



Ideas and Information for Human Resources Professionals

EMPLOYEE RELATIONS

Payback Time

If you're in a company that's always competing for the latest and greatest talent pool of new employees, then you know how hard it is to stand out from the others. Maybe your company makes an amazing product, maybe you have an extremely charismatic CEO, or maybe you offer an employee benefit that nobody else offers, yet everyone seems to want. In the never-ending search for the hot new employee benefit, it appears that student loan repayment is the winner.

According to an article titled, "[Employees clamoring for student debt benefit](#)," in *Employee Benefit News*, a study found that employees between the ages of 22 and 33 said the benefit not only helps them financially, but also increases their motivation and loyalty to the company offering the benefit. In fact, behind health insurance and a matching 401(k) contributions, student loan repayment had the next highest importance for job seekers.

Furthermore, the study found that a whopping 86 percent of employees said that if their employer helped pay off their student loans, then they'd stay with the company for at least five years. That's a job-hopping killer statement right there. Admittedly, not all companies can implement this benefit, but what they can offer is student loan counseling as a way to help reduce the burden, or present financial options that an employee with student loan debt may not have considered.

So, just how big is this problem? According to American Student Assistance, there is \$1.3 trillion (yes, with a "T") in student loan debt in the U.S. with more than 44 million borrowers. Whew! And this burden is worrying the workforce, which is having an impact on the job performance of employees who stress about carrying a student loan. What might be surprising is that it's not just recent graduates who are concerned about repaying these loans.



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While it's true that these recent grads are impacted the most by their student loans, there are older Americans who still have college debt (undergraduate or graduate), and there are some employees who worry about how they're going to pay for their children's education while continuing to fund their retirement plan. Regardless of their age, all employees can take advantage of this benefit in some way from an employer that offers it.

TECHNOLOGY

Nothing Good Ever Comes from Social Media

How many times must it be said that you need to be aware (or beware) of what you post on social media? This is because your friends aren't the only ones looking — so are your coworkers and maybe even your employer. Something totally inoffensive and harmless to you may severely damage your reputation or even cause you to lose your job. Compounding the matter is that it could be something you don't even post, yet you are tagged in it.

In an article titled "[Social Postings Still Land Employees in Hot Water](#)" on the website of the *Society for Human Resource Management*, it notes that, when it comes to social media, HR departments should have a policy and training sessions so that employees know the rules and boundaries. Some examples of things that can get you in trouble include an unflattering photo, political or hate speech, or simply poor judgement.

Let's say that you were at a conference and had a photo taken of you drinking a beer with other attendees. This was then posted on a social media site, or maybe you posted it yourself. Your company has a strict "no drinking while representing the company" policy. You could then be reprimanded or fired if this photo was discovered. A little more obvious example would be if you posted a strong political opinion or, unwisely, posted hateful or inflammatory remarks. Among other items that could get you in trouble is doing a fun activity and then posting a photo, marking the location you visited, or commenting on said place when you had taken a sick day off from work.

Always think about what you post and who might see or share it. Sometimes, the cons outweigh the pros. Granted, some work-related speech is protected, but you shouldn't rely on that. Also, while you have the right to free speech, that means you have the freedom to express yourself without being censored. It doesn't mean you have the right to freedom from consequences of that speech.

WELLNESS

How DST Is Messing with Me

I've never had the DTs, but twice a year I do get the DSTs. DST, otherwise known as daylight saving time (not savings), is observed by nearly every state in the U.S. except Hawaii and Arizona (except the Navajo Nation). It's also observed by about 70 percent of countries

EMPLOYER WEBINAR

What Employers Need to Know About HIPAA and HITECH

Tuesday, April 11, 2017
2:00 p.m. ET / 11:00 a.m. PT

The Health Insurance Portability and Accountability Act (HIPAA), its administrative simplification regulations, and the Health Information Technology for Economic and Clinical Health Act (HITECH) provide administrative, privacy, and security standards for health plans and their business associates. The extent to which HIPAA applies to a health plan depends on the health plan's structure. This webinar will help plan sponsors understand their responsibilities under HIPAA and HITECH.

This webinar will:

- Review the basics of HIPAA and HITECH
- Explain key terms
- Discuss different types of health plans to which HIPAA may apply
- Discuss how HIPAA applies to fully-insured plans (that use either a hands-on approach or a hands-off approach)
- Discuss how HIPAA applies to self-funded plans
- Discuss how HIPAA applies when plan sponsors self-administer plans such as an FSA or HRA
- Discuss the consequences of violating HIPAA / HITECH
- Describe best practices in HIPAA / HITECH compliance

according to an article titled "[Who's turning the clocks back \(or springing forward\) with you?](#)" on the website [sleep.org](#).

Whether you love it or hate it, daylight saving time may actually be detrimental to your health. An article on *CNN's* website titled, "[Why daylight saving time can be bad for your health](#)," reveals a plethora of health-related issues associated with DST. A 2016 study found that DST affects people's health in a negative way, and the worst is the risk of stroke. There's an eight percent increase in the risk for stroke for two days following the DST changeover. If you have cancer, or are over 65 years of age, the risk increases significantly to 25 percent and 20 percent, respectively.

It all has to do with our internal (circadian) clocks and how disrupting that biological clock can have serious consequences. It may seem like just an hour, but to our bodies it's a big deal and it takes a few days for everything to adjust.

There was another recent study that noticed a 10 percent increase in heart attacks around DST. People are also more prone to have car accidents, get injured on the job, and even have poor judgement, all associated with DST.

So, are we all just doomed to deal with the health issues associated with the observance of DST? Maybe, but one thing we can do is mitigate some of the sleep issues. According to the National Sleep Foundation, during DST we should try to maintain our normal sleep routine regardless of whether we gain or lose an hour.

IN BRIEF

When Doing Nothing Actually Does Something

When was the last time you did absolutely nothing and it worked in your favor? As a population, we've become dependent on technology to take care of routine tasks for us and I think that makes us just a little bit lazy.

We have companies where we owe money that automatically draw the monthly payment out of our bank without us having to write a check. We have cars that can guide us to our destination without us having to look at a map, pump the brakes if we get into a skid, and even parallel park by themselves. And we have appliances that can now order our groceries when we're out of that item. Ain't technology great?!

There's one emerging technology, however, that's really making a difference in people's lives. An article on the website *Workforce* titled, "[Millennials' Latest Label as Do-Nothings a Good Thing Financially](#)," discusses the benefit of "automatic enrollment" that employers are rolling out. When employees first enter the workforce, and even some that have been there for a few years, they mention that a 401(k) or retirement plan is a good thing to have, yet few actually contribute to it. Or, if they do contribute, it's often not enough. Obviously, this can have dire consequences down the road.

This 60-minute intermediate level webinar will help employers understand how HIPAA applies to a variety of plans.

Registration

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

About the Presenter

Tabatha George is an associate in the New Orleans office of Fisher Phillips. She specializes in employee benefits, including retirement and welfare plans and healthcare reform. She has particular expertise in Health Insurance Portability and Accountability Act (HIPAA) compliance, data breaches involving health information, and the Affordable Care Act (ACA).

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.

Having an employee, whether new or existing, be enrolled automatically in a company retirement plan is an excellent way for the employee to do nothing while gaining a major benefit. Even better is when these plans increase the contribution rate each year (up to a maximum) that an employee stays on that plan. However, employers should also add financial and retirement education to this so that employees are fully aware of the benefit and how to take the maximum advantage of it.

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