

September 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.

Lower benefits costs, while providing quality programs

■ Ways to make sure you aren't breaking the bank

Recovering financially from the pandemic hasn't been easy. Some firms managed to avoid layoffs and furloughs by lowering their budget in areas like benefits costs.

In a time when some companies are throwing all sorts of benefits at employees, this is no easy feat. The key is to find a balance between controlling costs and providing adequate employee benefits, and be honest.

When employees understand why certain measures are being taken, they're more likely to go along with them. For example, to avoid layoffs

we needed to cut (fill in the blank).

On average, benefits costs account for 31% of total employee compensation. To cover benefits, like paid leave, health insurance, retirement and disability, it costs employers about \$12 an hour.

Sharing this kind of info can help get employees on board.

Before you make a move ...

But don't just start making cuts to your benefits without looking at the following:

1. Evaluate employee use. Before

(Please turn to Costs ... Page 2)

RECRUITMENT/RETENTION

88% of workers would change jobs for this benefit

Want to know what benefits are highly coveted nowadays? Fertility and family-forming benefits.

Out of 1,000 respondents, only 12% had these benefits and 50% of them don't feel what their company offers is enough to cover their needs, according to a new study by Carrot Fertility, a global fertility benefits provider for employers, in collaboration with RESOLVE: The National Infertility Association.

Jumping ship

If your firm doesn't offer these benefits you may want to consider it, since 89% of respondents said the fertility and family-forming process

has negatively impacted their mental health. And by now you know that affects productivity.

Plus, 88% of respondents said "they would consider changing jobs for fertility benefits."

So even if you don't have the budget at this time, you may want frame it to higher ups as a great recruitment and retention tool that'll help cut down on turnover.

If you decide to offer fertility and family-forming benefits, make sure they're inclusive. They need to cover same sex partners, adoption, and equal maternity and paternity leave.

Info: bit.ly/Family633

Costs ...

(continued from Page 1)

you do anything else, evaluate the programs you currently offer and how much employees use them. More than likely you have programs that are barely used. If that's the case, cut them first because they'll cause minimal disruption.

Then evaluate your healthcare program which is the biggest, most complex expenditure you have. If you offer low-deductible, high-premium plans and only a small portion of employees use it, you may be able to cut it. Also, things like weight loss and smoking cessation programs cost a lot of money for employers to provide, but don't get a lot of participation because of the commitment they require.

2. Educate employees on cost-effective plans. Benefit pros spend an exorbitant amount of time creating effective benefit plans. But do your employees know which plan is the most cost-effective for them? If not,

they could be using higher priced ones that cost the firm more. Invest your time in educating employees of their options.

3. Make sure you offer a health savings account. Employees can set aside money via an HSA for their healthcare expenses. Money saved through an HSA and used for medical expenses is pretax. This gives employees more bang for their buck when paying for healthcare expenses. They also roll over year to year and some plans pay interest or allow the unused portion to be invested in mutual funds and other investment

**Health plans
with HSAs often have
lower premiums
which means
more savings
for employers.**

vehicles. If the investments go untouched, it's also tax free and can grow into a nice little nest egg.

Health plans that offer HSAs often have lower premiums which means more savings for employers.

4. Take note of administrative costs. Benefits cost a lot, but they also have high administrative fees. Whenever possible use automation to cut those costs and use online portals. They allow employees to do their own enrollment, which means you don't have to do it, therefore, cutting down on labor costs.

Outsourcing benefits management to a third party is another way to cut down on administrative costs. And benefits consultants know the ins and outs of all things benefits and can help you provide only what employees need without excess expenses.

Info: bit.ly/CutCosts633

S HARPEN YOUR BENEFITS J U D G M E N T

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.

■ Are volunteer hours considered time worked?

"Hi Colleen," said Benefits Manager Betty Murphy to one of the company Supervisors. "How are your employees liking the new volunteer program?"

"I actually came to talk to you about that," Colleen replied. "Some workers are saying the time they've spent volunteering should be considered as hours worked. Is that right?"

Not forced to participate

"Why do they think the hours should count as time worked?" Betty asked Colleen.

"They told me it's because they're doing it on the company's behalf," Colleen replied.

"But the program is voluntary," Betty said. "No one forced them to sign up to participate, and they get to work with the nonprofit of their choice. Nothing here suggests that their volunteer hours would count as time worked."

The employees eventually sued the company, saying the hours they spent volunteering through their employer's program should've counted as time worked under the Fair Labor Standards Act.

In its defense, the company said participation in the program wasn't mandatory. The employees could choose when and where they wanted to volunteer, and the nonprofit controlled what they did while volunteering.

Who won?

■ *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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DOL comes down hard on firms that don't pay for OT and cheat workers

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

K-9 officers not paid OT for care of their partners

What happened: The city of St. Louis didn't pay its K-9 unit officers for grooming, feeding and caring for their four-legged partners after their shift ended.

What people did: Despite requiring its officers to kennel their canine partners at their homes, the city failed to record the hours or pay overtime as required for the animals' care. The DOL's Wage and Hour Division investigators uncovered the fact that the officers were required to sign a document agreeing to forgo overtime comp because the East St. Louis Police Department lacked the funds to pay them. They also found the city failed to pay OT to some patrolmen, sergeants and detectives.

Result: Now the city has to pay \$158,973 in back overtime wages for 19 of the city's Metro East Police Department employees as a result of the investigation.

Info: bit.ly/K9Officers633

Heavy equipment drivers cheated out of OT pay

What happened: UMS Heavy Equipment Rental Inc. in Chalan Pago, Guam, failed to pay dump truck drivers and other heavy equipment operators overtime violating the FLSA.

What people did: A DOL investigation also found the employer didn't pay drivers for the time they spent before and after their shifts inspecting and preparing their trucks for work, traveling to the job sites and traveling back to the UMS yard. On occasions when the employer did record and pay

for OT, it was in cash and at straight-time rates.

Result: Twenty workers will share \$17,308 in back wages. And the company was assessed \$7,250 in civil penalties.

Info: bit.ly/HeavyEquip633

Restaurant keeps tips earned by workers

What happened: Misoya Bistro in Medford, OR, kept all cash and credit card tips – except for a minor stipend – that workers earned. It also paid them an hourly “tip wage” that was significantly lower than the actual amount of tips the employees earned.

What people did: The DOL investigation also discovered the restaurant failed to pay overtime to several employees when they worked more than 40 hours in a workweek, another FLSA violation.

Result: Now, 36 employees will split \$280,124 in back wages that the DOL uncovered.

Info: bit.ly/Restaurant633

Roofer violated OT and child labor requirements

What happened: High Tower Roofing LLC, in Lakeland, FL, paid its workers a piece-rate and failed to pay the additional half-time premium for overtime hours.

What people did: Not only did the DOL investigation find that the roofers were paid the same piece rate for all of their work, even when they worked more than 40 hours, it also found the employer violated federal child labor requirements by employing a minor to operate a vehicle on public roads.

Result: High Tower paid \$50,034 in back wages to 112 workers and a civil penalty of \$1,864.

Info: bit.ly/Roofing633

■ Handshakes at work: Another pandemic casualty?

When COVID-19 first became a major threat around the world and people started maintaining social distance, handshakes vanished, too.

Besides not wanting to pass the virus, handshakes also became moot since a lot of business meetings were being conducted virtually.

And even though vaccines are now widely available to American workers, the majority still aren't feeling like shaking hands.

According to a recent survey, 72% of workers have no interest in bringing the handshake back. A lot of this hesitancy stems from not wanting to invade people's personal space, but nearly a third of employees are worried their workplaces aren't doing enough to protect them from COVID-19.

Smiles, nods & waves

This isn't the first time health concerns put a pause on handshakes. Back in 2009 during the H1N1 outbreak, most stopped shaking hands and opted for alternative greetings.

Dr. Anthony Fauci, director of the National Institute of Allergy and Infectious Diseases, believes people should *never* shake hands, saying it would help stop the spread of colds and flus, as well as more severe illnesses such as COVID-19.

A lot of experts side with workers on the handshake issue, too. Some CEOs are asking their staff to try smiles, nods and waves instead.

While handshakes might never disappear fully, employers should train workers to think before extending their hand. And if anyone is very anti-handshake, they should be taught to take the lead with a greeting, so the other person will mirror their behavior.

It's also helpful to encourage conversations with peers to determine what form of greeting everyone is comfortable with, especially while we're still in pandemic times.

Cite: bit.ly/handshake633

HSA contributions: Info you'll need to answer employee questions

Participation in health savings accounts (HSAs) is growing, which means more employees may come to you with questions about how contributions work.

The number of HSAs grew by 6% from 2020 to 2021, with 59% of contributions made by employees and 26% of contributions made by employers, according to a survey by consulting firm Devenir. The average contribution made by an employer was \$870.

With that in mind, here are some key details about HSAs you'll need to know in case workers have questions.

Handling employees' accounts

Employees will be able to contribute more to their HSAs next year. For 2022, the maximum contribution amount for those with individual coverage will be \$3,650 (up from \$3,600). Those with family coverage will be able to contribute \$7,300 (up from \$7,200).

Workers age 55 or older can make an additional HSA catch-up contribution of \$1,000.

HSA eligibility is tied to an employer's participation in a high deductible health plan (HDHP). For 2022, these plans must have a deductible that's at least \$1,400 for individual coverage or \$2,800 for family coverage.

Flexible spending account

Unlike a flexible spending account (FSA), any funds remaining in an HSA automatically roll over, and they're the property of the employee. HSA participants can also make changes to their contributions to the account at anytime for any reason.

Employees in HSAs can't also participate in a regular FSA, but they can contribute to a limited FSA that only covers vision and dental expenses.

Due to COVID-19, employees have more flexibility in how they can use their HSA funds this year. Money can be spent on over-the-counter medications like ibuprofen and menstrual products (tampons, pads).

Info: bit.ly/hbsainfo626

Cut tension: Address those who cause the conflict

With more people working together in the same space again, you might sense tension.

And now you have to deal with rude behavior, poor communication and outright conflict.

In fact, 85% of employees experience some kind of conflict at work, likely in your benefits department. Almost a third say it happens all the time!

Why is this happening? Not because you're surrounded by people who don't know how to communicate civilly.

Nope. Instead, most workplaces have at least one high-conflict person – the one who disagrees with, hates and complains about *everything*. He or she causes the bulk of conflict.

What you can do

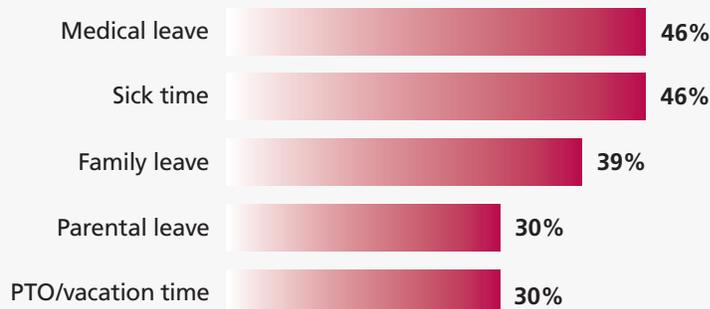
You likely can't fix every issue, but you can alleviate some of the pain everyone else feels. Try to:

- **Avoid labels such as "bully" and "difficult person."** Instead, when you communicate with this person, focus on specific behaviors you need to address. Before you chat, ask yourself, "What is he doing wrong, and what should he be doing instead?" That'll help determine the behavior you need to address for the overall good.
- **Acknowledge the elephants in the room.** Don't cringe at, laugh with or ignore bad behavior – especially when it happens in front of others. Call out off-color jokes, insults and slights. Say "What's your purpose for telling that kind of joke?" Or, "When you slight others like you just did to Sue, you aren't being collegial, which we expect here. How will you fix this?"

Sources: SmartBrief, bit.ly/3wQUGDf; CPP Global, bit.ly/3gQlxK5

Expanded Leave

What benefits did you add last year?



Source: 2021 Future of Benefits Study: Employee Benefits Trends and Silver Linings of the Pandemic by The Hartford Insurance, bit.ly/Hartford633

While 75% of employers expanded their paid leave last year, 31% of workers in this study said they were afraid of repercussions if they took paid leave.

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 Tapped variety of recruiting sources

As the pandemic began to subside, we knew we'd need to make some new hires.

For positions that required specialized knowledge and experience with certain customers and networks, it made sense to get help from recruiters and advertise in the trade publications.

But when it comes to entry level positions, it's a much broader talent pool. To seek out and attract candidates for these jobs, we looked to

other avenues for getting the word out that we were hiring.

Successful recruiting reach

While some Benefits pros may disregard advertising job openings in local newspapers, I gave it a shot.

I made sure the ads mentioned that we support our employees with training and emphasized that there are plenty of opportunities for advancement in the company.

The response was good and so were the candidates. We value locally-based talent because there's a

good chance they know some of our customers personally. That's a key intangible that isn't obvious from a job application.

And because everybody's on social media, we also put together a Facebook ad. It was easy to do and we got some quality hires from that.

Advertising in the newspaper and on Facebook was a positive return on investment and our post-COVID-19 hiring outlook is in good shape.

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

**REAL
PROBLEMS
REAL
SOLUTIONS**

2 High touch service key benefit of self-funding

Health care's complicated and most employees didn't understand terminology like co-insurance, out of pocket maximum, premiums and deductibles.

This lack of understanding often led to higher health insurance claims and poor outcomes.

Comes with an advocate

We realized our employees would be happier if they had a point person

dedicated to advising and educating them about smart healthcare decisions.

We switched to a self-funded health plan that includes a specialist to help employees navigate medical, dental, vision and behavioral health benefits.

The employee advocate:

- provides open enrollment support
- assists with choosing primary care providers and specialists
- answers questions about bills and claims

- negotiates medical bill disputes, and
- guides people through the pre-certification process.

HR and our benefits broker appreciate having an advocacy solution because not having to address employee healthcare questions saves them time. It also keeps company healthcare costs under control.

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

3 Formed partnership to address day care needs

Bringing our workforce back into the office post-COVID-19 required us to be empathetic to adjustments they were going to have to make.

For example, people were going to start paying commuting costs again. To ease that burden we offered pretax dollar commuter savings accounts.

In addition, after being home with their children more than usual while working remotely over the past year, many returning employees would

need to start taking their kids to day care again.

One less worry

We started talking to local day care facilities about ways to make it easier for our working parents to get back into a weekday day care routine and we formed some low- and no-cost partnerships.

We also found a national day care firm with area branches that offered a discount for our employees.

For families with more than one child, those discounts can add up

to substantial savings.

In return, we give fliers for the day cares to our new employees during onboarding and we put up posters advertising the businesses in our lunchroom.

Not only is a day care partnership a cool resource, this new benefit's helping our people get re-energized about coming back to the workplace.

(Honor Dundore, benefits director, Sinclair Broadcast Group, as presented during the webinar "Annual Enrollment 2022: Benefits for a Recovering Workforce")

COMPANY CULTURE

Can the 4-day workweek really work?

The pandemic brought a lot of changes to the way we work. Before, frequent remote work would've seemed implausible, but employers and employees alike soon learned the benefits of it.

Eighty-three percent of employers and 71% of employees considered remote work to be a success, according to research by PwC. Over half of company leaders thought productivity improved with staff working from home.

And because of these benefits, many companies are sticking with remote work in at least a part-time capacity.

Naturally, this opens the workplace up to more questioning. Things that once seemed impossible could actually be very effective.

One thing employment experts are pushing for now? The four-day workweek.

Longer hours can be deadly

Currently, only about 15% of companies operate on a four-day schedule – but so many more could benefit from it.

Back in 2018, the International Labor Organization at the United

Nations found that working more hours didn't lead to greater productivity.

In fact, longer hours can even be dangerous. Nearly 750,000 people die from a stroke or heart disease each year as a result of working 55 hours a week or more, noted the World Health Organization.

Between the dangers of employees being overworked and this unique time of workplace transformation, many experts argue now's the perfect chance for employers to try out a four-day week schedule.

More productivity, less stress

There are countless benefits to shortening the workweek, the biggest one being a productivity boost.

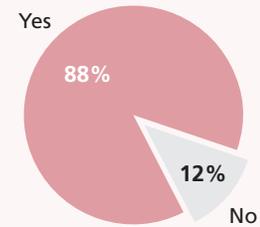
Employee productivity went up 40% when the company adopted the four-day workweek, according to Andrew Barnes, founder of advisory firm Perpetual Guardian.

Less employee stress is another compelling reason to shorten the workweek. Barnes saw that decrease by 15%.

Banks Benitez, CEO of social organization Uncharted, explained how employees have a better work/life

What Employees Want

When accepting a job offer, is paid time off important to you?



Source: Justworks, bit.ly/PaidTimeOff633; bit.ly/UnlimitedPTO633

A good PTO program has always been important to employees. But nowadays they're looking for unlimited PTO. A MetLife study found 72% of the 2,675 full-time employees expressed interest in it.

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

balance because their weekends are longer, and they feel they can accomplish more personal projects.

Benitez says the four-day week forces employees to work "smarter" and prioritize the right things. Workers are more focused and collaborative as they all work toward that coveted extended weekend.

Info: bit.ly/fourday633

SHARPEN YOUR JUDGMENT – THE DECISION

(See case on Page 2.)

The employer won the case, and the decision was upheld on appeal. Because of the terms of the company's volunteer program, the time employees spent volunteering with nonprofits wasn't considered time worked under the Fair Labor Standards Act, so it didn't have to be included in any overtime pay calculations.

The employees argued they were paid for the time they spent volunteering and the program was managed by their employer, so volunteer hours should be considered work.

However, lawyers for the employer argued that no one was forced to participate in the program. Employees also had the flexibility to choose the nonprofit they wished to assist. Plus, the primary beneficiaries of the program were the nonprofits, who controlled what workers did.

For these reasons, the court ruled in the employer's favor. There was no evidence that workers were pressured to participate in the volunteer program or that it was a required term of their employment. In addition, for the volunteer hours to be considered work, the employer needed to be the primary beneficiary, and it wasn't.

Analysis: Volunteering and time worked

Many employers encourage employees to give back to their communities by volunteering and offer workers incentives such as rewards or paid time off to volunteer.

According to the DOL, volunteer hours don't have to be counted as time worked as long as 1) volunteering is optional, 2) not participating won't have any adverse effect on employees' working conditions, and 3) employees aren't guaranteed any benefit (e.g., a bonus) for volunteering.

Cite: *McPhee v. Lowes Home Centers LLC*, No. 20-2135, CA4, 6/3/21. Note: Dramatized for effect.

Found an alternative to high deductible employee health plans

Value-based care partnership relies on copays

It seemed like a majority of companies our size were offering an HSA-eligible high deductible health plan (HDHP).

At first, an HDHP seemed appealing to employees because of the low premium.

They're appealing to employers, especially those with self-funded health plans, because the high deductible discourages inappropriate use of healthcare services which controls costs.

An HDHP was supposed to make our employees more savvy healthcare consumers and give them more "skin in the game" by investing pretax dollars into an HSA.

But what it did was create unaffordable health costs and an underutilization of necessary services like prescriptions, check-ups and specialist visits. One example was when the son of an employee broke his leg.

After the cast came off, the follow-up care became costly because

Predictable copays are the key to healthcare affordability.

the deductible hadn't been met. The family had to make hard decisions about whether or not to keep physical therapy appointments.

Lacked primary, coordinated care

A sustained relationship with a primary care physician (PCP) can keep people out of the hospital and away from expensive hospital bills. Yet one out of every four employees

doesn't have a PCP.

Instead of a disorganized network of providers with a gatekeeper, what our employees needed was a health plan in partnership with a primary care organization that:

- charges consistent copays instead of a deductible
- doesn't charge for PCP visits
- makes referrals to appropriate specialists
- compensates providers based on meeting the employer's goals, and
- has provider/member tech tools on a common platform that reinforce coordinated care.

Health programs centered around primary care like this do exist. In recent years healthcare systems have become more clinically integrated, with providers on common technology platforms capable of collaborating on an employee's care.

Smarter option

Switching health plans from a deductible system to a copay system results in better coverage, low costs and high quality of care.

Along with an out of pocket maximum of \$1,000 for individuals and \$6,000 for families, we found that having predictable copays is the key to healthcare affordability:

- specialist visits, \$50
- urgent care, \$100
- hospitalizations, \$100
- outpatient surgery, \$500
- inpatient surgery, \$700, and
- emergency room visits, \$200.

(Ashok Subramanian, founder and CEO, Centivo, as presented during the webinar "The Social, Economic and Health Impacts of High Deductibles")

Case Study:

WHAT WORKED, WHAT DIDN'T

TEST YOUR KNOWLEDGE

FMLA and ADA: What to do if and when they both apply

Complying with one law like the FMLA can be difficult and confusing, but what happens when another law like the ADA gets thrown into the mix? Most employers will agree it becomes a Benefits pro's nightmare.

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

1. In certain situations where the FMLA and the ADA work in tandem, workers may be entitled to more than the 12 weeks of leave available under the FMLA.
2. A disabled employee is always eligible for FMLA leave.
3. The reinstatement requirements are different for the ADA and the FMLA.

ANSWERS

- Info: bit.ly/FMLAAD63
- upon return to work.
reinstated to an "equivalent job" requires that an employee be the other hand, the FMLA only he or she is qualified for. On employee in any vacant position for the employer, it can place the old job creates undue hardship back. But if reinstatement to the is entitled to get his or her old job back. The ADA says an employee is entitled to get his or her old job back. But if reinstatement to the old job creates undue hardship for the employer, it can place the employee in any vacant position he or she is qualified for. On the other hand, the FMLA only requires that an employee be reinstated to an "equivalent job" upon return to work.
1. True. If an employee who has taken 12 weeks of FMLA leave cannot return to work because of a continuing medical condition, the condition may be a disability under the ADA. Here, the employer may have to accommodate the employee by granting additional leave time.
 2. False. A disabled employee must still meet the following FMLA eligibility requirements: be employed for at least 12 months, work 1,250 hours in a 12-month period and work at a site within 75 miles of at least 50 employees.
 3. True. The ADA says an employee is entitled to get his or her old job back. But if reinstatement to the old job creates undue hardship for the employer, it can place the employee in any vacant position he or she is qualified for. On the other hand, the FMLA only requires that an employee be reinstated to an "equivalent job" upon return to work.

Answers to the quiz

ADA: Handling long-term effects of COVID-19

Here's an interesting question that will be popping up more over the coming year: Are employees who contracted COVID-19 and now experiencing long-term effects considered disabled under the Americans with Disabilities Act (ADA)?

According to law attorney Fiona Ong with Shawe Rosenthal LLP, the answer is yes, it's likely.

Medical experts have said some long-term effects of COVID-19 are long-lasting fatigue, lung problems, joint pain and brain fog. Many – if not all – of those would fall under what the ADA defines as a disability: “a physical or mental impairment that substantially limits one or more major life activities.”

Of course, you can offer an accommodation even if employees don't meet ADA's disability criteria, Ong says. Even temporary accommodations help and can be removed at a later date when they aren't necessary.

Encourage employees to talk to you about what's going on.

Info: bit.ly/COVID19ADA633

Change your perception of benefits to a holistic one

It would seem that thanks to COVID-19, we have all gotten used to a new way of life and doing business. So how does this affect benefits?

Well, now that the workforce is more diverse and up against many new challenges, a more holistic approach to benefits is required, according to Redesigning the Employee Experience: Preparing the Workforce For a Transformed World, a new study by MetLife.

This holistic approach to benefits focuses on offering employees and their families a range of options that encompasses so much more than before.

It starts by recognizing “the interconnectedness of benefits to support financial, physical, mental,

and social health – while giving employees what they want: more choices.”

To do this the study says Benefits pros need to shift their perceptions of benefits from “a product-by-product model to one that treats benefits as a suite of products that work together across employees' changing life stages and personal needs.”

One way to do this is by grouping benefits by their functional role and the support they provide. This makes it easier for employees and Benefits pros to see how benefits can help solve different life changes and meet potential financial challenges.

Employees need benefits to stay healthy and safe in every aspect of their lives. So benefit offerings have to change to meet the new needs of the workforce the pandemic has brought about.

Info: bit.ly/Holistic633

PTSD rising among youngest & oldest workers

Did you know post-traumatic stress disorder (PTSD) is driving stress levels up which is negatively affecting employee resilience and cognition?

In fact, the risk of PTSD is up 56% from pre-COVID-19 levels, according to the new Mental Health Index: U.S. Worker Edition.

“This new data suggests that employees continue to struggle with mental health challenges as a result of the COVID-19 era and that employers must remain focused on support,” says Colleen McHugh, executive vice president of the American Health Policy Institute and strategic adviser for HR Policy Association.

And it's affecting the youngest and oldest workers the most, who are experiencing dramatic declines in focus which alters productivity and job performance.

Experts say the way to help employees with this is to keep an open dialogue about mental health offerings, have empathy and eliminate ambiguity about the company's future plans.

Info: bit.ly/PTSD633

HOT APPS & WEBSITES

■ Traditional vs. Roth IRAs

Here's a great website you can share with employees to help them understand the differences between traditional and Roth IRAs.

Click: bit.ly/IRAs633

■ Advice from the trenches

Need a little benefits and compensation advice from someone who's been in the trenches for more than 20 years? This blog by Ann Bares is filled with lots of news and advice.

Click: compensationforce.com

■ Workplace wellness tips

This article, Seven Ways to Promote Employee Wellness in the Workplace, offers practical advice on how firms can show employees they care about them.

Click: bit.ly/Wellness633

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

LIGHTER SIDE

■ Let your benefits do the talking & recruiting for you

As a Benefits pro you know the idiom “money talks” rings true many times. But here are a few impressive perks that keep these employees coming back for more:

- At Penguin Random House employees can order books and e-books, free of charge, from a list of more than 100 which gets updated regularly.
- Ben & Jerry's employees get to enjoy three free pints of ice cream every day and are encouraged to share them with family, friends and neighbors!
- Employees at HotelTonight, a travel booking company, can win an impromptu free vacation through monthly “spin-the-wheel” events.

Info: bit.ly/UniqueBenefits633