



Ideas and Information for Human Resources Professionals

## EMPLOYEE RELATIONS

### Are You Feeling (Financially) Well?

You may be physically healthy, but how is your financial well-being? Employers are discovering that they can save money by helping their employees reduce their stress regarding finances.



According to an article on the website of *Employee Benefit News* titled, "[Employers must partner with employees to fight financial stress](#)," a study by Financial Finesse found that if an employee has significant financial stress or difficulty maintaining their finances, it costs their employer money in terms of being absent, having their wages garnished, and delaying retirement. Furthermore, employees who didn't have their finances under control were likely to take more unplanned days off versus those with better financial stability, according to the study.

Financial stress is no different when it comes to a person's health. Even something as simple as an unexpected parking ticket can be disruptive and trigger worry. This worry manifests itself in the employee being truly sick or distracted enough at work so as to reduce productivity.

While it's easy to see how absenteeism or reduced productivity can cost a company money, the other financial stress factors may not be so easy to identify as a cause of a company's financial drain. But according to the study, little things add up such as the costs and time spent to process garnished wages.

So, what can employers do to help their employees with their finances? Plenty. They can provide education and seminars on personal finance, investing, and retirement planning. For employees who are really in a financial hole, they can provide one-on-one counseling. Not to leave out employees who are doing well with their finances, an employer can provide asset allocation strategies and risk tolerance assessments.

When employees have little to no financial stress, they perform better,



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### EMPLOYER WEBINAR

Plan Documents: ERISA,

have lower health care costs, and retire on time. All this helps their employer save money, too.

## TECHNOLOGY

### Free Speech Can Have Consequences

The Internet never forgives, nor forgets, and most people are aware that posting something violent or sexually offensive, or if they are the perpetrators of cyberbullying, can easily get them in trouble with their family, their friends, and even their employer. But what about posting a seemingly harmless political comment? Same thing.



In an article titled, "[Fired for Facebooking: Nasty Political Posts Could Cost Employees Their Jobs](#)," on the website of the *Society for Human Resource Management*, it correctly claims that what we post on social media can shape both our personal and professional images. It's important for HR professionals as well as employees to know the law. There are many laws that protect individuals from being fired over what they say on their own time, but, as the article points out, "nothing protects hate-speech online."

Since states have varying laws on protecting employees, I urge all employers to know these laws thoroughly before making any decisions on whether or not to discipline an employee for what he or she says online. At the same time, I urge all employees to sit back and consider whether they truly want to post that comment, whether satirical or not, and have it forever branded to their name. You may think that the world wants to hear your opinion on the latest political issue, but in reality it has the potential to cause you more trouble than it's worth.

For example, you decide to throw caution to the wind and post on every social media platform you can about your opinions on such sensitive topics as the upcoming presidential election, gun control, religious tolerance, kneeling during the Pledge of Allegiance, etc. You think you've done a great job educating the populace at large about how you're right and, if they don't agree with you, then they're wrong. What you don't realize is that you've forgotten that your co-workers, your boss, and your boss's boss (and maybe even all their spouses) are part of your circle of social media friends. They have all now formed a permanent opinion of you based on your posts. If you've said something that they don't agree with, while they may not fire you, they may (whether consciously or not) halt your progress up the corporate ladder. Is your post really worth it?

Similar to when writing an angry letter, it's better to take a step back, think about what you want to say, then sleep on it. If you still want to say it in the morning, then think some more.

## WELLNESS

### Hold The Sugar, Sugar

## Section 125, SPDs, and Wraps, Oh My!

Tuesday, November 1, 2016  
2:00 p.m. ET / 11:00 a.m. PT

Group health plans have a multitude of documents that need to be compliant with federal regulations. Cafeteria plans must have plan documents as well as documentation evidencing the adoption of the plan, and plans subject to ERISA need a plan document outlining the plan's terms for a number of items, including eligibility, benefits, exclusions, a named fiduciary and plan administrator, claims and appeals procedures, funding information, and other items. These requirements are separate from the summary plan description (SPD) and Summary of Benefits and Coverage (SBC) requirements that plans must also meet.

This webinar will help employers understand what plan documents they need, what the documents should contain and the implications of using a "wrap document" to wrap the ERISA plan document and SPD requirements into one document. This webinar will:

- Explain what a cafeteria plan document is, and what is required to be in the document
- Outline the supporting documentation every cafeteria plan should have regarding its adoption
- Discuss how cafeteria plan documents and documents required under ERISA are different, and cannot be combined into one document
- Explain what a plan document is for ERISA purposes and what is required to be in the document
- Explain the requirements for SPDs
- Discuss how wrap documents are used, along

At a restaurant, whenever I'm asked if I need any sugar for my coffee or iced tea, I sometimes say, "no thanks, I'm sweet enough as it is." The truth about all sugar is that people are getting too much of it, which leads to being overweight, diabetes, and heart disease.



CNN's website has a story about sugar titled, "[The best and worst sugars to eat before your workout](#)" that says "the American Heart Association recommends that women eat no more than six teaspoons of added sugar a day and men no more than nine." An added sugar is one that isn't normally found in food such as high fructose corn syrup.

People do need sugar as a source of energy, especially if they're active. But if a person is active, that doesn't give him or her carte blanche to go out and binge eat every sugary dessert they can. The reason is that your body doesn't burn all the sugar, but it does put some sugars to better use than others. So, what are some of the different types of sugars?

Going alphabetically, the first on the list is "fructose." This type of sugar is found in fruit, honey, and vegetables. You may be thinking that this is good for you, and you'd be half right. An excessive amount of fructose means gaining weight, so you should limit how much you eat.

Next is "glucose," which is found in foods such as pasta and bread. These "carbs" or carbohydrates are burned more efficiently because glucose is a monosaccharide, which is a simple sugar. It's a great option to eat before working out. Again, just don't overdo it. Whole grain toast with a small amount of peanut butter is enough.

After glucose is the sometimes dreaded "lactose." Found in milk and dairy products, while great for muscles, it can cause stomach issues if your body can't digest it. For people who are lactose intolerant, this sugar can be a deal-breaker due to the extreme discomfort it can cause.

"Maltose," a sugar you don't hear about very often, is from molasses. This sugar isn't found naturally in many foods, yet it's used by good manufacturers in many products, including the production of beer.

Finally, there's "sucrose," which is more commonly known as table sugar. This is a disaccharide from plants, such as sugar cane, and is used to make cookies and other similar foods. This is definitely one to skip before or after a workout, yet it's one of the sugars people regularly consume.

All sugars play some role as nutrition for our body. Where we get it depends on the source. It's better to eat fruits and whole grains versus a candy bar. Some sugars are digested and absorbed quickly, while others take longer. This can lead to that sensation of a sugar "crash," which is why it's better to eat a wide variety and the correct portion size of foods containing natural sugars so your body has a regular supply rather than a spike here and there.

with the pros and cons of using a wrap document

- Discuss how wrap documents can be used to wrap ERISA requirements into a single benefit plan, or to combine multiple benefit plans together
- Discuss an employer's requirements when they update a plan, including Summary of Material Modification requirements
- Provide best practices regarding retention of plan documents and other recordkeeping requirements

This 90-minute beginner to intermediate level webinar will help employers understand the plan document requirements for group health plans.

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

#### **About the Presenter**

[Lorie Maring](#) is Of Counsel in the Atlanta, Georgia, office of Fisher Phillips. She focuses her practice on helping employers navigate ERISA and other state and federal laws impacting the design, implementation and ongoing compliance of their employee benefit plans and programs. Ms. Maring regularly advises clients on the Affordable Care Act, health and welfare benefits, qualified plans, executive compensation, MEWAs, and multiemployer plan issues. She also represents employers in managing IRS and DOL audits, HIPAA compliance and fiduciary obligations. She serves clients in the public and private sector, including non-profit organizations and trade associations. Ms. Maring received her Juris Doctor degree, cum laude, from the University of South Carolina School of Law in Columbia, S.C.

#### **Certification**

This webinar event has been submitted to the [Human Resource](#)

Like most things, sugar is good for you if eaten in moderation. Check with a registered dietician or nutritionist to learn what's right for your body and level of activity.

[Certification Institute](#) and the [Society for Human Resource Management](#) to qualify for 1.5 recertification credit hours.

## IN BRIEF

### Home Is Where The Office Is

I don't mind working, but this eight hour wait to go home is killing me. If that sounds like you, then have you considered working from home? Of course you have, but how badly do you want to work from home?



Based on an article on *AOL.com* titled, "[Many Americans would accept pay cut to work from home](#)" it appears that most people would be willing to take up to an eight percent cut in pay in order to work from home, but there's a significant caveat.

People also like the "traditional" work schedule of 9:00 a.m. to 5:00 p.m. Monday through Friday. So while working from home is desired, that doesn't mean people are willing to have flexible or irregular work schedules. That same article says people will take a 20 percent pay cut to avoid working evenings and weekends.

Have you ever played the game "would you rather?" This is a classic example of would you rather have a higher salary, but work non-standard hours in an office, including weekends, or would you rather have a smaller salary, but get to work standard hours from home? You can't have your cake and eat it, too, so you have to choose.

Some people need an office setting in order to get work done. The distractions of working from home (for example, kids, chores, TV, etc.) are too strong to overcome, so productivity suffers. Other people thrive when working at home. They're always on time, get more done during the workday, and never seem stressed because they don't have to deal with traffic, annoying co-workers, or wearing uncomfortable clothes mandated by a company dress code.

Think of it this way. Do you have a treadmill, exercise bike, or similar machine at home? Do you use it often, or are you the type of person that has to go to the gym in order to be properly motivated to work out? Same goes with where you work. You may want to work from home, but an actual office setting provides the necessary focus needed. Then again, you may be the type of person who can go straight from the bed to the desk at home and churn out more work in your pajamas.

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