

July 1, 2021

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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 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.

COBRA subsidy provisions: Everything you need to know

■ *IRS releases its much anticipated guidance*

You now have the guidance you needed from IRS to implement the COBRA subsidy provisions included in the American Rescue Plan Act of 2021 (ARPA).

To compensate for unemployment issues due to the pandemic, the ARPA – brought to life by President Biden on March 11, 2021 – provided 100% COBRA premium subsidy. Now, IRS granted your wishes and published 86 questions and answers that'll help you handle all the issues that have cropped up.

One note of caution: While the Q&A, according to IRS, applies to federal COBRA and comparable

state mini-COBRA requirements, any part of a Q&A that applies to *federal COBRA* only “that discussion refers specifically to Federal COBRA.”

The IRS also clarified “the COBRA premium assistance requirements apply to the employer or plan sponsor, group health plan or issuer, depending on the facts and circumstances.”

Here are some of the topics covered:

Eligibility

An assistance eligible individual (AEI) is someone who's:

- a qualified beneficiary due to the

(Please turn to COBRA ... Page 2)

EXPANDED COVERAGE

Could workers be getting 12 weeks of paid leave?

President Biden wants workers to be given 12 weeks of paid leave to be phased in over the next 10 years as part of his American Families Plan.

Reason: Only about 20% of private sector workers had access to paid family leave in 2020, according to the National Compensation Survey.

Recovering from pandemic

The AFP is focused on helping families and the country recover from the pandemic. That's why Biden asked Congress to create and implement a plan that would provide workers with at least part of their earning to:

- take care of a new child
- tend to their or a loved one's health

- seek asylum from sexual assault, stalking or domestic violence
- deal with the needs of a loved one's military deployment, and
- grieve the death of a loved one.

Under FMLA guidelines, “family members” are specifically defined, and by using the term “loved one” the AFP looks to expand coverage so workers can take leave for family members and partners who don't fit the definition.

While it's not set in stone, the plan is to provide up to 80% of earning for the lowest paid workers with a \$4,000 a month cap.

We'll keep you posted on updates.

Info: bit.ly/AFP629

COBRA ...

(continued from Page 1)

- reduction of hours of employment or the involuntary termination of employment “other than by reason of an employee’s gross misconduct”
- eligible for continuation coverage for part or all of April 1, 2021 through Sept. 30, 2021, including qualified beneficiaries who are the spouse or dependent child of the employee, and
- covered under the group health plan the day before the reduction in hours or involuntary termination, and lose eligibility for coverage because of it.

Note: Employers must keep a record of an individual’s attestation.

Reduction in hours

What qualifies as a reduction in hours?

- a voluntary or involuntary event
- a furlough, which in the IRS notice means “a temporary loss of employment or complete reduction in

hours with a reasonable expectation of return to employment,” and

- a work stoppage, either as the result of “a lawful strike initiated by employees or their reps or a lockout initiated by the employer, as long as ... the employer and employee intend to maintain the employment relationship.”

Beginning of assistance period

When can an AEI first receive COBRA premium assistance?

- the first applicable “period of coverage” beginning on or after April 1, 2021 (a period of coverage is a monthly or shorter time when premiums are charged by the plan with respect to coverage provided to qualified beneficiaries)
- COBRA continuation coverage can be waived for any period before electing to receive it, “including retroactive periods of coverage beginning prior to April 1, 2021,” and
- it’s available for coverage periods from April 1, 2021, through Sept. 30, 2021, if the election is made after Sept. 30, 2021, but within the applicable 60-day election period.

End of assistance period

How long is COBRA premium assistance available to an AEI?

- the first date an AEI becomes eligible for other group health plan coverage or Medicare coverage
- when the AEI isn’t eligible for COBRA continuation coverage, or
- the end of the last period of coverage beginning on or before Sept. 30, 2021.

Other topics covered by the IRS in their Q&A include: extended election period, extensions under the emergency relief notice, comparable state continuation coverage, calculation of premium assistance credit and more.

Info: bit.ly/IRSCOBRA629

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.

■ White candidate got job: Was the company racist?

“Betty speaking. How can I ...” started Benefits Manager Betty Murphy before she was interrupted.

“You can tell me why I didn’t get the job,” said Elijah Manning. “That’s how you can help me.”

“Hello, Elijah,” said Betty. “Yes, I’m sorry to tell you we selected another person for the job. But you were one of our top candidates.”

“You’re darn right I was,” said Elijah. “It’s because I had the specific degrees and experience you were asking for. I practically do the same job at another company. I know the job went to a white guy with less experience and no specialty degree. You’re a bunch of racists.”

Experience trumped degrees

“He may not have the specialty degree, but our hiring policy states we can substitute a candidate’s equivalent experience for a degree. And he’s worked in the company for years, and the interview panel liked his stable work history and vision for the future of the department and the company,” said Betty.

“That’s a load of crap,” said Elijah. “You asked for specialty degrees and experience, and I have both.”

“But the panel and I felt you were evasive at times during your interviews, and you told us you were looking to retire in five years,” said Betty. “That means we’d have to find a new director again.”

“I see,” he said. “Well, let the panel know you’re being sued for discrimination.”

Elijah sued. Did the company win?

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

HRMORNING'S

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

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Mistakes, violations, threats and a death cost employers in big ways

This regular feature highlights recent case settlements, court awards and fines against companies. It serves as a reminder to keep benefits policies in order.

Logistics provider pays \$122K for OT violations

What happened: Global One Logistics in West Covina, CA, told workers to record only eight hours of labor each day regardless of how many hours they worked in a week.

What people did: DOL investigators found the employer willfully failed to pay employees overtime at time-and-one-half their regular rates of pay when they worked more than 40 hours a week. In addition, the company paid for the unrecorded hours in cash, at workers' straight-time rates.

Result: Global One Logistics must pay \$120,000 in overtime back wages and liquidated damages to 388 employees, and an additional \$2,000 penalty for willful violations of the FLSA.

Info: bit.ly/Logistics629

Contractor threatened workers who helped DOL

What happened: The DOL got a preliminary injunction prohibiting Charles Capone and his company (Capone Bros. Inc.) from retaliating against former and current employees who cooperated with the DOL's investigation.

What people did: The investigation found the Canton, MA, contractor and related entities owed their employees unpaid overtime back wages. And according to the DOL's complaint, Capone allegedly:

- threatened to "go after" a former employee he blamed for the investigation
- contacted the former employee's new employer and made false accusations, and

- forced other employees to disclose being a DOL informant or to state they worked fewer overtime hours.

Result: The DOL's underlying suit seeks a permanent FLSA's anti-retaliation provisions and an order awarding punitive damages to affected employees.

Info: bit.ly/Contractor629

Prime contractor pays for subcontractor's mistake

What happened: Premier Office Installations of Flat Rock, MI, a subcontractor installing furniture as part of a renovation project, didn't pay workers the "prevailing wages and fringe benefits" required by the Davis Bacon and Related Acts (DBRA) for carpenters.

What people did: The DOL found the prime contractor – Ambica JV LLC of Livonia – failed to advise its subcontractor of DBRA requirements as mandated.

Result: Due to that, Ambica JV LLC – not Premier Office Installations – had to pay the \$82,700 in back wages that was due to 19 employees.

Info: bit.ly/DBRArequirements629

Contractor pays \$122K when teen employee dies

What happened: A 16-year-old boy was doing roof construction on a hotel for Stover and Sons Contractors Inc. in Madison, TN. He fell 160 feet to his death.

What people did: The DOL found the contractor violated two hazardous occupation orders of the child labor provisions of the FLSA. And violated child labor laws when it allowed the boy to work more than eight hours a day and more than 40 hours per week when he was 15.

Result: Stover and Sons was assessed a \$122,364 civil penalty.

Info: bit.ly/FatalFall629

■ How small businesses can support worker mental health

After over a year of the COVID-19 pandemic and working from home, employees' mental health has taken a huge hit.

People have experienced increased feelings of depression and loneliness, as well as more physical symptoms like panic attacks.

Naturally, employers are concerned, but not all of them can afford top of the line employee assistance programs (EAPs) or access to expensive counseling.

3 steps to take

It's crucial to make sure any mental health issues don't go unchecked, as it can majorly impact your employees' emotional wellbeing – and the company's bottom line.

So if your business is small with an even smaller budget, here's what you should do:

1. **Conduct weekly check-ins.** It's crucial to communicate clearly and often with your employees. It gives you a chance to discuss business matters, as well as gauge how people are feeling and behaving. You can keep a lookout for any warning signs of burnout or exhaustion.
2. **Gather resources.** If you don't have an EAP, gather info from your local health department about how to get help, and spread it around the company. Make it clear that mental health isn't a taboo subject, and that if someone needs help, you'd be happy to pass along the necessary info.
3. **Check with your health insurance provider.** Look into your company's health plan to see what mental health resources it offers that you may not be aware of. Your provider also could've added some new mental health perks since the start of the pandemic, which you'll want to communicate to your employees ASAP.

Cite: bit.ly/mentalhealth629

Giving employees paid time off for vaccine: Collect firm’s tax credit!

Need a reason to help your employees get the COVID-19 vaccine?

Here’s a good one! Your firm can receive a tax credit.

That’s right! If your company has fewer than 500 people, it can claim refundable tax credits as part of the American Rescue Plan Act of 2021.

The ARP gives small and midsize employers and nonprofits a tax credit for paid time off taken by employees who aren’t able to work due to COVID-19 related reasons, including getting vaccinated or recovering from any injury, disability, illness or condition related to the vaccine.

The tax credits are available for paid time off from April 1, 2021, through Sept. 30, 2021.

How it’s calculated

Under the ARP, paid leave credits are tax credits against the employer’s share of the Medicare tax and are refundable. So, according to IRS, your firm’s entitled to “the full amount of the credits, if it exceeds the employer’s share of the Medicare tax.”

For paid sick leave, the tax credit is equal to the sick leave wages paid for COVID-19 related reasons for up to two weeks (80 hours).

It does have limits. They’re \$511 per day and \$5,110 in the aggregate, at 100% of the employee’s regular pay.

For paid family leave, it’s equal to the family leave wages paid for up to 12 weeks. The limits are \$200 per day and \$12,000 in the aggregate, at two-thirds the employee’s regular pay.

Claim the credit

To claim your firm’s tax credit report your:

- total paid sick and family leave wages
- eligible health plan expenses
- collectively bargained contributions, and
- the firm’s share of social security and Medicare taxes on the paid leave wages for each quarter on their federal employment tax return (Form 941, Employer’s Quarterly Federal Tax Return).

Info: bit.ly/TaxCredit629

How to address high-conflict people in the workplace

Benefits leaders take note: 85% of employees experience some kind of conflict at work.

And 30% say it happens all the time! Those are your direct reports, vendors, colleagues, bosses – probably even you sometimes.

Why’s the percentage so high – and what can you do about it?

Unfortunately, most workplaces have at least one high-conflict person – the one who disagrees with, hates and complains about everything. And that person causes the bulk of conflict.

He or she may or may not be in your department. But it could be someone you and your people deal with often.

2 tactics to try

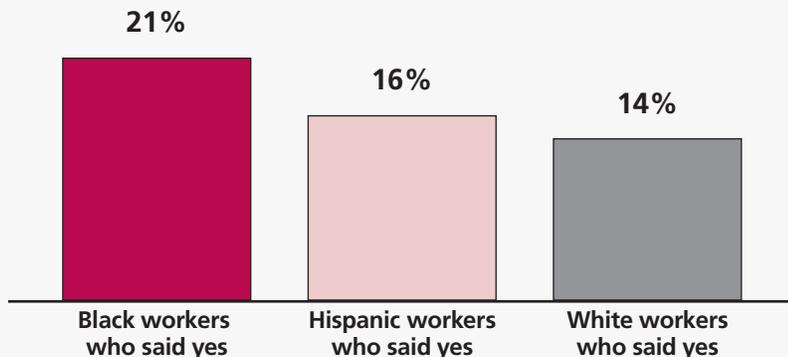
Benefits leaders can help alleviate conflict within your team, amongst colleagues or with vendors by trying these tactics with high-conflict people:

- **Avoid labels such as “bully” and “high-conflict person” (despite us using it here).** Instead, focus on specific behaviors when you address issues. Ask yourself, “What is he doing wrong, and what should he do instead?” to determine the behavior you need to address.
- **Acknowledge the elephants in the room.** Don’t cringe at, laugh or ignore bad behavior. Call it out – whether it’s an off-color joke, an insult or a just a slight. Say, “What’s your purpose for telling that kind of joke?” Or “I should’ve spoken up sooner, but your obvious slights of Sue aren’t the collegial behavior we expect here. How can you change this?”

Sources: SmartBrief, bit.ly/Conflict629; CPP Global Human Capital Report, bit.ly/Report629

Employee benefits

Are you currently in a job that you want to leave but don’t because you are afraid of losing your health insurance benefits?



Source: GALLUP, bit.ly/UnwantedJobs629

Want a more diverse workforce? Up your game. People value their benefits and can be drawn away from dead-end jobs with more valuable offerings.

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 Partners provided trustworthy information

Unprecedented things were happening as a result of the coronavirus and it was difficult to know what best practices to implement to keep our employees and customers safe and healthy.

The two states we operate in had very different masking rules. Meanwhile, federal pandemic guidelines seemed to change every couple weeks.

With sometimes conflicting reports about the virus circulating, we needed

useful advice from someone that understood the essential nature of our business.

Trusted sources

The statewide associations for our industry in both states were a good starting point. Information they provided led us to implement the safety protocols from the state that had the more stringent requirements at all our locations.

Our company's attorneys stayed in touch with us throughout the emergency and they found answers to all our

COVID-19 compliance questions.

Our health insurance broker also kept in constant contact, provided resources and made sure our people had the latest info on telehealth, COVID-19 testing, vaccines and more.

When things were the most uncertain, these partners had our back and saw us through a challenging time. We'll continue to look to them for important information that affects our business.

(Terry Cline, HR director, BancCentral National Association, Alva, OK)

**REAL
PROBLEMS
REAL
SOLUTIONS**

2 A benefit for the times: Help for young students

Many of our employees were affected by school closings throughout the past year.

Whether they worked on-site, hybrid or remotely, they had to handle their usual workload. At the same time, they had to figure out how to educate their children – or at least oversee the education – when schools were closed.

We heard a lot of them talk about struggles with backup childcare plans

and keeping up with academics.

That was our cue to help employees continue to thrive in their work and help their families through unprecedented issues.

Unique partnership

We listened closely to their biggest struggle – and it was clearly teaching their kids. They weren't teachers by trade.

So we built a partnership with an established educational service provider. Through that, employees

could get teaching or tutoring help for their kids.

Had we not listened closely, we might have offered more child care. But it turned out they needed classroom backup.

It helps put them at ease and able to focus on work – a win for all of us.

(Ellyn Shook, Chief Leadership & Human Resources Officer, Accenture, spoke at The Conference Board's Organizational Impact on Social Change Issues online conference)

3 Smart shopping for healthcare services

Like most healthcare consumers, employees did whatever they were told to do next by a healthcare provider instead of shopping around.

For example, my son had to go to an urgent care center. The facility was in-network, but affiliated with a hospital network.

The examining physician told him he needed an MRI and told him where to get it done.

It's a good thing I asked him to

send me the info so my team could do a quality and cost comparison. It saved almost \$3,000.

Closer look

The MRI procedure was going to cost \$3,650 at the hospital network imaging facility where the urgent care doctor was sending him.

But an online search of our carrier network turned up a different facility nearby that provided the exact same service for \$680.

Since that experience, we make a point of educating our employees that

just because a provider is in-network doesn't mean identical services are the same cost at all providers across the network.

To further encourage our people to shop around for quality, lower cost healthcare options that save both them and the company money, we added an incentive program.

(Codi Gill, vice president of client success, TouchCare, as presented during the webinar "Better Benefits Exist: 5 Reasons to Self-Fund")

HEALTH & SAFETY

Addressing new CDC mask guidance

Not too long ago, the CDC made a highly anticipated announcement: Those vaccinated against COVID-19 are no longer required to wear masks in public.

While many are excited to finally ditch the masks they've been wearing for a year now, employers are likely confused about what this means for their companies' mask mandates.

Is it time to do away with the requirement? Will employees push back if you keep the mandate in place?

Employment law attorneys Julie Werner and Lauren Hollender of the firm Lowenstein Sandler LLP discuss how employers should proceed.

New rules for the vaccinated

The CDC announced that fully vaccinated people can do the following:

- resume activities, both indoors and outdoors, without wearing masks (except when required by local laws, including business and workplace guidelines)
- resume domestic travel without getting tested for COVID-19, and
- refrain from getting tested for COVID-19 after exposure if

experiencing no symptoms.

And though this new CDC guidance doesn't require employers to change their mask policies, it leaves many leaders wondering if they should.

Many governors are using these new guidelines to justify relaxing their own state's mask regs.

If you're on the fence about changing your mandates, here are some guidelines.

Things to consider

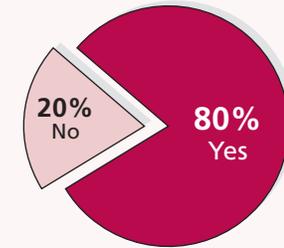
The most important step is to check your local laws before making any policy changes. Some states like California have their own emergency rules that supersede the CDC's announcement.

Next, continue complying with OSHA. Current OSHA guidance advises all employees, even vaccinated ones, to wear masks and keep social distancing. However, the agency is expected to update its guidance soon, though.

Something else to consider is if your employees feel comfortable returning to the workplace without a mask mandate. Employers are still

Employee stressors

Does student loan debt create significant/very significant stress?



Source: gradifi by E*TRADE, bit.ly/StudentLoanDebt629

Don't think employees' student loan debt isn't your problem. Consider this: On average, 12 to 20 hours of work productivity is lost every month due to employees dealing with significant financial stress.

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

free to enforce mask wearing, though eliminating the mandate for vaccinated workers could act as an incentive for the unvaccinated to get the shot.

And if you want to eliminate the mask mandate for vaccinated workers, consider requiring proof of vaccination to make everyone more comfortable with the move.

Info: bit.ly/maskmandate629

SHARPEN YOUR JUDGMENT – THE DECISION

(See case on Page 2.)

Yes. The company won because under the company's policy, a candidate's equivalent experience could substitute for a degree, pointed out the court.

Elijah's lawyer argued that the disparity between his and the other candidate's qualifications raised a question over whether the company's reasons for hiring the white candidate were a pretext for discrimination.

However, Betty and the other interviewers testified that they liked the fact the other candidate "had a pulse on the department" and was knowledgeable about what it needed to move forward. They also liked his demeanor and commended him for working hard to maintain respect and trust, and for being passionate about the job.

By contrast, the interviewers disfavored Elijah because of

his evasive responses, his shortsighted one-year plan for the department and his intent to retire in five years.

The court acknowledged that Elijah had academic degrees that the winning candidate didn't have. However, he qualified for the job "because of the totality" of his skills, experience and education.

Analysis: Education isn't the be-all end-all in hiring

When it comes to deciding the best candidate for a op-level job, nothing beats in-person interviews to evaluate the finalists.

This case confirms Title VII allows employers to base a hiring decision on subjective criteria, as long as the employer "articulates a clear and reasonably specific factual basis upon which it based its subjective opinion," the Eleventh Circuit said.

Cite: *Jolivette v. City of Americus, No. 19-10138, 2019 WL 4899671 (11th Cir. 10/4/19). Dramatized for effect.*

Self-funded trust kept employee health costs stable through COVID-19

Trust a good option for small to medium size employers

Keeping our employee health costs down was a struggle. That's when we tried a self-funded healthcare plan.

I tracked the utilization data over five years – which we weren't able to do before in a traditional, fully funded health insurance plan – and it was enlightening.

For example, we learned that our pharmaceutical costs were high because some of our people take medications that are on the expensive side and don't have a good generic equivalent.

On the other hand, the tricky part about self-funding is it favors larger employers.

Having 500 employees contributing premiums, along with stop loss insurance, helps balance out an unexpected wave of costly claims.

However, if you have 100 employees like we do and 10% of the workforce starts having major health

self-funded health benefits.

In our case, we have many young women who may be considering having children and a lot of older men. These two groups draw high health costs.

Also, in a self-funded model, employees who become especially high-maintenance are subject to being "lasered out."

It means that instead of raising the premium for all employees because of a lot of high-dollar claims, the carrier adjusts the coverage for high cost employees and the employer maximum out of pocket cost gets raised.

Designated fund handler

After expressing concerns to our benefits broker, they referred us to a partner that acts as a trust for employers our size in our industry that have also gone the

self-funded route.

This self-funded trust reduces our administrative burden by managing the funds designated for our employee health plan.

The trust is industry-specific so it understands our needs and has helped us get a more accurate picture of what our health benefit costs are going to be for the year.

There's still a chance down the road we may go back to a fully funded employee health insurance plan because leadership may start having second thoughts about the amount of employer-assumed risk under a self-funded plan.

But because it's kept costs stable throughout the pandemic, we're sticking with the self-funded trust – at least for the short-term.

(Terry Cline, HR director, BancCentral National Association, Alva, OK)

Case Study:

WHAT WORKED, WHAT DIDN'T

We have a more accurate picture of what our health benefit costs are going to be for the year.

issues – a legitimate concern during the coronavirus pandemic – it would increase costs substantially.

Additional factors

We learned that in addition to company size, workforce demographics have a major impact when it comes to

TEST YOUR KNOWLEDGE

What benefits will the updated SECURE Act 2.0 provide firms?

While the Securing a Strong Retirement Act of 2021 (also known as the SECURE Act 2.0), went into effect in December of 2019, it received unanimous approval by the House Ways and Means Committee in May.

See how much you know about it and the benefits it provides plan sponsors and participants by deciding whether the following statements are *True* or *False*. Then check your responses against the answers below.

1. Employers with up to 50 employees will enjoy a pension plan start-up credit that covers 80% of their administrative costs for the first five years of their 401(k) plan starting in 2022.
2. Auto-enrollment starts in 2025 for 401(k), 403(b) and SIMPLE plans.
3. The 2.0 Act allows part-timers to contribute to a firm's retirement plan earlier than the original Act.

ANSWERS

- Answers to the quiz**
1. *False.* While it's true that small employers of up to 50 employees will enjoy a start-up credit beginning in 2022, it'll cover 100% (not 80%) of administrative costs for the first three years (not five) of 401(k) plan implementation.
 2. *True.* Auto-enrollment does start in 2025 for those plans, but workers always have the option to opt out. The SECURE Act 2.0 requires firms to enroll participants at a minimum of 3% contribution rate to be increased by 1% every year up to 10%, but not more than 15%. Businesses with fewer than 10 employees, less than three years of existence, and churches and governments are exempt.
 3. *True.* Previously, employees were required to work 500 hours or more for three years. Now, it's two.
- Info: bit.ly/SECUREACT2021

Making vacation policy changes? Check this first

If you're thinking of changing your vacation policy to make it more competitive to attract the cream of the crop when it comes to job candidates, there are a few things you have to take into consideration:

- **Check your state's vacation pay law requirements first.** Not all states are as picky as others, but many differ in what they require. For example, does your state treat vacation pay as wages for purposes of wage payment requirements? Does it prohibit use-it-or-lose-it policies?
- **Look at your employment contracts.** Employment contracts typically – and should – include detailed benefits and compensation. So if you're changing your vacation policy, take a look at your contracts. What does it say about your vacation policy? Before having any new employee sign on the dotted line make sure everything is accurate for the new policy and detailed.

Info: bit.ly/VacationPolicy629

Walmart is upping its mental health offerings

To help their employees cope with the challenges the pandemic has put them through, Walmart has decided to up its mental wellness game.

The retail giant more than tripled the number of no-cost, confidential counseling sessions (up to 10 per concern) available to all U.S. associates and their families through Resources for Living.

Licensed professionals are available 24/7 to listen and talk to employees on anything that affects their mental well-being – stress, anxiety, depression, grief, relationships, family conflict, substance abuse, coping with change, parenting, etc.

So maybe take a page out of Walmart's book and up your mental health game. Because while the pandemic is finally winding down and we are getting back to business, you never know what your employees are

going through in their personal lives, and helping them cope can give you happy, healthy, productive employees.

Info: bit.ly/Walmart629

Help minorities get vaccinated by offering ...

Did you know Blacks and Hispanics have a higher rate of illness and death from COVID-19, but are less likely to get the vaccine?

You can help by finding out why they aren't getting the vaccine and making it as easy as possible for them to attain it.

One factor the Kaiser Family Foundation (KFF) found was a concern for many Blacks (55%) and Hispanics (64%) was missing work from vaccine side effects. Only 41% of White adults had the same concern.

You can easily fix this by offering employees paid time off to get the vaccine and recover from its side effects, providing the vaccine at work and offering a financial incentive.

In KFF's survey, 28% of adults who have been putting off the vaccine said they'd be more likely to get it if they had paid time off to recover from it.

Info: bit.ly/Vaccine629

What changes could IRS be making soon?

IRS's annual Purple Book is here with several recommendations that, if acted on, could impact firms.

Many of the suggestions deal with tax returns and payments, such as:

- **E-filing:** Right now, companies that submit tax returns/payments online are subject to stricter deadlines than those that file/pay via mail. The report recommends IRS apply the same rules and deadlines to e-submissions that it does to mailed submissions.
- **Delinquent notices:** Currently, IRS only has to send one notice about missed payments per year. The report suggests The Service should start sending notices about unpaid taxes on a quarterly basis.

Info: bit.ly/IRSPurple629

HOT APPS & WEBSITES

■ NDEAM celebration ideas

Time to start planning your National Disability Employment Awareness Month celebration for October. The NDEAM website features a daily suggestions for observing NDEAM all month long.

Click: bit.ly/NDEAM629

■ States unemployment rates

People are getting vaccinated. States are loosening restrictions. And unemployment rates are dropping. Check out how your state's fairing.

Click: bit.ly/UnemploymentRate629

■ Vaccine video answers ???s

If your wondering how to update your employment policies and have questions about the COVID-19 vaccine, this video from McDermott partners can help you out!

Click: bit.ly/VaccineAnswers629

If you have a benefits-related question, email it to Renee Cocchi at: rcocchi@HRMorning.com

LIGHTER SIDE

■ Dog breeds best suited for your 'work from home' folks!

Helping employees stay healthy and happy is one way to keep benefits costs down.

So, encourage them to pet some pooches! It's been shown to cut down on stress levels, help with relaxation, lower heart rate and blood pressure, and the list goes on.

But it's important for employees to adopt the right dog.

A new study by Small Business prices revealed the top five most suitable dog breeds for remote workers are:

1. Shih Tzu
2. Doberman Pinscher
3. Havanese
4. French bulldog
5. Bulldog

Click: bit.ly/DogBreed629