



Ideas and Information for Human Resources Professionals

EMPLOYEE RELATIONS

Summer Perks

The summer is upon us and that means warmer weather, lots of sunshine, and plenty of opportunities to have some fun outdoor activities. It's too bad that your office job requires you to be indoors all day, or does it?



Many employers are enhancing employee relations by providing much-needed perks during the summertime. This allows workers to enjoy all that the summer months have to offer while still getting their work done. Perks such as flex time, company sports leagues, allowing employees to leave work early, and even company picnics and social events are gaining in popularity.

According to an article in *Employee Benefit News* titled, "[How companies keep employee perks hot during the summer](#)," besides the obvious benefit for the employee, there are also benefits for the employer. For example, if a company allows employees to leave early on Friday to take advantage of the weekend, then money is saved on the cost of air conditioning and electricity.

Some employers take advantage of their proximity to parks, nature trails, or the beach. One such company even goes so far as to post daily surf reports on their reception desk and many have company volleyball, softball, or biking. Others take a different approach and use the summer to allow their employees to give back to the community. They're allowed to leave early as long as it's for charity work or a community-related project. All of these activities are great for team building and getting to know one another outside the office.

For small companies, or those without sizeable budgets, there are still easy and affordable ways to recognize the employee's value to the company while still taking advantage of the summer. Picnics, ice cream socials, or providing lunch via a bar-b-que or food truck are quick pick-me-ups for employees without taking too much time away from work. Another cost-effective benefit, since kids will be out of school during the summer, is to allow a day when employees can bring their children to work.



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EMPLOYER WEBINAR

The ACA's Newest

There really are a myriad of ideas and options available to employers that want to show their employees that summertime is a chance to kick off your shoes, let down your hair, and have a little fun, yet still remain productive.

TECHNOLOGY

Automatic For The People

With apologies to the band R.E.M., this article is not about their music, nor their album, but about how automatic enrollment has significantly helped people. Think of all the payments you currently have automated. You probably have automatic deposit of your paycheck, automatic bill pay for your utilities and other monthly bills, and maybe even a recurring automatic payment and delivery of pet food from Amazon. Now, think of something that's important that you wish you could automate. This is not the time to mention your daily fix of Starbucks, but about saving enough money for retirement.



There are families that have a similar system where they placed a large jar in the kitchen. Everyone, kids included, would put their spare change in the jar every day. At the end of the month, the family would use that accumulated money in a fun way. An article titled, "[Automation Making Huge Retirement Plan Impact](#)," in *Employee Benefit News* references how a defined contribution plan provides an excellent way for employees to seamlessly save money for retirement. As employees started joining the plan, with a typical contribution of 10 percent or higher, including employer matching, participation increased nearly 20 percent in the company's retirement benefit according to the article. This was up more than seven percent from just five years ago. Looking at this by generation, millennials are used to automation and, consequently, are reaping huge rewards from this type of plan.

However, all age groups benefit and a company can modify the plan to increase participation. For example, if a company has a matching rate of 50 cents on the first three percent to 25 cents on the first six percent, it automatically gets employees saving an additional three percent they wouldn't normally save. Another way is to have annual automatic increases in contributions. A bump of a percentage point every year up to a maximum rate will help employees the earlier they start.

Of course, there should always be an opt-out option for people who don't want to have the contribution rate increased, have a separate retirement plan, or simply don't want to save using the company plan.

WELLNESS

Nondiscrimination Rules and How They Apply to Group Health Plans

Tuesday, September 13, 2016
2:00 p.m. ET / 11:00 a.m. PT

The Patient Protection and Affordable Care Act (ACA) Section 1557 provides that individuals shall not be excluded from participation, denied the benefits of, or be subjected to discrimination under any health program or activity which receives federal financial assistance from the Department of Health and Human Services (HHS) on the basis of race, color, national origin, sex, age, or disability. The rule applies to any program administered by HHS or any health program or activity administered by an entity established under Title I of the ACA. These applicable entities are "covered entities" and include a broad array of providers, employers, and facilities. State-based Marketplaces are also covered entities, as are Federally-Facilitated Marketplaces. Regulations implementing Section 1557 have raised a number of questions for group health plans and their sponsors.

This webinar will:

- Explain the background of Section 1557 and what it prohibits
- Discuss which employer group health plans are affected
- Outline when self-funded health plans are required to follow Section 1557
- Discuss whether the new rule requires group health plans to cover sex reassignment surgery or medications
- Discuss what "federal financial assistance" can mean
- Describe how a self-funded health plan's TPA could be obligated to report non-conforming health plans to the government

Little Things To Increase Happiness

Your alarm goes off and the day-to-day drudgery begins. Hurray. It's often tough to get excited about the daily events, and some days are more challenging than others to get motivated, yet there are a few simple things everyone can do to inject a little happiness and higher productivity into their lives. Granted, these aren't going to change your mood from total sadness to gladness, but they should give you a brighter outlook on the day.



The *Forbes* website had a story covering this topic, titled, "[Daily Grind Getting You Down? Make Yourself Happier And More Productive At Work With These Simple Tips](#)" and the tips were so simple it was like a lightbulb turned on. If you were to think about a few small things that could make you happier and more productive, what would they be? Certainly, more money is up there, but what are some things you can change immediately in your life to have an impact on how happy you feel and how productive you can be?

The very first thing in the article was to eat more fruits and vegetables. A good follow-up to that would be eating a healthier, more balanced diet. That candy bar in the middle of the day may bring a temporary sugar rush, but the energy crash afterward is terrible and definitely brings down a person's mood and work output. Health benefits aside, there's proof that fruits and vegetables are a mood-booster. A study done by the University of Warwick in Great Britain and the University of Queensland in Australia studied more than 12,000 people for two years. They discovered that the attitudes of people who ate at least eight servings of fruits and vegetables a day, versus people who only ate a few servings, had a spike in well-being that was equivalent to the feeling you get when landing a job after being unemployed.

If that's not enough of an incentive, then you might consider exercising *before* you go to work. Now, we all know what you're thinking. You're thinking that it's difficult enough going to the gym after work, much less before. But research has shown that exercising before, or even during, the workday increases happiness and productivity. That's not to say if you do this after work it won't have any effect, but to gain the greatest benefit, you should make exercise one of the first things you do every day.

For those people who are averse to eating healthy and exercising, we're only halfway through the simple tips, and the next two won't involve any kind of physical activity or modification of your eating habits. That same study done by the University of Warwick in Great Britain found that people who watched a funny video, or had a snack during the day – even if that snack was chocolate – enhanced productivity by more than 10 percent. Who among us doesn't enjoy and then share a humorous photo, story, or video? You shouldn't devote a major chunk of time to doing this, but a short break from work is always a good idea.

Finally, and not surprisingly, the length of your commute plays a major role in your happiness. Even if you don't get stuck in traffic, long

- Discuss a health plan's obligations in relation to the limited English proficiency rules
- Provide tips for benefit plan design

This 60-minute basic webinar will help employers understand the new nondiscrimination regulations.

Registration

[Register here](#) for the webinar. The presentation slides will be posted on the [UBA website](#) the day before the webinar.

About the Presenter

[Lori Maring](#) is Of Counsel in the Atlanta, Georgia, office of Fisher Phillips She focuses her practice on helping employers navigate Employee Retirement Income Security Act (ERISA) and other state and federal laws impacting the design, implementation and ongoing compliance of their employee benefit plans and programs. She regularly advises clients on the Affordable Care Act, health and welfare benefits, qualified plans, executive compensation, Multiple Employer Welfare Arrangements (MEWAs) and multiemployer plan issues.

Certification

This webinar event has been submitted to the [Human Resource Certification Institute](#) and the [Society for Human Resource Management](#) to qualify for one recertification credit hour.

WISDOM WORKPLACE WEBINAR

Closing The Coverage Gap

Thursday, August 25, 2016
2:00 p.m. ET / 11:00 a.m. PT

Even before the Affordable Care Act (ACA) upturned today's health care system, high-deductible health plans (HDHPs) were becoming the norm for employer-sponsored plans.

commutes can easily and quickly drain your mood faster than you think. The *Forbes* article states that every ten minutes of commuting results in ten percent fewer social connections, which can lead to social isolation and unhappiness. And while you may not be able to move closer to your job, you may be able to take an alternate route to work that's shorter or less stressful. Or, you could carpool or take mass transit, thereby reducing some stress. It's amazing how people may not go somewhere because it will take too long, yet they routinely commute 15, 30, or even 60 minutes to work without a second thought. Those minutes add up and take away time for people to do other things.

So think about these tips and determine what you're willing to do in order to increase your happiness and productivity. Start slow and make a concerted effort. You may just find that these little things make a big difference.

IN BRIEF

Acronym Soup

When it comes to healthcare terminology, some people may feel like they're at a spelling bee. Besides not being sure of what every acronym means – and there are plenty of them – they may want to follow up with questions like, “Can you use it in a sentence?” or “Language of origin?” or “Are there any alternate pronunciations?”



According to an article in *Employee Benefit News* titled, “[Majority of workers cannot define copay, deductible](#),” there's data showing that many people don't understand health plans, even at the most basic level. In fact, in a paper published in the *Journal of Health Economics*, nearly 90 percent of people couldn't define all of the following four terms – coinsurance, copay, deductible, and out-of-pocket maximum.

Throw in even more confusing terms such as ACA, CDHP, FMLA, FSA, HDHP, HIPAA, HMO, HSA, LTC, LTD, STD, etc., etc. and one can quickly see how health care consumers are overwhelmed. Understanding all these terms and how they affect an individual or family is crucial to making the right decisions when it comes to choosing a plan. A lack of understanding not only affects the selection of the initial plan, but any changes thereafter. How will they know if a plan covers what they need? Is there a plan that will save them money?

The takeaway from this is that it's up to benefits professionals to take the time to properly educate people on all this terminology and acronyms. It's also up to the health care consumer to realize the importance of this education and to study the plans intently and ask relevant questions. This is not a one-time deal. Health care education is an ongoing process, especially as people's lives change and they need to modify their existing coverage.

HDHPs make financial sense for many groups because they offer lower monthly insurance premiums, as compared to low-deductible plans, and encourage employees to be better health care consumers. But for some employees, meeting high deductibles can be a challenge.

During this one hour webinar, you'll hear more about the challenges facing employers today and practical solutions to help close this coverage gap.

Registration

[Register here](#) for the webinar. The presentation slides will be posted on the [UBA website](#) the day before the webinar.

About the Presenter

Bret Fredericksen is the Select Benefits Underwriting Manager for Symetra Life Insurance Company's Select Benefits Underwriting team, which specializes in fixed-payment medical and supplemental insurance solutions for Symetra's diversified sales force. Bret is a 25-year insurance and financial industry veteran working with employee benefits. His background includes group life and disability, medical stop loss, traditional life, and limited benefit medical insurance, and he has worked closely with captive and independent agents. In addition to Symetra, Bret has held sales and management positions at Farmers New World Life. He holds a Consultative Sales Graduate (CSG) certification and is based in Bellevue, Washington.

Certification

This webinar event will be submitted to the [Human Resource Certification Institute](#) to qualify for 1.25 recertification credit hours.

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