



What's New in **BENEFITS & I** **COMPENSATION**

The leading service to keep benefits managers up to date

January 18, 2021

WHAT'S INSIDE

- 2 Sharpen Your Judgment**
Travel expenses: Is company required to reimburse?
- 3 Health Care**
Individual coverage HRAs: New way for firms to offer health insurance
- 4 Compensation**
Employers considering new pay models for a remote workforce
- 5 Real Problems/Real Solutions**
Coaching circles help managers lead teams
- 7 What Worked, What Didn't**
Financial wellness programs reduced stress and anxiety for employees

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 SuccessFuel Network, provides the latest HR and benefits and employment law news for HR professionals in the trenches of small-to-medium-sized businesses. Rather than simply regurgitating the day's headlines, **HRMorning** delivers actionable insights, helping HR execs understand what HR trends mean to their business.

New federal rule requires health plans to disclose prices for care

■ Insurers must provide online 'shopping' tool

A new federal rule will have significant impact on employees and employer health plans. Federal agencies issued this new rule on transparency in health plan coverage in an effort to put healthcare price information in the hands of patients.

On Oct. 29, 2020, the Departments of Labor, Health and Human Services and the Treasury jointly issued the *Transparency in Coverage* rule, requiring group health plans to disclose cost-sharing information, including in-network rates negotiated with healthcare providers, payments made to out-of-network providers and prices for prescription drugs.

"It's a really big deal," says Seema Verma, administrator, Centers for Medicare & Medicaid Services. "It's for the entire healthcare industry and telling them they have to post everything."

Health price transparency

The rule stems from President Trump's 2019 executive order, *Improving Price and Quality Transparency in American Healthcare to Put Patients First*. The new rule is now published in the Federal Register ([tinyurl.com/transparency618](https://www.federalregister.gov/documents/2020/10/29/2020-21444/transparency-in-coverage)).

The rule is designed to assist

(Please turn to *Health plans...* Page 2)

RETIREMENT BENEFITS

2021: Small firms get access to pooled 401(k) plans

Small employers have steered clear of retirement plans due to cost and complexity. But effective Jan. 1, 2021, they have the go-ahead from the DOL to establish "pooled" employer plans, or PEPs.

On Nov. 16, 2020, the DOL finally issued guidance for employers ([tinyurl.com/DOLpooled618](https://www.dol.gov/eis/whats-new/2020/11/16/dol-issues-guidance-for-employers-on-implementing-the-setting-every-community-up-for-retirement-enhancement-secure-act)) on implementing the Setting Every Community Up for Retirement Enhancement (SECURE) Act, which became law in Dec. 2019.

Reduced burdens, costs

The SECURE Act allows unrelated small employers that don't share a common industry or location to pool

resources. PEPs give small firms "a way of offering their employees a workplace retirement savings option with reduced burdens and costs," says Jeanne Wilson, acting assistant secretary of labor, Employee Benefits Security Administration.

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

Benefits firms have already begun to launch PEPs. Lockton will launch a series of PEPs initially in the Northeast, while Mercer plans to launch a PEP in early 2021.

Info: [tinyurl.com/PEP618](https://www.lockton.com/PEP618)

Health plans ...

(continued from Page 1)

patients in making healthcare decisions and help solve the “surprise billing” problem where patients receive out-of-network bills for healthcare visits.

Self-service tool

Starting Jan. 11, 2022, health insurers will have to provide a publicly available, updated data file on costs through an online self-service shopping tool. This will allow patients to shop and compare costs for services before receiving care for procedures, drugs and medical equipment.

“Plans and insurers have flexibility to create these tools, but it should enable users to search for ... a descriptive term (such as ‘rapid flu test’),” says Katie Keith, a contributor to the *HealthAffairs* blog.

Here are specifics on when insurers will need to provide the necessary information during the phase-in period over the next several years:

- **2022:** Insurers will make available costs of various procedures, allowing tech companies to design apps so patients can see costs on their own plan, as well as other insurers’ plans.
- **2023:** Insurers will make available to their enrollees cost-sharing details on 500 “shoppable services,” which include mammograms, physician visits, colonoscopies, as well as various blood tests, biopsies and X-rays.
- **2024:** Insurers will make cost-sharing information available on all services they cover, including procedures, drugs and durable medical equipment.

Prescription drug prices

The drug price requirements – part of the new transparency rule – weren’t included in the original proposed rule issued in 2019.

However, starting in 2022, health plans will have to publish prices they negotiated with drug companies online in a digital, machine-readable format. This may be particularly helpful to employers, enabling their employees to seek the lowest price the drug manufacturer is offering to other purchasers.

Employer responsibilities

The new transparency rules will require significant preparation for both employers and insurers. Employers should begin to discuss compliance steps with their health insurer.

If an employer with a self-funded plan enters into a contract with a third-party administrator to handle the disclosures, the employer is still ultimately responsible for the new health plan requirements, according to benefits brokerage Hub International.

It appears unlikely this new rule will be repealed by the Biden administration, which favors price transparency in health care.

Info: tinyurl.com/HealthTran618

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.

■ Travel expenses: Is company required to reimburse?

“Good morning, Betty. I need to talk to you about Richard Sanford,” said Company Attorney Jim Gannon to Benefits Manager Betty Murphy, who’d just entered his office.

“What’s up?” asked Betty.

“Well, he’s suing us for travel reimbursements he was never paid before his employment contract ended. What do you know about this?” asked Jim.

Liabe as joint employers?

“He made several business trips right before the end of his contract, and he was never reimbursed for his travel expenses. He called and asked if we’d be paying him back for these expenses.

“We told him he needs to contact the employment agency that hired him. That’s who paid him and that’s who he made the contract with for the travel expenses,” said Betty.

“Yes, but what complicates this is that in court, we could be liabe as joint employers because we funded the agency that paid him, even though by federal law, an employer doesn’t have to pay travel expenses.

“And what further complicates this case is that in our state, travel reimbursement is considered compensation,” said Jim.

“I still think we should fight this because his contract said he’d be paid for any expenses he incurred on business trips, and that contract wasn’t with us,” said Betty.

Richard sued both the company and the agency that he contracted with for travel reimbursement. Did Betty’s company win?

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

HRMORNING'S

What's New in **BENEFITS & COMPENSATION**

EDITOR: LYNN CAVANAUGH

lcavanaugh@HRMorning.com

ASSOCIATE EDITOR: TIM MCELGUNN

MANAGING EDITOR: RENEE COCCHI

PRODUCTION EDITOR: JEN ERB

EDITORIAL DIRECTOR: CURT BROWN

What's New in Benefits & Compensation (ISSN 1076-0466), January 18, 2021, Vol. 27 No. 618, is published semi-monthly except once in December (23 times a year).

This publication is designed to provide accurate and authoritative information in regard to the subject matter covered. It is sold with the understanding that the publisher is not engaged in rendering legal, accounting, or other professional services. If legal or other expert assistance is required, the services of a competent professional should be sought. — From a declaration of principles jointly adopted by a committee of the American Bar Association and a committee of publishers.

Copyright © 2021 HRMorning. Please respect our copyright: Reproduction of this material is prohibited without prior permission. All rights reserved in all countries.

Individual coverage HRAs: New way for firms to offer health insurance

For employers interested in offering the new HRA options to employees so they can purchase their own health insurance but want to avoid liabilities under the ACA employer mandate, here's help.

ICHRAs

While these new Individual Coverage Health Reimbursement Arrangements (ICHRA) were underutilized when they first became available on Jan. 1, 2020, one in six employers is planning to offer them in 2022, according to a new Willis Towers Watson survey.

The ICHRA offers an alternative for those employees who may not be able to afford their employer's health premiums. There are no limits on the amount of employer contributions, but firms need to offer the same amount to workers in the same class (full-time, part-time, salaried, etc.).

An employer isn't subject to IRS penalties as long as it satisfies the "affordability" requirement of the new HRA rule, which is based on an employee's income. To ease firms'

administrative burdens of calculating affordability for each employee, the IRS allows them to use the ACA's "lowest cost silver plan" to calculate affordability.

QSEHRAs: For small employers

The Qualified Small Employer Health Reimbursement Arrangement (QSEHRA), which is specifically for firms with fewer than 50 employees, has been steadily gaining traction with employers since it began in 2017.

The QSEHRA was created as a way to exempt small employers from the ACA's HRA premium reimbursement regs. It's "a flexible alternative to expensive small group plans," says Jack Hooper, CEO, Take Command Health, which administers QSEHRAs.

Most firms choose to reimburse employees for premiums only, although they can reimburse for medical expenses, too. The average employer monthly reimbursement is \$332.58 for singles, \$491.72 for couples and \$505.52 for families, according to Take Command Health.

Info: tinyurl.com/QESHRA618

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.

Restaurant got served a \$848K fine for its 'tips only' policy

A restaurant with locations in Washington, D.C., and Virginia violated FLSA minimum wage and overtime rules, and falsified records.

What happened: Mejia Corp., doing business as El Tio Tex-Mex Grill, violated FLSA rules by not paying some tipped employees for hours worked beyond 80 hours in a pay period. The employees received only their tips for those hours, resulting in minimum wage and overtime violations.

Additionally, the company paid kitchen staff straight-time rates for any time worked over 40 hours in a workweek and falsified payroll records to make it look like it had paid those workers overtime.

Result: Mejia Corp. will pay \$848,006 in back wages and liquidated damages to 209 employees for the FLSA violations. The judgment also prohibits El Tio from future violations of any FLSA provisions.

Info: tinyurl.com/eltioOT618

Payroll misfire costs 2 airplane engine repair companies \$541K

Two Miami-area aviation engine repair and service companies didn't pay employees on their regularly scheduled paydays, violating FLSA rules.

What happened: Turbine Engine Center Inc., in Medley, FL, and Miami NDT Engine Services LLC, in Doral, FL, both violated FLSA regulations when they missed payroll, resulting in minimum wage and overtime violations.

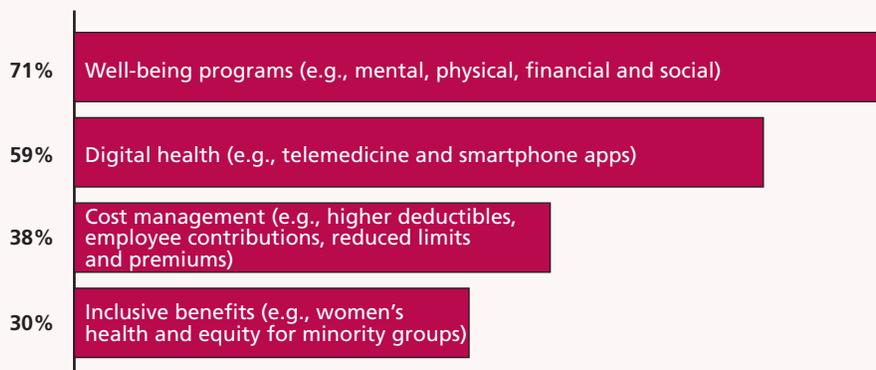
Result: Turbine Engine Center paid \$299,625 in wages to 76 employees and Miami NDT Engine Services paid \$241,401 in wages to 58 employees.

Info: tinyurl.com/misfire618

Made any changes to healthcare benefits for 2021?

2021 health and wellness benefits

What employers are focusing on



Source: Mercer

Most firms (57%) have spared workers any changes to their health plans, focusing instead on well-being (particularly mental health) and telemedicine.

Study: Employers considering new pay models for a remote workforce

Does Facebook’s new policy of lowering the salaries of some of its remote workers make sense for your firm? The pandemic’s upended employers’ longstanding compensation strategies, leaving many questioning if they should adjust pay.

Getting pay right for a remote staff can be complicated, according to a recent Willis Towers Watson survey. The new remote work arrangements are prompting firms to rethink their pay models:

- 49% say it will require a hybrid reward model, and
- 18% are setting the market value of a worker’s skills, then applying a geographic differential based on their location.

However, six in 10 employers will continue to pay remote employees the same as in-office employees no matter where they work, says the survey.

“Considering remote work as merely a mechanism for cost savings is shortsighted,” says Scott Torrey, CEO, PayScale. “There may be cost saving opportunities ... but the real opportunities include increased

employee satisfaction, productivity and talent pool access with workplace flexibility.”

3 key questions to ask

Here are some factors to consider when deciding whether to redevelop pay plans:

1. Will morale take a hit? Companies need to ensure any new pay model will result in fair and equitable pay for all employees. Just as important, all compensation changes need to be compliant with employment laws to avoid any costly penalties or lawsuits.

2. Will employees still be productive? Consider including bonuses or other incentives to drive productivity. A less structured work-from-home environment, along with a cut in pay, can potentially hurt productivity – and the bottom line.

3. Will employees remain loyal? Lowering pay can lead to turnover. Fairly paid employees stay for the long run, and that saves firms time and resources in hiring new employees.

Info: tinyurl.com/compmodels618

Open enrollment’s done, but communication’s just starting

This year’s open enrollment was a challenge unlike any before. You had to adjust your playbook for a remote workforce, comply with and communicate new benefits’ program details and rules.

Now it’s time to congratulate yourself on a job well done – and prepare to keep on pushing on the communications front.

Here are some solid tips on how to keep the benefits information flowing to help employees understand how you’re supporting them through a crazy time.

Keep on talking

Early on, highlight any new programs you launched during this year’s open enrollment.

Did you launch a virtual child care benefit for work-at-home parents? Have you beefed up your behavioral health offerings with telemedicine options?

Remind everyone how to access and optimize the expanded benefits and share tips on how to make the most of their HSA or HRA.

Use social media

Keep up a steady flow of reminders and tips via a Twitter feed or Facebook page. Provide an easy-to-use channel for employees to talk about questions and concerns. Share links to videos and podcasts, and keep adding fresh content.

Prep for the return

No one knows exactly when, but we’ll get closer to normal sometime in 2021. Many parents will again be paying for day care, along with commuting costs and other financial challenges.

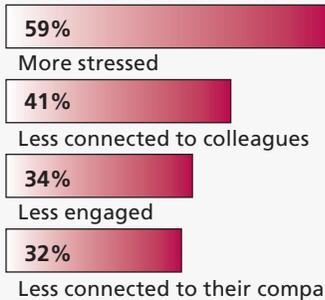
Help them find and use resources to manage their finances. And keep reminding everyone that there are no dumb questions.

Info: tinyurl.com/afteropen618

Can you do more to engage your work-from-home employees?

Connecting a remote workforce HR leaders respond to the stressful year

COVID-19’s impact on employees



HR’s employee priorities for 2021



Source: Reward Gateway

HR is feeling the pressure to engage remote staffers in 2021, since many (51%) say they’re looking for new jobs, citing feelings of underappreciation.

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 Coaching circles help managers lead teams

In March 2020, the world was becoming a much different place, and I carried the responsibility of ensuring all 45,000+ employees were safe. At the same time, I was consumed by thoughts of the safety of my family.

So I did something out of character for me – I wrote a post about my experiences on our internal Workplace by Facebook platform. The response was overwhelming. It was clear people needed leadership. So we created space for employees to come together. We posed questions to understand

what was top-of-mind in a way that a survey couldn't deliver. This provided a real-time feedback loop, accelerating our ability to best support our people.

Adopting new mindsets

We quickly realized we would also need to rely more on managers to navigate the uncertainty and unpredictability of COVID-19. We needed them to be empathetic, flexible and resilient in the face of setbacks.

Adopting new mindsets and developing new behaviors to become this type of manager was no small leap. We

brought in a mobile coaching platform to provide structured support for our 7,000 supervisors worldwide. Those most in need began one-on-one coaching while others joined coaching circles.

Over the course of several weekly sessions, the circles started to cement the deeper peer-to-peer relationships that link managers together, strengthening a bond of practice, learning and community.

(Rhonda Morris, Chief Human Resources Officer, Chevron, San Ramon, CA)

**REAL
PROBLEMS
REAL
SOLUTIONS**

2 Got favorable feedback on our safety measures

Our business was categorized as “essential” during the beginning of the pandemic. So it was important to continue to keep our manufacturing facilities open while ensuring the safety of our employees.

In addition to ensuring appropriate cleaning and safe distancing, we also established coronavirus task forces at each site to ensure consistent, dedicated focus on employee safety.

Thankfully, we have had no known

transmissions traceable to our facilities. This bolstered confidence in our safety measures and our employees had very favorable feedback on actions we took to safeguard employee health and safety.

Hybrid work model

Outside of those with manufacturing roles, our workers were primarily remote. But they'd been telling us they missed going into the office and seeing their colleagues. They felt stressed and isolated.

We started to implement a hybrid work model, with office employees going from full-time remote work to half remote work, half in-person work. This allows us to maintain a safe workspace with limited contact, while also providing some sense of normalcy for our employees, especially those who preferred to work in the office. And many have commented favorably on the flexibility.

(Tami Wolownik, Head of Human Resources, North America, Siemens Mobility, Alpharetta, GA)

3 Getting the most out of employee surveys

We struggled with meaningfully surveying employees. We wanted to get feedback, but not too much. And we wanted to act, but not without reason. We found success in a few different ways.

First, we defined the goal of the survey: Do we want to measure how employees feel about new leadership or get feedback on new initiatives, such as training and onboarding?

What's most important, though,

is we only ask for feedback on things we can act on. For instance, there was no sense asking employees about the comfort of their desk chairs when they moved to remote work because we weren't going to supply everyone with new chairs.

However, we asked them to rate how connected they felt to their peers while working remotely because we could do something to improve that.

Drives participation

To drive interest in the survey, we sent an invitation to employees just

before we put it on our platform. We kept the survey live for two weeks so people had a good amount of time to participate. And we created a live dashboard so managers could see the number of responses that came in.

That got managers to drive participation even further. Some have encouraged responses by promising to rap a song or take a pie in the face if a certain percentage of their employees respond.

(Hillary Champion, Director of People Growth, Facebook, San Francisco)

WORKPLACE RULES

New OSHA COVID-19 safety standards

While OSHA has already cited 255 employers for coronavirus-related workplace violations totaling \$3.4 million, employers need to brace for an increased enforcement and more stringent guidelines under the Biden administration.

Emergency Standard

The President-elect has called for doubling the number of OSHA inspectors, as well as developing an Emergency Temporary Standard for COVID-19 for workplaces.

The standard would require firms to establish specific plans to reduce the spread of the virus in the workplace, mandating employers provide:

- protective equipment
- administrative controls, such as safe distancing, and requiring work from home when feasible
- sanitation and housekeeping, and
- employee training.

So far, 14 states, including California, Michigan and Virginia, have their own emergency temporary standards that require employers to follow specific COVID-19 safety rules, says the National Employment Law Project ([tinyurl.com/OSHAstates618](https://www.tinyurl.com/OSHAstates618)).

Biden could borrow guidelines from the states that have crafted their own policies, say experts.

COVID-19 reporting rules

In May, OSHA released stricter reporting guidelines for employers. Firms with more than 10 employees must now record cases on its Form 300 if an employee's illness:

- is diagnosed as COVID-19, as defined by the Centers for Disease Control and Prevention (CDC)
- is work-related
- meets OSHA's recording criteria – death, medical treatment beyond first aid, days away from work, or
- is a diagnosis considered significant by a healthcare professional.

Because of the difficulty in determining whether employees diagnosed with COVID-19 were exposed at work, an employer must make "reasonable" efforts to come to a determination, says OSHA.

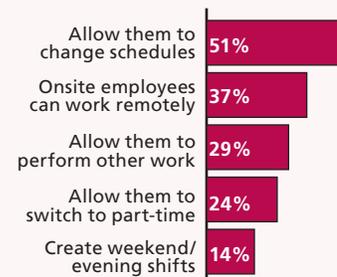
Workplace ventilation

In November, OSHA issued new guidance on workplace ventilation ([tinyurl.com/HVAC618](https://www.tinyurl.com/HVAC618)), offering recommendations that include:

WHAT BENEFITS EXECS SAID

Accommodating working parents

How employers handle disruptions



Source: Mercer

For the most part, firms are responding to disruptions in school schedules by offering working parents more flexibility. Some are even allowing four-day compressed workweeks or job sharing.

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

- encouraging employees to stay home if sick
- ensuring exhaust fans in restrooms are fully functional, and
- working with HVAC professionals to improve building ventilation.

Until OSHA's Emergency Standard is issued, firms can ensure their policies and procedures are compliant with OSHA and CDC guidelines ([tinyurl.com/CDCguide617](https://www.tinyurl.com/CDCguide617)), as well as state mandates.

Info: [tinyurl.com/Standard618](https://www.tinyurl.com/Standard618)

SHARPEN YOUR JUDGMENT – THE DECISION

(See case on Page 2.)

No, the company lost.

While travel reimbursement isn't required under federal law, the court ultimately ordered the company, as well as the agency, to pay for the worker's business travel expenses under state law.

In its defense, the company said they didn't pay the employee's wages and, therefore, weren't responsible for his travel reimbursement.

Since the company was responsible for "assigning, directing and evaluating" the employee's work, the court considered it a joint employer. As such, under state law, the company's responsible for "all compensation that is due to an employee for employment," including travel expenses, which are considered "other remuneration," said the court.

Both companies were also ordered to pay damages for not paying these "wages" in a timely fashion.

Analysis: Timeliness of travel reimbursement is key

Several state laws treat unreimbursed business expenses as wages, and if reimbursement for business expenses is delayed after an employee's traveled, it could lead to sticky situations upon a worker's termination. That's why supervisors need to remind workers to submit expense reports ASAP.

Also, companies that contract with staffing agencies should work closely with counsel to monitor the potential risk of being held liable as joint employers, dependent upon the control over the terms and conditions of an employee's work.

Cite: *Roley v. National Professional Exchange Inc.*, No. TDC-18-0152, U.S. D.C. D. Maryland, 7/22/20. Dramatized for effect.

Financial wellness program reduced stress and anxiety for employees

■ *In the first year, they saved or paid off \$5,000*

Recognizing the impact of financial stress on our employees, we hoped to inspire healthy behaviors and attitudes by talking about personal finance and providing some resources to our people.

That's why we launched a financial wellness program three years ago to help spark the conversation around financial health.

No one-size-fits-all program

There's no one-size-fits-all financial hat, so it's important to meet employees where they are in their journey to financial wellness. We set up learning cohorts around topics employees were interested in, such as budgeting, getting out of debt and investing. And we keep adjusting topics based on what employees are interested in.

We also connected employees to a financial education platform that provides video lessons, worksheets and tools, empowering employees to own their journey. We found a high interest in quarterly virtual workshops.

We've expanded our use of virtual tools as we transitioned to remote work in response to the pandemic. And with remote work likely to continue even after the pandemic, it's important to have a safe digital "meeting place" dedicated to talking about financial wellness. That's why we set up a collaboration app where people can ask questions, post articles and share their journey.

Financial coach, debt counseling

Financial education is the most common financial wellness service offered by organizations, but often education isn't enough. Coupling education with great benefits can further reduce financial stress.

One benefit we offer is an on-staff financial coach who provides individual coaching to employees. And we continuously look for additional ideas, like debt counseling, to help employees spend, save and invest wisely.

We track employee engagement with the financial education platform and ask our employees to anonymously report once a quarter how much debt they have paid off or how much money they've saved. In just the first year, employees averaged a financial turnaround of \$5,000.

Our intent in embracing financial wellness wasn't to save money for the company though having happier, healthier, more productive employees – and fewer sick days – certainly didn't hurt the bottom line. Our hope was that by talking about personal finance and providing some resources to our

Case Study:

**WHAT
WORKED,
WHAT
DIDN'T**

**We have more
productive
employees, fewer
sick days.**

people, we'd inspire healthy behaviors and attitudes. And it has worked.

Every employer should think about the financial health of their employees as a lot like compound interest – over time, it has the potential to pay amazing dividends. But you have to start making the investment now.

(Grant Simmons, Senior Talent Development Consultant, TiER1 Performance, Denver)

TEST YOUR KNOWLEDGE

■ Are you ready for increased pay equity scrutiny in 2021?

Pay equity looks to be among the Biden administration's areas of focus over the next four years. Are you ready to help your company prepare for increased enforcement?

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

1. Under the Equal Pay Act, employers must pay employees with the same job title equally, regardless of gender.
2. Pay equity audits and analysis should only be managed by in-house or outside counsel so they are protected by attorney-client privilege.
3. When establishing or measuring pay equity, employers must only include employees working in the same location/establishment.

ANSWERS

- **Answers to the quiz**
1. *False.* The Equal Pay Act (and most state laws) requires pay equality based on "skills, effort, responsibility, and similar working conditions," not job titles.
 2. *False.* But assume records might end up in court, so employers should follow best practices: Make sure all involved in a pay equity assessment know to be careful what's put in writing.
 - If a question is raised in writing, make sure it is answered in writing.
 - Document any improvements made to compensation structures.
 3. *False.* This varies by state. California requires statewide comparisons, for example, and New York specifies "the same geographic location" but in an area not greater than a county. [Info: tinyurl.com/payequity618](http://tinyurl.com/payequity618)

CDC trims quarantine time: Need to update policies?

Firms may want to revisit their policies to allow asymptomatic workers who've been exposed to COVID-19 to quarantine for seven to 10 days, rather than 14 days, under new Centers for Disease Control and Prevention (CDC) guidance.

Because most people develop symptoms after four to five days, the CDC is allowing two "acceptable alternatives" for shorter quarantines:

- **10 days:** if the person has been monitoring for symptoms each day, without getting tested, and
- **seven days:** if the person shows no symptoms during daily monitoring and tests negative for COVID-19 on the fifth day of quarantine.

To "completely reduce the risk of spread of COVID-19," the CDC still recommends a 14-day quarantine.

Info: tinyurl.com/quarantine618

DOL issues Form 5500 for 2020 benefits: What's new?

Want to get a jump on reporting tasks for 2021? The DOL has released preview copies of Form 5500 (tinyurl.com/5500Form618), used to report on plan year 2020 employee benefit plans.

For smaller firms, previews of Form 5500-SF (short form) are also available online (tinyurl.com/5500FormSF618). E-forms will also be available on the DOL's EFAST2 website in early 2021. Form 5500's updated instructions reflect increased penalties of \$2,233 per day for late filings, up from \$2,194 for plan year 2019 reporting.

Are you paying piece-rate workers the right overtime?

Calculating the regular rate of pay (RROP) for piece-rate workers can get complicated because they're paid on the units they produce rather than the hours they work. Now, the DOL has issued guidance for employers in a Nov. 30 opinion letter.

To determine the rate, use this

calculation, says the DOL: Divide their earnings by the number of hours worked in a workweek for both productive *and* nonproductive hours.

"Piece-rate pay is intended to cover compensation for *all* hours worked," says the DOL. For example, warehouse workers may get paid for the number of trucks they unload (productive hours) *and* for time spent waiting for trucks (unproductive hours). For overtime rates, they must be paid 1.5 times their RROP.

Info: tinyurl.com/piecerate618

Pandemic puppy parents beg for pet insurance perk

With pet adoptions on the rise as more employees are working from home than ever before, studies say pet insurance is ticking higher on their voluntary benefit wish list.

Now, top auto insurer Progressive has entered the employee benefits market to meet this growing demand, offering a pet insurance perk through its partnership with PetsBest. The benefit can be added at any time throughout the year. Firms can choose to subsidize the insurance or have workers pay the premiums directly.

Info: tinyurl.com/pets617

2021: Long-term part-timers now eligible for 401(k)s

Typically, firms might exclude part-time workers from their 401(k) plans, but starting in 2021, some part-timers will now be eligible.

The Setting Every Community Up for Retirement Enhancement (SECURE) Act allows those who work either one full year (with 1,000 hours) or three consecutive years (of at least 500 hours each) to be eligible for their firm's retirement plan.

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 January 2021.

Info: tinyurl.com/SECURE618

HOT APPS & WEBSITES

■ COVID-19 vaccine template

When the COVID-19 vaccine is released, firms are gonna have a mess on their hands keeping straight who got the vaccine and who didn't. This template from law firm Fisher Phillips should help you a lot.

Click: tinyurl.com/COVExptForm618

■ Treatments & vaccine Webinar

One day in 2021, we'll be headed back to the office. United Mind's free Webinar, "Forward to Work: Understanding Treatments and Vaccines," can help you get there.

Click: tinyurl.com/freovacwebnr618

■ State COVID-19 training

OSHA recommends training for all employees on COVID-19 risks and protective behaviors. Get state-by-state help from Clear Law Institute.

Click: tinyurl.com/StateTrain618

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

LIGHTER SIDE

■ 'I love Zoom' ... not anymore, thanks to these co-workers!

Tired of staring at your co-workers in little boxes? Experts say Zoom fatigue is a very real thing. Some of the fatigue may be from annoying co-workers such as these:

- **The lurker:** This is the person who never turns on their camera despite everyone else having theirs on. This is rude behavior, say experts.
- **The narcissist:** This little lovely is always dressed up, with perfect hair and makeup. She can't stop looking at her incredible image on her laptop!
- **The joker:** Everyone appreciates a good joke, but what they don't appreciate is someone who practices their stand-up routine on Zoom calls.

Click: tinyurl.com/Zoomcalls618