



Ideas and Information for Human Resources Professionals

Stephens

Stephens Insurance, LLC

HR ELEMENTS IS BROUGHT TO YOU
BY STEPHENS INSURANCE, LLC

111 Center Street Little Rock, Arkansas 72201
Phone: (800) 852-5053 Fax: (501) 210-4642

In This Edition

WELLNESS

TECHNOLOGY

EMPLOYER WEBINAR

EMPLOYEE RELATIONS

WELLNESS

CONSIDER A WELLNESS COACH

Biometric testing has become the latest rage in wellness programs. If you're unfamiliar with this, biometric testing (sometimes called biometric screening) involves measuring employees' blood pressure, blood glucose, cholesterol, and similar measurements of employees' health status.

This testing can be a very helpful and important part of a corporate wellness program in that it can make an employee aware of a health issue he or she may have so that it can be managed or corrected altogether. Companies like this testing because employees can become healthier, which in turn may lower the employer's health insurance cost per employee. In fact, a 2013 survey conducted by software company bswift shows that most employers have implemented biometric testing in their wellness programs. Of the 380 corporate benefits managers surveyed, 77% of large employers test their employees. It's important to remember that these tests must be done in a legally-compliant manner.

However, we're all aware that it's one thing to *know* your testing results and another thing to actually *do* something about them. Furthermore, that same survey showed that employers usually don't require employees to improve the values revealed in the testing. What's not revealed is why employees may choose not to improve their health once they know a value may be out of range. Whether an employee has an addiction, or just poor health habits, it's difficult to near impossible to abandon short-term pleasure for the payoff of improved health.

An article on *Employee Benefit News* titled, [Get in the game: Health coaching helps employees buy into wellness](#), says that for employers to see a return on their wellness program investment, and for employees to help achieve their health goals, they should consider a wellness coach. A wellness coach can show people how small changes



in their behavior can lead to lasting, beneficial results and can also motivate them to do this. For example, telling a smoker to quit, or an overweight person to diet, often doesn't work. But asking a smoker if they want to stop coughing all the time, have their clothes smell fresh, and not always feel out of breath can often have the desired result of getting the person to stop smoking. Same for someone overweight, with high blood pressure, or with high blood sugar as a result of what they eat. Asking an obese person whether they want to walk without feeling joint pain, have more energy, and not take (and pay for) medicine to control their blood sugar can again bring about the desired change in the individual.

When employers offer incentives, such as contributions to an employee's health savings account (HSA) or insurance premium reductions, coupled with wellness coaching and the one-on-one support employees receive from it, long-lasting effects are possible. The incentives often deliver an immediate call to action, especially with employees who are reluctant to improve their health, while coaching provides inspiration, guidance, and trust for these employees to continue with the program.

The wellness coach can utilize the results from an employee's biometric test to show improvement and create that personal desire in the employee to remain engaged in the wellness program. In addition, a coach will likely inspire the employee to get excited about having a healthier lifestyle and show how these small improvements can lead to big results.

TECHNOLOGY

TRUST, BUT VERIFY

Employers receive plenty of resumes throughout the year and many seem too good to be true. Whether the candidate's past employment, education, or references seem out of line, the worst an employer can do is neglect to follow-up and verify the accuracy. Other serious job screening oversights are not performing drug tests on applicants and relying on social media as a form of a background check. According to an article on *Society For Human Resource Management* (SHRM) titled, [Screening Lapses By Small Businesses Invite Large Risk](#), all of these errors can have disastrous consequences for any employer, but small employers, often not having adequate resources to perform these screenings, are especially at risk.

Background check provider HireRight noted that a mistake in hiring has a larger proportional cost for small organizations because almost every employee has an impact on the business and its customers. With a focus on nearly 600 respondents with workforces of fewer than 100 employees, the 2014 HireRight Small Business Spotlight indicated that of these respondents, 64% said employment screening has exposed a person who lied on a resume or application. In addition, 53% said that screening improved the quality of hires, 49% noticed a safer workplace, 36% noted better regulatory compliance, and 54% reported that screenings exposed issues that would not otherwise have been found.

Besides screening for resume and applications issues, an employer should consider screening for drugs and alcohol. There are many federal and state laws regarding the proper procedures for this, so if an employer decides to perform this type of screen, they should consult with appropriate counsel.

One way an employer shouldn't screen job applicants is through social media. While social media can often be effective in recruiting candidates, it is unreliable in terms of validating information. This is because what's posted on social media websites can be biased and inaccurate. This has the potential to cloud the judgment of the person in charge of hiring.

When all these factors are taken into consideration, it's in the best interest of small organizations to use the same hiring practices used by midsize and large companies. Not only does this ensure consistent quality, but it could decrease the risk of discrimination in the hiring process since all job applicants would be subject to the same or similar screenings. For small business owners who say they don't have the funds to conduct these deep screenings, it should be noted that mitigating the risk to their business and long-term cost effectiveness of the hiring decision far outweigh any short-term cost savings.



LEGAL REQUIREMENTS OF VOLUNTARY INSURANCE PROGRAMS

Tuesday, February 10, 2015
2:00 p.m. ET / 11:00 a.m. PT

Many employers offer voluntary insurance products to their employees. As employee benefits, these programs may need to meet the requirements of a number of laws, including the Employee Retirement Income Security Act (ERISA) and the Patient Protection and Affordable Care Act (PPACA). Join us for this 75-minute intermediate level webinar to explore:

- The benefits of these programs to employers and employees
- When ERISA applies and how to fall within an available safe harbor
- When PPACA applies to voluntary benefits
- How and when reporting requirements and fees apply to these benefits
- How the Consolidated Omnibus Budget Reconciliation Act (COBRA), the Health Insurance Portability and Accountability Act (HIPAA), the Family and Medical Leave Act (FMLA), and state laws apply to voluntary benefits

About the Presenter:

Joseph J. Lazzarotti is a Shareholder in the Morristown, New Jersey office of Jackson Lewis PC. He leads the firm's Privacy, e-Communication and Data Security Practice. He also is a member of the Employee Benefits Counseling and Litigation Practice Group and is a member of the Firm's Healthcare Reform Taskforce.

Mr. Lazzarotti advises employers and plan sponsors regarding the establishment, administration and operation of fully insured and self-funded health and welfare plans, which includes counseling concerning the Affordable Care Act, as well as assisting in the set-up of administrative and other arrangements with third-party administrators, claims administrators and other vendors.

EMPLOYEE RELATIONS

WHEN "THANK YOU" ISN'T ENOUGH

We thank everyone -- the pharmacist who fills our prescriptions, the postal carrier who delivers our mail and even the stranger who holds the door open for us at the grocery store, but we often ignore the people who work diligently for us and give their best efforts. I'm talking about employees, subordinates, temporary workers, and even volunteers. These are the people -- often in the background -- who help make an organization run smoothly, yet can easily be overlooked when it comes to gratitude.

On *Employee Benefit News*, an article titled, [6 ways to show gratitude to employees](#), emphatically states that a heartfelt thank you is only one piece of the recognition "pie." In order to truly inspire the workforce, it's crucial to show them that they're valued by continually challenging the workforce. While it's definitely good to commend a worthy employee for doing his or her best, by offering a challenge you can maintain a high degree of motivation. Thank the employees responsible for properly completing a task and then move on by giving them another suitably challenging project to tackle. In the process of assigning new tasks, it's equally important to communicate how much each employee is valued in relation to the project. The cliché, "we couldn't have done it without you" is a basic example, but may be accurate when someone truly was the key element of a project.

In order to build a strong foundation and establish positive working relationships with employees, managers who care about their personnel will show appropriate gratitude by going beyond the basics of a simple thank you. They



can provide an opportunity that may be outside an employee's day-to-day scope. If it's something that they would be passionate about doing, this is an excellent way to show appreciation. They can meet all direct reports and team members. By spending time with them, they'll keep current with whatever contributions they make, and managers should also celebrate when their success leads to a personal or team goal being accomplished.

Furthermore, the team should be allowed to meet with the manager anytime. Managers who have an "open door" policy should actually keep their door -- and mind -- open to all issues. And when managers are meeting with an employee, they should not forget to look them in the eye since making eye contact shows that they're interested and fully engaged in the conversation. Doing anything else shows the employee that his or her manager would rather not listen to them and can be very discouraging. Finally, anyone in a leadership role should lead by example. Honest sincerity can be hugely influential and if it's genuine, employees are more likely to be willing to follow a leader to an extent they normally would not dare go. Plus, that sincerity will rub off and lead to a great corporate culture.

People respond differently and it's important to listen and know what types of gratification and motivation work best for each particular employee. Leaders who have figured this out and routinely show that they care about their employees and are thankful for the jobs they do will be rewarded with people who perform at their highest level.

HR Elements is brought to you courtesy of Stephens Insurance, LLC
(800) 852-5053 ■ insurance@stephens.com

111 Center Street • Little Rock • Arkansas • 72201 • Arkansas Producer # 100102911