

# OURERC A LOCAL BUSINESS NEWSLETTER

Powered by Employer's Resources of Colorado

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## YOU BREAST BELIEVE WE ARE HERE TO HELP

October is Breast Cancer Awareness Month. In honor of this month, ERC put together a guideline on how to navigate your health insurance for prevention and treatment help. ERC Colorado Kaiser Permanente insurance coverage options are different per policy each employee selected during open enrollment. ERC recommends you calling Kaiser Permanente or accessing your online account to get an up-to-date copy of your policy and making a list of the following:



- ⇒ Take note of any co-insurance requirements. Co-insurance is similar to a co-pay, but is usually a percentage of the total cost of the treatment instead of a fixed dollar amount.
- ⇒ Any exclusions or services that may not be covered. Breast cancer may require specific treatments, specialist, prescriptions, etc., that may not be covered by your policy. This may include but is not limited to acupuncture, chiropractic or massage therapy.

[Living Beyond Breast Cancer](#) advises patients to make a list of costs. This will allow you to budget for your medical expenses and stay in control of your finances. Understanding costs you may encounter will help you take control of you health. If you have breast cancer, ERC HR Department can provide you a copy of your employee handbook to review further options.

The ERC Benefits department is also available to help find ERC Kaiser policy information, treatment centers, preventative information and answer all insurance questions. We are here to help!



### IMPORTANT REMINDER

Almost that time again! Soon employees who enrolled in the Holiday Savings Account will be receiving their checks in the mail. If an employee has moved and not updated their address with ERC they may not receive their holiday savings checks on time. **Please remind employees to update their addresses.**

If an employee needs to update their address, please have them complete the "Personal Information Change Form" that can be found on our website at: <http://www.erccolorado.com/hr-library/>.



ERC COLORADO HOSTS

## FREE MEDICARE EVENT

Come join ERC Colorado for an educational event on Medicare

OCTOBER 9 & 10  
6:30 PM  
726 S. TEJON

Admission Fee: FREE and Open to All

Learn Medicare Benefits, Options, Enrollment Deadlines and Usage.



## NEED HELP WITH MEDICARE?

The ERC Benefits Department is hosting a free Medicare event open to the public. If you, a loved one, a friend or another business professional qualifies for Medicare, this event is for you. The ERC Benefits Department will be reviewing all Medicare Benefits, Options, Enrollment Deadlines and Usage. Our team cares and wants you to know your benefit rights before it is too late. Please note you do not have to attend both nights.

Can't make these dates and want to stay update to date with more information? Follow us on Social Media or send us an email:

@ERCcolorado

@ERC Colorado

@ERCcolorado

@ERC Colorado



## NEW LAW IN 2020 FOR OVERTIME PAY

**The U.S. Department of Labor has ruled effective January 1, 2020, employees who make less than \$35,568 are now eligible for overtime pay.**

The new rule will raise the salary threshold to \$684 a week (\$35,568 annualized) from \$455 a week (\$23,660 annualized). The new rule has exemptions from overtime under the federal Fair Labor Standards (FLSA). For exemption, the employees must be paid a salary of \$35,568 and meet certain duties.



The details you need to know:

- \* Nondiscretionary bonuses and incentive payments (including commissions) paid on an annual or more frequent basis may be used to satisfy up to 10 percent of the standard salary level.
- \* In addition to raising the salary cutoff for exempt workers, the new rule raises the threshold for highly compensated employees from \$100,000 a year to \$107,432 (of which \$684 must be paid weekly on a salary or fee basis).

The FLSA's overtime requirements change for employees whose total compensation is at least \$100,000 a year. The exemptions apply if:

- ◆ The employee's primary duty is office or nonmanual work.
- ◆ The employee "customarily and regularly" performs at least one of the bona fide exempt duties of an executive, administrative or professional employee, as described in the regulations.

### Are there exemptions?

There are some exemptions according to the DOL. White-collar workers should note the following exemptions: ([information directly from here](#))

**Executive exemption.** The employee's primary duty must be managing the enterprise or a department or subdivision of the enterprise. The employee must customarily and regularly direct the work of at least two employees and have the authority to hire or fire workers (or the employee's suggestions and recommendations as to hiring, firing or changing the status of other employees must be given particular weight).

**Administrative exemption.** The employee's primary duty must be office or nonmanual work that is directly related to the management or general business operations of the employer or the employer's customers. The employee's primary duty also must include the exercise of discretion and

independent judgment with respect to matters of significance.

**Professional exemption.** The employee's primary duty must be work requiring advanced knowledge in a field of science or learning that is customarily acquired by prolonged, specialized, intellectual instruction and study.



### What do employers need to do next?

Employers should ensure that the job descriptions for current and future employees are kept up-to-date. All job descriptions should continuously be monitored for any changes in jobs. Employers need to understand the regulations apply to the content of the job description or duties of the job, not the job title. Employers should also note, if employers decide to reclassify employees to nonexempt status, they will need to track affected workers' work time and pay overtime premiums for all hours worked beyond 40 in a workweek. The final key point is for employers to monitor time-keeping, tracking overtime and all bonuses paid. As always, ERC is here to help. ERC will create detailed job descriptions and payroll services to aid with this new law. Contact our team for further information

## PROTECT YOURSELF FROM THE FLU

Whether it's your upcoming vacation or your kid's first soccer game, don't miss out on life's special moments because of the flu. Millions of people catch the flu every year. The flu shot is your best protection. If you have Kaiser Permanente with ERC Colorado, you are able to get a free flu shot.

### 1. Walk-in flu shots begin Oct. 1

- No appointment needed.
- Mon.– Fri., 8:30 a.m.–5 p.m. at most Kaiser Permanente medical offices\*
- Show your member ID card and get the flu vaccine at no charge.

### 2. At your next appointment

Your care team can quickly and easily give you the flu shot during your scheduled appointment.

\*Note: Walk-in flu shots are NOT available at all locations. However, you may receive them during your visit.



## Are You Making Your Employees Quit?

Employers and Managers are often fighting an uphill battle when it comes to new hires and losing an employee. According to [GlassDoor](#), the average cost for employers to onboard a new hire is \$4,000 per hire.

On average it takes 24 days to fill a position and possibly longer. ERC has curated some common mistakes that employers and/or managers make that often lead to employees quitting.



### Common Mistake 1: Inconsistent Goals or Expectations

Create stability and consistency with your expectations. Outlining the expectations, job duties and career path for employees creates a clear understanding of their role. When employees feel they are choosing between job required tasks that may offset each other, it leads to stress on the employee.

**Example:** If a manager and an executive are telling employees different job priorities, the employee will feel stressed and conflicted. More specifically, a [sales representative](#) at a rental car company has to choose between serving her next client or correctly logging her previous client's information into the system. Her manager has made it clear that "slow service is poor service," but she knows that improperly entering customer information could get her fired.



Keep your company standards and priorities clear and this problem can be easily avoided. If the employee knows their rule of thumb for how to handle situations, their chances of stressing when conflicted minimizes. Employees that can see a future with your company and growth within the company their workplace motivation is much higher.

### Common Mistake 2: Hostile Work Environment

[Employees](#) who do not feel [psychologically safe](#) are more prone to error and less likely to take risks, participate in healthy conflict or [grow in their roles](#). Employees that fear their thoughts or ideas will be undermined or met with repercussions, tend to be quiet and or overly agreeable. According to [Harvard Business Review](#), these signs should be a red flag that your work environment is hostile.

A hostile work environment is easily avoidable if managed properly. If you create a psychologically safe work environment, you team is more likely to stick around. Create open discussions, encourage new ideas and innovation. Company meetings should include questions from management to their team to spark new concepts, queries and different viewpoints. Remember to show some humility. Allow you team to see you are all human and everyone makes mistakes. Take on the [perspective that failure](#) is an opportunity to grow, and your team will start to do the same.

### Common Mistake 3: Employees Hired for the Wrong Roles

According to the [Harvard Business Review](#), too many hiring managers avoid telling candidates the truth about a job. Their logic is that if applicants find out how hard they will work or how boring the core of the open jobs are, they will walk away. This is a mistake. Transparency about the positions you are hiring for is key to the success of the employee. Employers that provide a clear job descriptions and responsibilities will receive better qualified employees that will actually meet company standards.



If the employee has already been hired, review the task load verse the job description. Consider moving the employee to a different role or adjusting the job descriptions to allow for higher productivity rates.

ERC is here to help. With our custom employee handbooks, onboarding and HR specialist, our goal is to minimize employee turnover. Employee Handbooks provide documentation of expectations, rules and regulations. Employee Handbooks are created with the ERC Human Resources Department to ensure all Federal, State and Local compliance.

## HIRING SEASONAL EMPLOYEES?

**If your company plans to hire seasonal employees, let ERC know now.**

The fourth quarter is the busiest time of year for business.

Benefit enrollment, tax preparation, sales and more all happen during the same quarter. Please keep this in mind when hiring seasonally.

Employers need to keep in mind that many of the laws and regulations that apply to full-time employees also apply to seasonal employees. Employers should also note that seasonal employees are entitled to some benefits. Unemployment, Social Security and Medicare are just a few that must be discussed. Not "fringe

benefits" (i.e. paid leave, retirement plans and medical insurance) but they do qualify for others. Please reach out to the ERC Benefits team for additional information.

[Seasonal employees](#) are also subject to the same state and federal income tax withholding rules that apply to your other employees.

Clear communication, in writing, to the employees is required. Employers need to clearly state the duration of employment, pay rate and a full job description for the season. Employees will also need to be informed they are held to the same standard as other employees. Ask ERC HR for assistance.