

**Ideas and Information for Human Resources Professionals**

**Stephens**  
Stephens Insurance, LLC

HR Elements  
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**IN THIS EDITION**[IN BRIEF](#)[WISDOM WORKPLACE WEBINAR](#)[TECHNOLOGY](#)[EMPLOYEE RELATIONS](#)[WELLNESS](#)[EMPLOYER WEBINAR](#)**IN BRIEF****IS A SHORTER WORKDAY BETTER? ONLY TIME WILL TELL.**

If you or a coworker is a "clock watcher" when it comes to that five o'clock rush out the door, you may rejoice in not having to watch the clock for as long during the workday. There's an old joke where a customer orders a large pizza. The customer is asked whether he wants it cut into six or eight pieces. He replies, "better cut it into six, I don't think I could eat eight."

If you look at the tasks and projects you do at work and then consider whether you could perform them in six hours instead of eight, do you think you could? It may sound like an impossibility, but according to an article on [CNN.com](#) titled, "[A six-hour workday could be good for you -- and your employer.](#)" it appears that working fewer hours actually results in higher productivity.

According to research conducted in several countries over 22 years, employee productivity starts to drop off after they've worked 48 hours in a week. Long hours at work lead to, not surprisingly, fatigue and stress, which contributes to mistakes, accidents, and being sick. The [CNN.com](#) article described a trial run conducted in Sweden with nurses working six-hour days, and an informal approach in Scotland where the CEO of a small company adjusted his company's workday to six hours and also initiated 45-minute "sprints" where employees would concentrate solely on their tasks at hand without interruption.

The results of these appear to show that not only were the nurses and employees more productive, but they were also much healthier. Furthermore, the quality of their work was superior. But, on the employer's side, not everything may be as rosy.

To combat reduced time at work, some employers will need to hire additional employees – especially where around-the-clock shifts are needed. It's also difficult to convince those in management to pay employees the same amount they would for working an eight-hour day even if the employees worked a six-hour day regardless of what they were able to accomplish.

There is no one-size-fits-all approach and management will need to determine what's best based on the size of the company and its industry. Management may balk at the thought of a shorter workday, but as more research is done and more trials undertaken, it may only be a matter of time (and a shorter one at that) before we're all working less to get more done.



### THE RIGHT STOP LOSS SOLUTION = SAVINGS & SECURITY

**TUESDAY, DECEMBER 6, 2016**  
**2:00 P.M. CT**

Stop loss coverage is a key element to self-funded benefits plans, offering important protection against high-dollar claims. These policies contain complex and binding language, making it essential that you choose the right stop loss partner and understand the parameters of the agreement you are entering into.

Steve Goethel of UMR will walk you through the key concepts of stop loss coverage, specific policy points to be aware of, and what to look for in a stop loss partner.

#### Registration

Contact [Stephens Insurance](#) to register!

#### About the Presenter

*Steven W. Goethel, CEBS*  
*Vice President Customer Solutions -- Stop Loss & Reporting*  
*UMR*

Steven (Steve) Goethel is vice president customer solutions -- stop loss and reporting for UMR, the third-party administrator (TPA) unit of UnitedHealthcare. He is responsible for the company's stop loss marketing, stop loss recovery activities and relationships. In addition, he also is responsible for the Information and Analytic Services (IAS) function, which is responsible for customer plan performance reporting. Mr. Goethel brings more than 25 years of marketing, business development, technology and customer solutions experience to his role. He joined the organization as a pension analyst and soon transferred to pension marketing and later employee benefits marketing. Mr. Goethel then joined the business development unit, helping to develop the request for proposal and renewal process. His technology management positions within UMR include work on Intranet and Internet initiatives and later technology management and business development. In 2003, he joined the customer solutions team as director product management -- middle market and stop loss. Mr. Goethel is a native of Grafton, Wis. He received a bachelor's degree in business administration from the University of Wisconsin-Eau Claire. He earned the designation of Certified Employee Benefits Specialist (CEBS) in 1995.

#### Certification

This webinar event will be submitted to the [Human Resource Certification Institute](#) to qualify for 1.25 recertification credit hours.

#### This webinar is brought to you by UBA Strategic Partner UMR.

UMR is a UBA Strategic Partner for third-party administration (TPA) services. UMR, the TPA solution from UnitedHealthcare, has more than 65 years of experience listening to and answering the needs of self-funded employers. We work closely with clients to build strategies that lower costs, improve employee health, and help them achieve their health plan goals. For more information, visit [UMR's website](#).

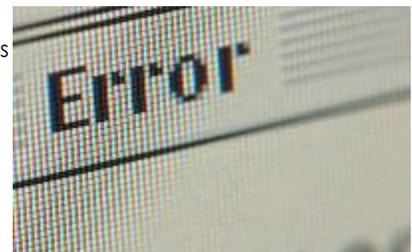
## TECHNOLOGY

### BEWARE OF RANSOMWARE

Ransomware is malicious software that's designed to encrypt data in order to block access to it, or even access to the computer system itself, until a payment of money is made. The data is usually not stolen, just held hostage, and it can all be done from thousands of miles away.

You may be thinking that your data is not worth it. You may think that it's inconsequential in that there are no Social Security numbers, or other pieces of information, that would be valuable in the traditional sense of credit card or identity theft. However, what would you pay not to lose that data? Or, simpler yet, just to access your data? Now, can you see the value?

Perpetrators of ransomware have already picked up on the fact that businesses live and die on their computer systems and the data within. As an individual, you may pay hundreds, even thousands of dollars to access and recover the data from your own personal PC -- family photos, bank statements, music, etc. Apply this on a corporate scale, and you can see how quickly the amount can escalate.



In an article titled, "[How Companies Can Guard Against Ransomware](#)," on the website of the *Society for Human Resource Management*, it states that ransomware has surpassed all other forms of computer malware in terms of incidents. It's so pervasive that cybercriminals are helping each other with support and instructions on how to effectively ransom a company's data and computer system.

According to the article, ransomware is so profitable for cybercriminals that they will have collected more than \$1 billion in ransom payments by the end of 2016. And as I mentioned earlier, no business is safe. In Los Angeles, the computer system at Hollywood Presbyterian Medical Center got infected with ransomware (there's some irony about hospitals and infection). If they didn't pay \$17,000, they would never gain access to their email and electronic health records. Now, keep in mind that while their system was down, the hospital staff could not access medical records, email, and even X-rays or CT scans. The hospital was essentially frozen in time with patients waiting on results, surgeries rescheduled, etc. Of course, the hospital paid the ransom and learned a valuable lesson.

So, how does ransomware get installed on a company's computer system? It's not usually through hacking. Often, the human element is the weakest link. Opening email attachments, visiting infected websites, and "malvertising," which are fake banner ads that contain malware, are easier and more effective ways for cybercriminals to gain access.

Now that you know what ransomware is and the effect it can have, how do you protect against it? Fortunately, there are many ways to stay ahead of the cybercriminals.

- Regularly back up your company's data and test it to ensure it's retrievable. Keep the backups offline so they can't be accessed via the Internet or your computer system and also keep them off-site.
- Display file extensions (for example, doc, jpg, pdf, and exe) so that users can identify whether it's a Word document, photo, or executable file.
- Disable macros so that files don't open automatically.
- Instruct employees not to open suspicious or unsolicited attachments – even if they come from a friend or coworker since you don't know if they've been infected.
- Make sure that the company's IT department regularly performs computer maintenance and software updates to guard against the latest cyber threats.
- Limit an employee's access to important computer systems and files and also remove "admin rights" so that regular users can't install or modify software.

While most tech-savvy people have heard of computer viruses, malware, and other computer-related security threats, all it takes is one person to slip up and install ransomware and turn their network-connected PC or laptop into a system-crippling catastrophe.

## EMPLOYEE RELATIONS

### USE IT OR (DON'T) LOSE IT

When it comes to paid time off (PTO), it's usually "use-it-or-lose-it," but that practice may be ending with some employers. It's hard to imagine that at the end of the year, many employees haven't used all of their PTO. But, in an article on the *Washington Post's* website titled, "[You may soon be able to exchange your extra vacation days for other perks](#)," nearly 60 percent of managers and more than half of non-managers said they didn't use all of their time off. For employees in this situation, this means that they can either move some of their unused PTO into next year – if the company allows this – or they lose it and make a mental note to take more time off.



But what if an employee could actually do something with their unused PTO? What if an employee had options to turn their PTO into something of value? In that *Washington Post* article, a start-up company called PTO Exchange is making it possible for employees to trade in the unused PTO and turn it into perks such as contributions toward a 401(k) retirement plan or a health savings account, paying for college tuition, charitable donations, etc. In fact, a heartwarming request that PTO Exchange encountered that garnered serious interest is employees that want to donate some of their unused time to other employees who need it due to personal hardships such as funerals or treatment for an illness.

Of course, the goal of swapping PTO time for something else is not to encourage employees to constantly work and never take time off so that they can turn their unused PTO into a perk at the end of the year. The goal is to ensure an employee doesn't feel "cheated" out of time off he or she has earned, but simply hasn't been able to take. It's this flexibility that employees appreciate, knowing that they won't lose their accrued PTO. One of the ways to deter an employee from not taking any vacation is that the PTO trade-in can only take place after the employee has used a certain amount.

## WELLNESS

### PAWSOME PET BENEFITS

Any employer that offers pet benefits to its employees certainly gets a round of applause from me. It's well documented about the health benefits of owning a pet, yet companies are slow to respond to this as well as the growing trend of millennials of owning pets over having children.

An article in *Workforce* titled, "[Breeding Pet-Friendly Benefits](#)," notes that young people entering the job market are not only getting married later, they're having children later in life if at all. Many are filling that void by owning pets. Unfortunately, these new professionals are discovering that their employers haven't kept up with the times. It's true that some companies offer day care, but these are for human children and not "fur babies." What are employees, who often have to work long hours, able to do with their pets that are stuck at home?



Anyone who has owned a pet knows that it's considered a member of the family. Some companies, looking to offer unique benefits in order to attract top talent, are exploring pet-friendly options. These include subsidizing doggy daycare and pet resorts, offering pet insurance, and even allowing employees to bring their pets to work. A great activity that has popped up even among companies not providing any pet-related benefits is organizing on-site pet get-togethers for their employees after hours and on weekends so that they can network and socialize.

The article points out that millennials aren't just looking for a paycheck, they're looking for an employer that fits their culture and varied expectations. They want to know that the employer is also willing to help make a difference in an employee's life.

Employers are recognizing that if an employee's pets are happy, that in turn will help make the employee happy, which in turn helps to make that employee more productive and loyal to the company.

## EMPLOYER WEBINAR

### SPECIAL BONUS WEBINAR: 2016 ELECTION RESULTS AND THE IMPACT ON HEALTH AND WELFARE BENEFIT PLANS

**TUESDAY, NOVEMBER 29, 2016**  
**3:00 P.M. CT**

The votes are tabulated and the results are in. What do they mean for our benefit plan issues? Join Janet Trautwein, Executive Vice President & CEO of the [National Association of Health Underwriters](#) (NAHU), for an analysis of the election results.

- What will the new Congress look like and what does it mean for health plan legislative goals?
- How does NAHU approach the transition to the new Congress and presidency?
- What steps can be taken to develop and pursue legislative objectives in your state?
- What should we watch for during the lame duck session?

Join us for this informative 60-minute webinar on our changing political landscape and what it means for health and welfare plans.

There will be **no** Human Resource Certification Institute (HRCI) or Society for Human Resource Management (SHRM) credits offered for this webinar.

#### Registration

Contact [Stephens Insurance](#) to register.

#### About the Presenter

[Janet Trautwein](#)

CEO, National Association of Health Underwriters (NAHU)  
Arlington, Virginia

NAHU represents more than 100,000 employee benefits professionals involved in the design, sale, implementation and management of health plans all over the United States. Her responsibilities include oversight of all NAHU activities and

primary representation of the association to the media, government agencies and elected officials at all levels. Prior to becoming the CEO of NAHU in 2005, Janet served for many years as the head of NAHU's government affairs department, working with members of Congress, senior government officials, governors, and state legislators, and directing the government and political affairs of the organization. A frequent speaker on health policy issues, Janet is considered an expert in health insurance markets and health plans of all sizes and frequently testifies before Congress on these issues. Her expertise in issues related to the uninsured, health insurance pools, risk and reinsurance pooling, health related tax issues, and both national and global health reform has been recognized throughout the industry.

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

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