

HOT SHEET

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Full-Circle HR

Health Care Advocates

HR Trends:

- Generally, you can require employees to wear a face mask/covering. If they claim to have a health issue that interferes with the ability to do so, engage the interactive process as outlined by the Americans with Disabilities Act (ADA).
- In November, 5 states are considering legalization of marijuana: Mississippi is voting on medical; Arizona, Montana, & New Jersey are voting on recreational; & S. Dakota is voting on both. As this occurs, it becomes more important that employers assure their substance policies are up-to-date with the law and what makes sense in their business.
- Among 1,000 employees surveyed by MetLife, 48% felt open enrollment is more important this year than 2019 and 40% are going to be more mindful in their benefits selection process this year. Employees are feeling the weight of these choices as never before & it is more likely they will show more interest in open enrollment than you have probably come to expect.
- According to Watson Salary Survey, 1/3 of employers are trimming their projected 2021 wage increases (averaging 2.6%).

Remote Worker's Comp Claim

As the COVID-19 pandemic continues, many employees are still working from home. One of many reasons that employers had not encouraged or allowed teleworking is the complexity of dealing with workplace safety in the home and work-related injuries, should they arise. One example being when the employee is doing work (talking to a client on the phone) while also performing a personal function (letting the dog out) and gets injured. COVID has changed all that and employers and employees had to make a choice between no work at all or figuring out how to work remotely, if that was even possible. Whether your organization is in it for the short-term or the long-haul (could be some of both), there are some basic steps you can take to navigate these issues. One important tool is to create a telework agree-

ment. Such an agreement should contain: Clearly outlined job duties; Well-defined work product; Structure for the workday (this tells you when they will be available, what hours are considered work hours, and helps them prevent work-creep so that their whole day is not subject to work-related duties); and Safety guidelines. Employees should be reminded of your worker's compensation policy and procedures. It's important that they alert you should an injury occur and if it does it is possible that their workspace may need to be inspected/evaluated for the claim and so that future accidents can be prevented. Most importantly, managers need to stay in regular communication with their employees and assure that they have a workspace and the work tools to be effective working from home. This may also mean some training in time management.

As we move into the annual open enrollment period, it's a good time to look at what benefits your medical plans offer. One of the more recent benefits to consider is the option of a health care advocate for employees who receive a serious medical diagnosis such as cancer. 40-70% of employers are now offering this option. Frequently, family members can act as a second person listening to the doctor, etc. But this benefit offers a different type of advocacy. They are a single point of contact who can help coordinate appointments, doctors, second opinions, billings, etc. and make the insurance process more coherent, streamlined, and effective. Studies show that this approach also often saves money—and possibly even lives.

Many large providers already incorporate this option into their plans. If you are self-insured, you would have to contract this service separately.

According to a national medical expert at Cigna their plan offers: Support understanding the diagnosis; Help coordinating physicians and treatment plans; Guidance on who to call if they are not satisfied or not receiving the right care; Assistance navigating a denied claim and how to file an appeal; Help ordering medical supplies and finding the best prices and financial aid for prescriptions; Post-discharge follow up; and more. With this option, they have seen an overall reduction in hospitalizations & emergency room visits, which translates into better care, lower cost and less stress for the patient. If you do offer this option, as with any new benefit, it is important to offer training to employees on how it works, make the information readily available to them when needed, and help them understand how it can support them at a critical time.

*Life is short and we have never too much time for gladdening the hearts of those who are traveling the dark journey with us. Oh be swift to love; make haste to be kind.
— Henri Frederic Amiel*

Is Remote Work Changing Your Dress Code?

For the past many months workers who are able to work remotely have been able to relax their dress code considerably—even more so if they do not have to be on camera. But, consider this, according to a survey of 1000 remote workers conducted by CouponFollow, 80% of remote workers who 'dressed' for work (business-professional, business-casual or smart-casual), felt they were productive throughout the day, com-

pared to 70% of those who wore gym clothes and 50% of those in pajamas. Prior to COVID it would have been unlikely to consider a dress code for remote workers, but now it gives us pause to think about why we have a dress code in the first place. Is it geared toward professionalism, safety, or customer perception? Does it help remote workers set boundaries around work versus home activities? But in some instances with kids at home, this may not make sense. So,

perhaps an approach that provides guidelines that help employees find their own best approach until they return to the office will be the most effective and supportive of worker needs and morale.

Whether at home or in the office, any dress codes/guidelines should be revisited in light of recent Supreme Court rulings so that they are not designed around gender-specific limitations. Exceptions to this MUST be based on a

genuine reasonable business need. They must also make religious accommodations and be mindful to not run afoul of NLRA rights. For example an employee who is wearing a Black Lives Matter logo may be doing so in protest of conditions of employment and this is protected activity. If this is not the case, and you want to prohibit political and social justice statements be sure your policy does so consistently.