accessible is key.

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

according to the Achievers’ “2020 Engagement and Retention Report.” That’s why it’s key that managers drive employee motivation and job satisfaction.

For managers, it can be as simple as holding weekly performance check-ins, acknowledging participation in virtual conferences or allocating 15 minutes to map out an employee’s career path. To keep employees connected during the crisis, ensure that managers double their recognition efforts.

Info: tinyurl.com/manager615

SHARPEN YOUR JUDGMENT – THE DECISION

(See case on Page 2.)

No. Betty’s company lost. In fact, the judge even allowed the case to proceed as a class-action lawsuit because all customer service employees were subject to the same timekeeping system. Now, other employees could sue the firm as well.

Workers argued their timekeeping system only accurately tracked the time spent on the phone with clients. Any other time spent on training or other activities was subject to the approval of supervisors.

The company said its supervisors were accurately tracking all employee hours worked that weren’t in the system, and there weren’t any explanations for possible discrepancies except for “general human error.”

However, the judge said that the case had merit, since

the company couldn’t offer any definitive proof that workers were paid accurately. Therefore, the firm violated federal FLSA laws.

Analysis: Timekeeping system must be foolproof

Although there’s no specific requirement for the type of timekeeping system companies must use to track workers’ hours, it’s best if the system’s streamlined and can track *all* time worked.

This is especially important when dealing with complex pay structures and practices (e.g., shift differentials, holiday pay, commissions). Tracking some hours on paper and others with a computerized system isn’t only inefficient, it increases the potential for human error when time’s being entered for payroll processing.

Cite: *Wilson and Jones, et al. v. Etech Global Services LLC*, No. 3:18-CV-0787-B, U.S. D.C., N.D. Texas, Dallas Division, 6/13/19. Dramatized for effect.

Communicating early and often led to a successful open enrollment

■ 96% of workers made their choices by the deadline

For the first time in two decades, we were preparing to transition to new benefit carriers, including a new medical plan administrator and prescription drug provider.

As part of the transition, it was critical for all of our employees to actively enroll for 2020 benefits. “Same as last year” wasn’t an option.

Our HR team had to ensure our people were aware of the changes and reassure them the changes would cause little to no disruption.

The team developed a communication strategy to educate employees about changes, help them weigh options and make the best choices – and drive them to enroll by the deadline.

We created a brand, “Benefits = Coverage You Can Count On,” to showcase all the ways our benefits make employees’ lives better. Math references throughout the campaign (equal, count, etc.) tied in to our company’s actuarial roots.

Clear messaging

Our approach included the following tactics:

- **Promote the positive:** Reassure employees their doctors would still be in network and healthcare costs weren’t increasing.
- **Keep it conversational:** Use friendly, casual language to pull in employees.
- **Inspire action:** Include a clear call to action, and design messages for different reading styles.
- **Repeat to retain:** Maintain key messages in all our materials.
- **Reward early action:** The earlier employees confirmed their elections, the more chances they had to win healthy prizes.

We developed cascading communication, beginning with a review of the changes for leadership and a manager overview to help them answer employees’ questions.

Communications included a change mailer, a benefits decision guide and an email series, as well as meetings and webinars.

Engagement exceeded our expectations, with 96% of employees enrolling by the deadline.

Employees made it clear they found the campaign engaging and helpful:

- “It was great to have a campaign of information cascading over time to make sure we all understood what was happening and what action we needed to take!”
- “The materials really grabbed my attention this year – I actually paid attention and made sure to enroll on time!”

Formula for success

In reviewing our campaign after our annual open enrollment, we identified these critical success factors:

- developing a comprehensive strategy with measurable objectives
- creating a strong visual brand to tie communication together
- ensuring leadership support by providing advance notice of the changes, so they could answer employee questions
- delivering the message using print, email and other media to appeal to different demographics and personal preferences, and
- clearly explaining the changes and outlining the call to action.

(Jennifer Bolton, Senior Communication Consultant, Milliman, Dallas, TX)

Case Study:

WHAT WORKED, WHAT DIDN'T

TEST YOUR KNOWLEDGE

■ Does work-from-home change workplace posting rules?

With so many employees working from home, it creates a lot of uncertainty about labor law posting and notification requirements, as well as penalties. Do you know what’s changed and what hasn’t since the pandemic began?

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

1. If workers are remote for only a few months, you can post federal and state labor law notices at the same physical locations as before.
2. Posting compliance enforcement penalties continue in force despite the COVID-19 pandemic.
3. Providing required postings to remote workers via email or by posting a link to the images on a company web portal or intranet site are acceptable methods.

ANSWERS

1. **False.** Firms must communicate employees’ rights (from OSHA, DOL, EEOC, etc., as well as state and local agencies) even if they work off-site. That includes the pandemic-related work-from-home situation.
2. **True.** Posting violations can garner up to \$35,000 per violation for federal fines. State and local fines typically range between \$100 and \$1,000 per violation. Also, if you ignore mandatory posting rules, employees may have more time after an alleged violation to file a lawsuit.
3. **True.** Make sure to use tracking and acknowledgment for emails. Using intranet links to postings is also compliant, as long as you notify workers of all changes. Keep in mind postings can change up to 150 times each year.

■ Answers to the quiz

DOL: New programs, tools to help firms stay compliant

The DOL hosted a virtual summit in September to let employers know about its efforts to help them stay compliant with federal regs. Its Office of Compliance Initiatives, which was set up two years ago, has created new programs and tools, such as:

- **PAID program:** helps to settle wage violations (tinyurl.com/PAID615)
- **Employer.gov:** website on federal laws and regs regarding pay and benefits, workplace safety, etc., and
- **DOL Timesheet App:** keeps track of employees' regular hours, break time and overtime hours (tinyurl.com/DOL-app615).

A video of the summit is available (tinyurl.com/OCI615) in its entirety.

Info: tinyurl.com/DOLsummit615

Form I-9: Remote review of documents extended

With so many employers still allowing remote work, the feds have extended the in-person review of Form I-9 for new hires from Sept. 15, 2020 until Nov. 19, 2020.

Employers can continue to inspect documents remotely by video, fax or email. Once normal operations resume, firms must inspect documents in person within three business days. *Reminder:* Firms must use the new Form I-9 (download at uscis.gov/i-9) or face costly violations.

Info: tinyurl.com/Form615

EEOC: Worker fired for being 'too American,' old

A marketing executive was recently fired for being "too American," "wearing khaki pants to work" and being "too old," says a recent EEOC complaint.

Gray Hollett, 61, claimed he was unlawfully canned in Jan. 2020 by Boyden World Corporation, a worldwide talent acquisition firm. Boyden's European chairman and

board members made "frequent derogatory" comments toward Hollett, saying his arguments were "outdated" and he needed to be "more European." Hollett "repeatedly complained" to the firm's CEO, but "nothing was ever done."

A takeaway for HR pros: Develop and implement policies that forbid and prevent age discrimination, sanctioned with top-down messaging.

Info: tinyurl.com/fired615

Telehealth cost-sharing waivers expiring soon

Even though there's no end in sight for the pandemic, there is an end for telehealth cost-sharing. Health insurers are beginning to roll back cost-sharing for telehealth services that started during the pandemic.

As of Oct. 1, 2020, Anthem and UnitedHealthcare both discontinued full coverage for telehealth visits. Some BlueCross BlueShield plans have extended their cost-sharing coverage through the end of the year. Firms need to check with their insurers and alert staff if they now face copays for non-COVID-19-related appointments.

Info: tinyurl.com/telehealth615

What top execs really think about remote work

As firms revise their policies for the changing times, some top execs have weighed in on office reopenings and the future of work:

- "Not being able to get together in person ... is a pure negative." – *Reed Hastings, co-chief executive, Netflix*
- "We've found that there are some things that actually work really well virtually." – *Tim Cook, CEO, Apple*
- "There's sort of an emerging sense behind the scenes of executives saying, 'This is not going to be sustainable.'" – *Laszlo Bock, chief executive, Humu*

Info: tinyurl.com/remot615

HOT WEBSITES

■ Free return-to-office app

Keep your staffers safe as they return to the workplace with the RTO Platform. It has health questionnaire, contract tracing and capacity management capabilities. And it's offered free to employers.

Click: tinyurl.com/return615

■ Easy vendor bill-pay

Pay your vendors in a touch-free way with Expensify. They can send their invoices to an email address, then the software scans and sends invoices off to Finance.

Click: expensify.com

■ Rewards for wellness

Help workers de-stress with the KrowdFit mindfulness app, which is now offering rewards and cash giveaways to employees.

Click: krowdfit.com

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

LIGHTER SIDE

■ Miss your daily commute? Now, do it virtually (or not)

To help keep workdays from blending into home life for remote employees, Microsoft will be adding a "virtual commute" to its Teams software in early 2021.

Daily commutes have unique wellness benefits, so Microsoft wants to revive those special blocks of time to reflect on the day's events or mentally unwind before kids' homework, dinner, laundry, etc. Teams' new features will present employees with their list of tasks for the day, then celebrate completed tasks with a "Way to go!" message.

The evening "commute" ends in an optional 10-minute guided meditation. Of course, you might opt out, after spending hours in front of a screen and, say, just go for a walk to clear your head.

Click: tinyurl.com/commute615