



UBA
HR Elements

Ideas and information for human resource professionals



When Boundaries Collide: Holidays & COVID-19



The holidays are often associated with friends, family, and food. It is a great excuse to get folks together whom you may not have seen all year. Calendars resemble a bingo card as celebrations fill dates for weeks, if not months, in advance.

Historically, the biggest obstacle you had to work around was poor weather or making sure the kids said thank you for gifts they receive. The hurdles around the holiday season are much bigger this year, a fact validated by the CDC dedicating a full page of resources to [holiday celebration recommendations and safety tips](#).

The word “boundary” means different things to different people. In popular psychology, a personal boundary is what separates your thoughts, feelings, or opinions from others. This year, the coronavirus (COVID-19) pandemic will continue through the holiday season. Given the unfortunate timing of events, there is an increased focus on preferred [physical boundaries](#). A physical boundary is defined as the space that separates you from another person. This may sound like an easy point of clarification, but the overlap of personal and physical boundaries can be difficult to communicate, especially when tied to annual traditions. How can you both assert your boundary preferences and honor those of others during this holiday season?

First, consider what level of physical closeness you would be comfortable with this year. Give yourself time to think and consider the alternatives. Some questions to consider include: Are you comfortable celebrating holidays in person? With a specific group size? If certain precautions are taken by attendees? If individuals are from out-of-state? If you are at a loss, recall events from holidays past to frame these questions.

If appropriate, the next step after hashing out your thoughts is a conversation with your significant other or spouse. The goal of this conversation is to agree on a plan of action as a team so you can avoid miscommunication or disappointment down the road. Physical boundaries are likely not a topic you have discussed in the past so it can feel stressful. Why is it

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so tricky? You are likely trying to juggle the expectations of a lot of people in a situation where there is no way to make everyone happy. Do what is best for you and your family knowing that there will be people who disagree.

Now, you are ready to communicate your boundaries to family and friends. Begin the conversation with an open mind. Use “I” statements to express yourself and speak in a calm voice. Boundaries are a two-way street – give family and friends an opportunity to share as well. Avoid judgmental comments if they have a different point of view. Set a tone of mutual respect and understanding by acknowledging their thoughts and feelings.

A change in tradition is likely to be packed with an emotional punch. So be patient with others, and yourself, as you process what this year’s holidays may look and feel like. This may be the perfect year to start a new holiday tradition that brings memories for years to come.

HRIS Clean-Up: Bad Data In, Bad Data Out



What would you say if I told you Human Resource Information Systems (HRIS) have been around since the 1980s? It’s true.

The use of software to organize and store employee data gained popularity during the dot.com era and continued to grow as the role of human resources evolved – from that of an administrative function to a strategic partner with a seat at the table. Human Resources got the memo loud and clear...employee data is a

powerful tool to make decisions! However, poor data management practices can put the validity of your employment and talent management data at risk. As the saying goes, “Bad data in, bad data out.” HR practitioners can take these [practical steps](#) to increase the quality of employment data whether using a flashy HRIS with a bunch of bells and whistles or a simple Excel spreadsheet.

Create documentation to show users how to enter data. Take a minute to think about your favorite applications such as LinkedIn, Google Docs, or Slack. Why do you enjoy using this tool? Most likely, ease of use is at the top of your list. If you want to do something new, you can easily find directions or get in-app support without jumping through hoops. If you want to make a change, you find up-to-date resources that show you how to do so. Use this same frame of mind with your HRIS to ensure that all users are working from the same playbook when entering or updating employment data. Clear documentation will ensure that your team does not have to spend hours of clean-up time before using or sharing the data. And be creative – a pop-up window with directions may be even more effective (and timely) than a lengthy user guide. What will work for your culture?

Be consistent. You have likely been tasked with cleaning up a messy report that has data inconsistencies. One entry shows “CALIFORNIA,” the next “CA” and still another, “california.” How can you help users enter correct data consistently so you don’t have to spend an exorbitant amount of time correcting discrepancies? One helpful option is to add drop down



options for those fields with a finite number of entries. This will remove spelling or grammatical errors, and free up that annoying correction time. Another helpful tip is to use mandatory settings to ensure that users complete required fields. This is only helpful for fields that require a response in all cases. In other words, do not use mandatory settings if the data is not required across your employee population.

Remove duplicate data. It happens more often than you think. Users enter the same information in multiple fields, unaware that this field is a duplicate entry. As you can imagine, this could lead to a few problems. Entering the same data multiple times increases the risk of a typo. Additionally, a change to one of the fields may lead to mismatched data unless the user knows to update in both spots. And finally, report users may not be clear which field they should use when pulling information since the data labels are the same or similar. Which one is correct? To counter this error, make a commitment to not host duplicate entries and add a data field map to your documentation above to avoid confusion.

Although HRIS systems have modernized over the last forty years, the basic tenets of [managing employee data](#) still apply. An investment in setting data guidelines up front can save countless hours in the long run and lead to increased satisfaction in the output of data from Human Resources.

Part 2: Pandemic Performance Reviews – Should They Stay or Should They Go?



In the latter half of this two-part series, we pick up on some additional reasons employers decide to halt performance reviews due to the coronavirus (COVID-19) pandemic and resulting workplace changes. As a recap, part one addressed waiting until things go back to “normal” and not wanting to give more bad news. While it may be tempting to skip reviews altogether, it is important to consider the message you are sending to your employees.

We don’t think our employees find value in the process.

Many organizations’ performance management processes are bogged down with bureaucracy. The process has been referred to as an “administrative nightmare” by participants. Managers are overtaxed by the number of reviews to complete with a large workload on their desk. Most importantly, employees do not find value in this tedious process.

This is a lightbulb moment! Since the onset of COVID-19, we have seen businesses face new challenges and rise to the occasion in record time. Companies are overriding complicated rules and procedures to solve novel problems and the change management climate allows



businesses to fast-track the implementation of these solutions. [Jeroen Kraaijenbrink](#) notes, “COVID-19 shows that as soon as there is a strong enough stimulus, things can change.”

Why not apply the same level of innovation to overhaul your ineffective performance review process? This injection of energy tells your employees you want to invest in them even during hard times. You have the freedom to be creative and try something new. A tip? Keep it simple. Get rid of complicated online forms and focus on one-on-one live conversations. Employee development is more important now than ever.

We do not want to evaluate goals that are no longer realistic.

You started 2020 as a manager with a plan. You worked with each employee to set thoughtful objectives aligning their contributions to the company’s goals. You patted yourself on the back for setting such clear expectations and then, BAM! The world is turned upside down. Your company was forced to cut expenses, which may have included staff, and find new ways to engage clients. Being asked to conduct performance reviews during all of this sounds like a joke. Employees would be asked to rate goals that are no longer valid. Do you even want to remind them of all the great things they were supposed to do this year that are no longer possible?

The short answer is yes. [Employees want to talk](#) about anything that has changed during these uncertain times whether that includes their goals or preferred communication style. Invite a candid dialogue on how goals have shifted (even if in hindsight). Ask a few questions to hear how they have evolved over the last eight months. For example, what have you learned about doing your job when faced with a change in resources, tools, or direction? Show your flexibility by acknowledging that this year’s performance review may look different than those from years past.

HSA SOS



A [health savings account](#) (HSA) is an often-misunderstood savings vehicle that gets confused with a flexible spending account (FSA). Until you understand some of the benefits of an HSA, you too may overlook [benefits](#) including triple tax savings, investment options and portability.

HSAs were introduced as part of the Medicare Prescription Drug, Improvement, and Modernization Act in 2003. These plans are open to individuals enrolled in a high deductible insurance plan (HDHP) as a means to offset the costs of healthcare. The IRS sets contribution limits on an annual basis. For example, the maximum contribution for 2021 is \$3,600 for an individual and \$7,200 for a family. Like a retirement investment account, individuals over age 55 can contribute another \$1,000 annually as a catch-up contribution.

HSAs are the triple threat of the healthcare world when it comes to taxes. First off, contributions to your HSA are tax-deductible. This means you can shave these funds from your reported pay



at year end, reducing your overall taxable income. Additionally, the money put into your HSA account grows tax-free. Unlike other investment accounts, you are not taxed on capital gains in an HSA. And finally, withdrawals from your HSA to pay for eligible healthcare expenses are tax free. In short, you get more for your money with an HSA account.

Unlike our friend the FSA, an HSA offers savings and investment options. The investment alternative is unique to an HSA and creates an opportunity for you your money to grow while sitting in your account. The investments available to you are specific to the HSA provider but can include options like stocks, bonds, treasuries, or funds. It should be noted that investments carry an inherent risk, and your contributions could decrease in value if you choose an investment that does not fare well. This benefit is particularly attractive to investors who have maxed out their retirement options and are looking for other ways to invest with a long-term outlook.

Some people shy away from an HSA because they had a bad experience with the FSA “use it or lose it” rule. To bring you up to speed, standard regulations do not allow FSA account holders to roll over any remaining funds from year to year. Any money left in the account at year end is forfeited to the plan. This type of estimation error would leave anyone with a stomachache. This is yet another delightful difference between the two plans. Money in an HSA rolls over year to year. As an added perk, you maintain ownership of the account after you stop contributing or are no longer registered in an HDHP. HSAs are portable! This means you can use the funds for qualified healthcare expenses long after you stopped contributing to the account.

Are you curious to learn more? Great! Check with your human resources department or benefit vendor to find out if your high deductible healthcare plan is eligible for use with an HSA. Remember, a little investigation up front can result in a big cost savings in the long run. Happy savings!

EMPLOYER WEBINAR

What Employers Need to Know About IRS Reporting in 2021

Tuesday, December 8, 2020 • 2:00 p.m. ET / 11:00 a.m. PT

The Patient Protection and Affordable Care Act's reporting requirements are rapidly approaching for employers with group health plans or with 50 or more full-time or full-time equivalent employees. This webinar will provide an overview of the reporting process, changes for 2021 reporting, what we learned from earlier rounds of reporting, and how employers should be tracking employees. We will:

- Review the 2020 final reporting forms and instructions and highlight changes that employers should be aware of
- Review the deadlines for employers to submit forms to the IRS and to employees



- Discuss reporting offers of COBRA coverage
- Explain the difference in reporting requirements for small (less than 50 employees) and large (50 or more employees) employers, and self-funded versus fully insured plans
- Discuss the two measurement methods to determine which employees receive a Form 1095-C
- Provide best practices on the monthly measurement method and the lookback measurement method
- Discuss the importance of accurate reporting in light of the IRS' proposed penalty assessment letters
- Specify the plan years for which the IRS is currently sending proposed penalty letters
- Describe what we learned about reporting based on errors that led to IRS proposed penalty assessment letters

This 60-minute intermediate level webinar will help employers determine the best practices for reporting in 2021.

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

PRESENTER

[Lorie Maring](#) is a partner in the Atlanta office and a member of the Employee Benefits Practice Group. She has extensive experience in all areas of employee benefits, including health and welfare programs, qualified and non-qualified retirement plans and executive compensation. She routinely advises employers, including non-profit and government employers, trade associations and employee benefit insurance and risk management consultants on the complex compliance and day-to-day issues arising under ERISA and other state and federal laws governing employee benefit plans and programs.

Certification

This webinar has been submitted to the [Human Resource Certification Institute](#) and the [Society for Human Resource Management](#) to qualify for 1 recertification credit hour.