



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

[EMPLOYEE RELATIONS](#)

[TECHNOLOGY](#)

[WELLNESS](#)

[IN BRIEF](#)

[HR WEBINAR](#)

### EMPLOYEE RELATIONS

#### Use Them, Don't Lose Them

Work. Work. Work. People work long hours at their jobs only to be rewarded by working long hours when they're home. "I can't wait until the weekend gets here," they may say, but inevitably there will always be some chore or duty that needs to be done, or they may go back and work at their job... or even have a second job. Is there ever time to just sit back and relax?

Most employers recognize the need for their employees to take several days off in a row to help unwind. This is why a major benefit of full-time work is often the availability of paid vacation days. Yet fewer and fewer workers are taking advantage of this and, consequently, losing those paid days off. A study in *Forbes* in 2014 showed that [only 25% of Americans used their vacation benefit](#). Why is that?

According to an article in *Employee Benefit Advisors* titled, "[The Common Workplace Practice That's Costing Employers Billions](#)," one possible reason is that employees worry that their work will accumulate while they're away. Another reason is that some people, especially if they have a management or leadership role, believe they are indispensable and need to be available.

Regardless of the reasons, employees at all levels within an organization need to take time off. That same article references the U.S. Travel Association, which says that employees who don't use their paid time off are potentially costing employers more than \$50 billion annually in lost revenue, employee turnover, and retraining costs.

The stress of not taking a vacation can be detrimental not only to a person's health, but also to their productivity at work. An article titled, "[Can Summer Stress Cause Employee Burnout?](#)" in *Employee Benefit News* mentions that stress surpasses obesity and inactivity as a leading health risk at work.

Employees don't need to take an entire week or more to destress. Nor do they need to travel. A few days off, or a mini vacation, that are spread throughout the year are enough as long as that time away from work is truly away from work. A complete disconnect from one's job is necessary in order to achieve the desired benefit. It's important to work hard, but also remember to play hard, too.



## TECHNOLOGY

### Collecting Tech

Do you have a collection? Some people collect baseball cards, Barbie® dolls, or comic books. Others collect PCs, laptops, tablets, smartphones, and wearable technology. And those with mobile devices often collect apps. Is there anything wrong with that? Well, yes and no depending on whether you telecommute to work.

An article titled, "[Rethinking the Modern Accumulation of Technology](#)," on the Society for Human Resource Management's website references a technology discussion at a conference where they brought up how much technology is necessary for remote workers. The answer was as little as possible, not because of cost, but because of security.



As more and more devices, buildings, appliances, and even vehicles become connected to the Internet and share data, sometimes known as the "Internet of Things," it opens up more ways for hackers to break into a network. Look around your home and add up everything that has Internet access. You may just have a laptop, tablet, and smartphone, but what about your spouse and your kids? There could be dozens of these devices and, depending on convenience, you may grab one to use for work that is not as secure as it should be.

Consider this situation. You're at a restaurant when all of a sudden the boss calls and urgently needs a document. Your company-provided smartphone is almost out of battery power, or doesn't have enough to perform the task. Fortunately, one of your kids has his or her smartphone with them and it's fully charged. "I'll just use theirs," you think without hesitation, but have now just unknowingly introduced a potential hole in your company's network security.

Whether a company has telecommuters who only occasionally work from home, remote workers who work exclusively from home, or a distributed workforce where every employee of the company works remotely, the fewer devices used to connect to work, the better. In the same article, the primary modes of communicating between employees were email, chat, and sometimes video. If a laptop, home Internet connection, and smartphone that can connect to the Internet as a backup are able to achieve these modes of communication, then nothing else is needed. While some Internet-connected devices may be useful, employees should stick with what's provided and approved by the company.

## WELLNESS

### Heat Stroke Is No Joke

With apologies to Buster Poindexter, it's never good if you're feeling hot, hot, hot. Heat-related deaths while on the job can happen to anyone, and are completely preventable, but who do you think it happens to most often? Good guesses might be older workers, police officers, firefighters, construction workers, landscapers, or road crews. But the correct answer, according to the Occupational Safety and Health Administration (OSHA) are people who had been working at a particular job for three days or less.



As strange as it may seem, new employees, or workers returning to a job after a while, need to review safety precautions on how to protect themselves from the heat.

Obvious measures include drinking plenty of water (not a caffeinated beverage), taking frequent breaks, and staying out of direct sunlight, but that's not enough. For new employees and those who are returning to work after a period of time off, it's just as important, according to OSHA, that they increase their workload gradually while their body builds up a tolerance to the heat.

While it's true that one-third of all heat-related deaths while on the job happen to construction workers, people who work indoors are not immune from this risk. In an article on the Society for Human Resource Management's website titled, "[New Workers Are at Highest Risk for Heat-Related Death](#)," indoor employees who perform work that's strenuous, wear bulky, protective clothing, or use heavy machinery can also suffer from heat-related issues. Regardless of where a person works -- indoors or outdoors -- high humidity raises the chance for heat exhaustion or even heat stroke.

So, what are the symptoms of heat stroke? According to the website WebMD, the major symptom is a core body temperature above 105 degrees Fahrenheit. Since that's not easy to determine at a worksite, fainting may be the first sign. Other symptoms may include a throbbing headache, dizziness and light-headedness, lack of sweating despite the heat, red, hot, and dry skin, muscle weakness or cramps, nausea and vomiting, rapid heartbeat, which may be either strong or weak, rapid, shallow breathing, behavioral changes such as confusion, disorientation, or staggering, seizures, and unconsciousness.

Under OSHA's general duty clause, employers are responsible for protecting workers from hazards on the job, including extreme heat. To prevent heat-related illness and fatalities, OSHA has many suggestions, which can be found on its [website](#). Among those suggestions are preparing a heat acclimatization plan and medical monitoring program, encouraging workers to drink about one cup (8 ounces) of water every 15-20 minutes, even if they say they're not thirsty, providing shaded or air-conditioned rest areas, providing workers with protective equipment and clothing, ensuring that workers and supervisors are familiar with the signs of heat-related illness and how to respond when it's observed.

## IN BRIEF

### Don't Subject Yourself or Co-workers to the Five-Second Rule

If you haven't heard of the "five-second rule," it's the myth that it's okay to eat a piece of food dropped on the floor if it's picked up within five seconds. The rationale behind this is that fewer germs will stick to a piece of food if it's picked up immediately. Plus, if nobody sees you do it, then what's the harm? Plenty.

Bacteria doesn't sit on the sidelines and wait five seconds before contaminating something. The damage is done instantaneously. Did you just drop a cookie, utensil, or other unprotected item from the breakroom? Throw it out, and don't eat it yourself or put it back!



A story titled, "[Is There Really a Five-Second Rule about Food on the Floor?](#)" on CNN's website says that urban myths like this shape our beliefs about when food is safe to eat. According to the story, more than two-thirds of women and more than half of men were aware of the five-second rule and that women were more likely to eat food that had been dropped.

I have a feeling that more than a few of us have eaten food off the floor (or other surface) and have been perfectly fine afterward. So, why is eating food off the floor so dangerous? It depends on many factors including a person's age, health, and surprisingly, what surface the food was dropped onto. According to the CNN story, it didn't really matter how long something sat on a surface. A 2007 study done at Clemson University found that the amount of bacteria was virtually the same whether the food was on the surface for five, 30, or 60 seconds and whether the bacteria was on the surface for two, four, eight, or 24 hours. What did matter, however, was whether the surface was carpet, tile, or wood and how much bacteria was on that surface in the first place. When a piece of food landed on carpeting, less than 1% of the bacteria was transferred, but when the food made contact with tile or wood, then between 48% to 70% of the bacteria transferred onto the food.

It's important to note that while 1% might seem tiny, that's still millions of bacteria and as little as 0.1% is enough to make someone sick. If the strain of bacteria is especially virulent, then as few as 10 cells can cause severe illness or even death in people with compromised immune systems. And the floor isn't the only surface to be concerned about. Other surfaces, when unprotected, are just as bad and include utensils, plates, hands, etc.

The key message here is not to take a chance with your food or the food of your co-workers. Keep surfaces clean and remember the mantra of "when in doubt, throw it out."

## HR WEBINAR

### UBA Wisdom Workplace Webinar Series

#### Rethinking Employee Benefits - New Solutions For Today's Challenges

Thursday, July 28, 2016

1:00 P.M. CT

Significant shifts are happening in workplace benefits. As a result, employers, employees and brokers will need to reframe their approach and rethink their responsibilities. The Guardian Workplace Benefits Study reveals a substantial disconnect between employee and employer perspectives regarding the employer role in providing insurance and retirement benefits.

Given their reliance on workplace benefits, it's not surprising that employees (69%) believe their employers have a responsibility to offer core insurance and retirement benefits. While fewer employers (42%) believe it is their "responsibility" to provide benefits, our research shows employers remain committed to offering affordable benefits that meet their employees' needs.

And more so than last year, employers are demonstrating a renewed focus on improving employee satisfaction and helping employees make the right choices for their financial needs. As employers face growing challenges in attracting and retaining the best talent (especially younger workers) and as employees take on greater responsibility for funding and choosing their benefits -- getting the enrollment experience right has never been more important. Companies that are not re-thinking their approach to benefits communication and enrollment are missing a critical opportunity to address the well-being of their workforce as well as improve perceptions about the value of their benefits package.

Please join us for this informative webinar that will examine the following challenges and opportunities for today's employers and employees:

- Building financial security for working Americans
- The role of benefits in addressing workforce well-being
- Revolutionizing the enrollment experience

Contact [Stephens Insurance](#) to register for this webinar.

## About the Presenters

**Gene Lanzoni**, *Assistant Vice President Group & Worksite Marketing* - Thought Leadership Guardian Life Insurance Co. of America

As Assistant Vice President -- Marketing, Gene Lanzoni leads thought leadership marketing and research programs in support of Guardian's Group & Worksite business. Gene has nearly 30 years' experience as a marketing and research professional as well as broad experience in the financial services industry. He previously served as Vice, Global Market Research at Prudential Financial and Vice President of Market Research, for U.S. Business at MetLife. Gene is currently Vice Chair of the Group & Worksite Benefits Committee for the Life Insurance Marketing Research Association (LIMRA) and serves on research committees for the National Association of Dental Plans (NADP), and the Integrated Benefits Institute (IBI).

**Michelle Walker**, *Regional Practice Leader* - Worksite Benefits Guardian Life Insurance Co. of America

Prior to joining the Guardian team, Michelle began her insurance career at Humana where she held two positions during her tenure - Worksite Voluntary Benefits Specialist in Small Group Sales (2-99) followed by the same role for Large Group Sales (100+) in Illinois. She quickly realized the value of this niche market within the insurance world and decided to make a career working specifically with these benefits. Now, as one of seven Regional Practice Leaders nationally, Michelle oversees the sale and implementation of Guardian's worksite lines across Guardian's Midwest sales offices. She also participates on various projects and leadership boards within the company, constantly working to improve upon the product line as well as the partnerships and processes that affect these benefits.

Michelle holds a BA in Advertising and Public Relations with a Marketing Minor from Loyola University in Chicago, Illinois.

### Certification

This webinar has been submitted for 1.25 re-certification credit hours from the [Human Resource Certification Institute](#).

### This webinar is brought to you by

Guardian is a UBA Strategic Partner for Dental, Life, AD&D, Disability, Vision, and Worksite Benefits. Guardian is dedicated to helping customers provide the right group benefits while managing costs by offering innovative plan designs, leading technology platforms, and more effective ways to engage employees. Their expert ability to deliver high quality customer solutions is backed by more than 150 years in the insurance industry, a strong mutual foundation, and exemplary financial ratings. Learn more at [www.guardiananytime.com](http://www.guardiananytime.com).

HR Elements is brought to you courtesy of Stephens Insurance, LLC

(800) 852-5053 ■ [insurance@stephens.com](mailto:insurance@stephens.com)  
111 Center Street • Little Rock • Arkansas • 72201

Arkansas Insurance Agency License Number 100102911.