



Ideas and Information for Human Resources Professionals

## Stephens

Stephens Insurance, LLC

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

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### WISDOM WORKPLACE WEBINAR

#### HOW TELEHEALTH AND TECHNOLOGY ARE CHANGING THE LANDSCAPE OF EMPLOYEE BENEFITS

TUESDAY, SEPTEMBER 27, 2016  
1:00 P.M. CT

The employee benefits landscape is constantly changing and evolving. The workforce is more diverse than ever before, and employees are asking for visibility so they can take more control of their health. Join VSP® and UBA for a live webinar as we explore how technology and telehealth are changing the way employees receive their eye care and how a vision plan can be a critical component to helping you improve employee satisfaction and productivity.

#### REGISTRATION

Contact [Stephens Insurance](#) to register.

#### ABOUT THE PRESENTERS

*Pat McClelland*

*Vice President, U.S. Commercial Accounts  
VSP Vision Care*

As Vice President of U.S. Commercial Accounts of VSP Vision Care, Pat has been helping companies of all sizes and industries build strategic benefit packages for nearly 25 years. He manages sales, service, and renewal functions for employer groups of up to 1000. Pat is a graduate of the University of San Francisco, and joined VSP in 2003, bringing more than 20 years of sales experience with him.

*Mike Ammerman*

*Sr. Program Developer, Eyecare Delivery Solutions  
VSP Global*

Mike is currently Sr. Program Developer on the VSP Board Strategy & Planning team, which operates under the broader VSP Global Strategy Office. Mike has been with VSP for 12 years, and is currently focusing on telehealth development within the medical and vision care fields. Mike's general path at VSP has focused on developing programs that are focused on eye health and vision science, as well as the critical linkages between eye care and the broader health care spectrum. As a founding member of VSP's Eye Health Management Program(SM), Mike leverages over 20 years of managed health care experience in the areas of: research & analysis, computer systems and programming, data mining, decision and sales support, project management, program development, clinical practices, and regulatory requirements.

Prior to VSP, Mike spent 11 years with a national medical network providing group health and worker's compensation insurance plans and support. Mike's academic background is in mathematics, and has been a long-time amateur scientist with special interest in engineering, physics, and the space sciences.

#### **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 VSP VISION CARE.**

One in Five Americans have VSP® Vision Care! As the only national not-for-profit vision carrier, VSP® invests in the things your clients and their employees value most, like the lowest out-of-pocket costs and more choice and control. One in five Americans can't be wrong. We're at 77 million members and growing. For more information, visit [VSP's website](#).

## **EMPLOYEE RELATIONS**

### **CHECK-UPS: ROUTINE MAINTENANCE FOR YOUR BODY**

With apologies to rapper Ice Cube, you better check yo'self before you wreck yo'self! And while I'm sure he wasn't talking about getting regular health check-ups, his lyrics definitely apply. If you're not getting a health check-up or screening, there may be a health issue that's not immediately apparent, but could be easily detected and treated before it becomes a serious concern.



Most people only go to the doctor when there's a problem, and that's really a problem when it comes to maintaining one's health. These may be the same people who get routine maintenance done on their car even if it's not broken, get their furnace or air conditioner cleaned when it's working perfectly, or even take their pet to the veterinarian on at least an annual basis for vaccinations and a thorough going-over. Yet when it comes to their own health, they won't spend a single dollar or minute of time to go to the doctor for a regular check-up or health screening.

According to an article in *Employee Benefit News* titled, "[Changing healthcare from healing the sick to maintaining the healthy](#)," about half of employees feel that their employers should help them stop unhealthy behaviors. However, that same article references that health savings accounts (HSAs) are being underutilized – especially by younger generations.

Companies with wellness programs in place are headed in the right direction, but that may not be enough. If employers notice that they're not seeing any benefit or return from their wellness program in terms of health care claims by employees, they may want to step up their game.

Education may be a good first step to getting employees of all ages into the mindset that if they detect a health issue early, they can not only treat it sooner, but likely cheaper. If that's not enough, the employer can also penalize or reward employees based on whether they get regular check-ups and health screenings. Money has a way of influencing behavior and these penalties and rewards can easily motivate employees. However, it's important to know the federal and state laws concerning these incentivizing actions that employers can take.

Regardless of how far an employer is willing to push, the ultimate goal is to get an employee to think seriously about his or her health and what can be done to prevent a major illness or manage chronic conditions. This is simply better for the overall well-being of everyone involved.

## **TECHNOLOGY**

### **EMAILS NEVER SLEEP**

For some employees, when they leave work, they don't even think about it until they return the next morning. For others, while they may leave their place of employment, they're never truly disconnected. That's because there's a workplace culture where some employees feel they must check and respond to their work emails 24/7/365. While this may be the new normal, there's research that shows it may also be harmful to employees.



An article titled, "[The Perils of After-Hours Email](#)," on the website of *Human Resource Executive Online* references a survey conducted by CareerBuilder where more than half of the 3,200+ workers surveyed said the traditional 9-to-5 workday is a thing of the past, almost half check or answer emails after work, and more than 40 percent complete work outside regular office hours. Besides the potential legal ramifications of paying employees for this time based on the overtime rules of the Fair Labor Standards Act (FLSA), there are certainly health issues that factor into this "always on" mentality.

Granted, some jobs will never fall into that 9-to-5 category, especially those of multinational companies and those that

must function across multiple time zones. But employers are increasingly becoming aware of employee burnout and constantly accessing email is one of those factors.

Productivity is often the measure of success, but employees should also be aware of their supervisor's expectations. If the boss demands an immediate answer to an email, regardless of when it's sent, then that employee should know to check his or her work email on a regular basis. However, if a response can wait until the next business morning, then the employee is free to enjoy their time away from work.

There are several employers in the United States that have implemented "email free" days, prohibit emails after a specific time in the evening and on weekends, or assign employees on a rotational basis to answer after-hours emails. There are also HR departments that are monitoring these types of emails and quantifying why they were sent.

As the lines between work time and family time blur, it's important for employers to realize that all employees have a breaking point and to dial it back a few notches before that can happen. As has been proven time and again, happy employees are more productive employees.

## WELLNESS

### BRING YOUR LUNCH TO WORK

We are living in a "grab-and-go" world. Whether we wait in line to get our coffee in the morning or sit in our cars at the drive-thru during lunch, very few of us actually take the time to prepare what we eat and drink. You may know someone who always shakes up their breakfast, or packs a lunch in their brightly-colored plastic containers, but do you ever stop and think of the benefits of doing this?

If you're part of the grab-and-go crowd, look at the nutrition labels and costs of what you're buying each and every day. Health-wise, the calories, sodium, and fat content are probably sky high. When you factor in how much you spend every day, week, and year on that cup of coffee and fast-food lunch, I'll bet you're surprised at just how much it is. *CNN.com* has a story covering this titled, "[How to be better about bringing your lunch to work.](#)" If you're spending \$10 a day, that equals \$200 a month and \$2,400 a year. Imagine what else you could buy with that amount of money.



So how, as a grab-and-go type of person, can you get into the habit of bringing your own lunch? The *CNN* article lists three choices. You can prepare and package all your work week meals over the weekend, you can prepare them in the evening, which is even easier if you combine it with making dinner, or you can wake up earlier and make your lunch before you head off to work. Leftovers are another option if you don't mind eating the same thing you just had on a previous day. Plus, leftovers eliminate the need for prep work. Another option would be to find a co-worker who also brings their lunch and set up a schedule where one person brings enough food for both. This cuts down on the number of days you need to prepare a lunch while also adding variety you may not have considered.

One of the reasons listed for eating out at lunch is a chance to get away from the office. This is a valid reason, but that doesn't mean you still can't bring your lunch. Most likely, there is a lunch room or office kitchen, tables and chairs outside on nice days, or a nearby park.

Yes, there will always be days when you just want to eat at a restaurant for lunch, or you're meeting a friend or joining colleagues, or you have to take out a client. For those other times, consider bringing your lunch. Your wallet and your waistline will thank you!

## IN BRIEF

### TIME OFF TO VOTE

Maybe you're a civic-minded person. Maybe you have strong feelings toward a certain candidate. Maybe you've voted in every election since you were 18 and you don't want to break the streak. Whatever reasons you have for wanting to vote, you may not be sure whether your state has laws requiring your employer to provide you with time off to vote.

According to an article on the website of the *Society For Human Resource Management* titled, "[Do Employees Get Time Off to Vote?](#)" there's no federal law that mandates this, but there are states that offer voting leave. What's more, in some states the leave is required to be paid. How cool is that?



Even where a state doesn't have a law on the books for this, it's good company practice to offer paid time off for employees to vote. At the very least, an employer should allow a worker to arrive late or leave early so he or she can vote.

provided that they notify the employer in advance that they need this time off.

Some states require employers to post notices in the workplace before an election that notify workers of their voting rights. Furthermore, there are penalties for employers who do not comply with this. Companies that operate in multiple states have the choice of offering one voting policy that complies with all the state laws where they have offices, having multiple policies depending on the state, or even going above and beyond the most generous state voting law.

Regardless of where you work or your company's voting policy, make sure that it complies with the law, that everyone from CEO to manager to employee knows the company policy, and that everyone is afforded the opportunity to vote.

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

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