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# Actionable HR Strategies During COVID-19

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# COVID – 19 Resource Page



The screenshot shows a web browser window with the address bar containing the URL [scottins.com/resources/scott-insurance-news/covid-19/](https://scottins.com/resources/scott-insurance-news/covid-19/). The page header includes the SCOTT logo (Est. 1864) and a navigation menu with links: ABOUT US // FOR THE BUSINESS // FOR THE INDIVIDUAL // CONTACT US // RESOURCES. The main content area features a large image of a coronavirus particle with a grey, textured surface and red, crown-like spikes. A dark red banner at the bottom left of the image contains the text "Coronavirus/COVID-19 Response" in white. A breadcrumb trail at the bottom right of the page reads: Home / Resources / Scott Insurance News / Coronavirus/COVID-19 Response.



# Agenda



- FFCRA Overview and Small Business Exceptions
  - Recommended Leave Policy Updates
- Health and Benefits
- Unemployment Changes
- (Minimizing) Workforce Disruption
- Improving Morale and Productivity
- Remote Work Strategies
- Effectively Returning Employees to Work
- Q&A Session



# Audience Survey



## 1. Please indicate the size of your organization:

- A. Less than 50 employees
- B. Between 50 – 500 employees
- C. More than 500 employees

## 2. Due to Covid-19, are you considering any of the following:

- A. Layoffs/Furloughs
- B. Reducing hours
- C. Business Shutdown

## 3. Which topic are you most interested in hearing about?

- A. FFCRA Requirements
- B. Health / Benefits during Covid-19
- C. Minimizing Workforce reduction
- D. Remote Work and Employee Morale



# FFCRA Overview



- Families First Coronavirus Response Act (FFCRA)
  - COVID – 19 Testing Requirements
  - Paid Sick Leave
  - Expanded FMLA
  - Tax Credits for employers offering leave (**including self-employed**)
  - Funding for federal programs and unemployment compensation



# FFCRA Leave Requirements



## Paid Sick Leave

## Expanded FMLA

<b>When</b>	April 1 <sup>st</sup> – Dec. 31 <sup>st</sup> (no retroactive leaves)	April 1 <sup>st</sup> – Dec. 31 <sup>st</sup> (no retroactive leaves)
<b>Who</b>	Employers with <500 employees All employees from <b>date of hire</b>	Employers with <500 employees All employees employed <b>for 30+ days</b>
<b>What</b>	<b>2 weeks</b> (80 hours) of paid sick leave paid at either <b>100%</b> or <b>66.67%</b> of regular rate of pay to max of \$511 or \$200 per day) based on leave reason	Up to 12 weeks ( <b>10 weeks paid</b> ) of leave to care for a child paid at 66.67% of regular rate of pay up to \$200 per day or \$10,000 overall
<b>Qualifying reasons...</b>	<ol style="list-style-type: none"> <li>1. Subject to COVID-19 related quarantine / isolation order</li> <li>2. Advised to self-quarantine by healthcare provider due to Covid-19</li> <li>3. Experiencing COVID-19 symptoms and seeking a medical diagnosis</li> <li>4. Caring for individual subject to quarantine order or self-isolation recommendation by health provider</li> <li>5. Caring for a child if school/childcare provider is closed due to Covid-19</li> <li>6. Experiencing any other “substantially similar condition specified by HHS”</li> </ol>	Unable to work due to school or child care closures



# FFCRA Additional Notes



- FFCRA Paid Sick/FMLA requirements do **not apply** to furloughed or laid-off employees
- **Employers must:**
  - Communicate and post required DOL notices
  - Maintain health and benefits' coverage during leave
  - Not retaliate against employees nor require them to take other vacation/sick time first (**Paid Sick Leave only**)
  - Maintain documentation and records for a minimum of 4 years
- Small Business Exceptions to FFCRA
  - Employers with less than 50 employees



# Health Plan Impact & Testing



- Group health plans and health insurance issuers **must** cover COVID-19 testing:
  - IRS confirmed HDHP plans can cover testing and treatment for COVID – 19 without jeopardizing plan tax status
  - HDHP can also cover Telehealth Services **before** the deductible
  - HSA/FSA funds can be used for OTC drugs and medical products
  - Most carriers are covering treatment with no cost sharing
  - Recommend updating self funded health plan to align with new requirements to include Stop Loss Carrier and issue SMM
- Applies to all group and individual plans or policies



# Tax Credits in the FFCRA



- Employers can reduce form 941 payroll tax deposit based on all payments made for paid sick leave and Expanded FMLA to immediately access funds (Credits also available to self-employed individuals)
- Employers are also entitled to additional tax credits based on costs to **maintain health insurance coverage** for employees during any Paid Sick/EFMLA leave periods



# Leave Policy Updates



## Q- What Steps Can Employers Take to Reduce FMLA Abuse and Absenteeism?

- Update FMLA Entitlement Calculation to “**Rolling Backward**”. Prevents “stacking” of leaves (60 day notice required)
- Ensure all leaves of absence run **concurrently** whenever possible (FMLA/STD/WC/Parental Leave/etc.)
- Provide Manager/Supervisor Training on FMLA and ADA
- Offer modified/light duty for non-worker’s comp related leaves
- Reserve right in leave policy for **2<sup>nd</sup> medical opinion**



# Healthcare & Benefits



## Q- What Health/Benefit Concerns should Employers be Focused right now?

### • **Benefits Continuation**

- Review carrier contracts for layoff/furlough provisions
- Premium Grace Period Extensions
- ERISA Plan Documents
- Premium Collection Strategy

### • **Benefits Access**

- HDHP/HSA Plans- pre-deductible coverage permitted for Covid-19 related expenses
- Virtual/Telehealth – communicate virtual health availability, cost, and access; or look at adding program to existing plan

### • **Benefits Cost**

- Evaluate and optimize healthcare supply chain (high quality, low cost providers, funding, etc.)
- Review company geographical footprint and estimated infection rates
- Evaluate Health Plan Financing Structure

# Unemployment Benefits Expanded



- Higher payments / extended benefit duration (\$600 / 13 additional weeks)
- UI now **temporarily** available to self employed, independent contractors, etc.
- “Short Term Compensation” programs for reduced hours.... State specific requirements
- Employees no longer subject to “waiting week”
- New state-level communication requirements



# Minimizing Disruption



- Creative Work Solutions
  - Staggering Shifts
  - Flexible Hours
  - Alternate Work/Job Sharing
  - Telecommute
- Furloughs vs. Layoffs
  - Employment Status
  - Benefit Status
  - WARN Act
- Labor Relations Considerations



# Risk Mitigation Policies



- **Establish an emergency response team** to lead your strategy.
- **Identify a workplace COVID-19 coordinator.**
- **Secure access to facility.**
- **Maintain Safe Working Environment:** Commercial Cleaning/PPE/Temp Checks/ Decision Tree/No-Touch Sanitizers, etc.
- **Implement flexible absence management policies and practices.**
- **Plan contingencies** for spiked absenteeism and employee downtime.
- **Update leave policies** to align with local, state and federal legislation.



# Maintaining Employee Morale & Productivity



- Communicating With Employees During a Crisis
  - Be Proactive
  - Get a Team Together
  - Have a Standby Statement
  - Act Fast, But Accurate
  - Be Positive
  - Don't Expect Employees to Come to You
  - Don't Put Up Roadblocks
  - Don't Go Silent
  - Don't Stop Once Crisis Ends



# Maintaining Employee Morale & Productivity



- Communicating With Employees During a Crisis
- Manager Face Time
  - Create Consistent Schedule of Team Meetings
  - One-on-One Check-Ins
  - Heighten Listening Skills
  - Show Compassion



# Maintaining Employee Morale & Productivity



- Communicating With Employees During a Crisis
- Manager Face Time
- Providing Online Resources
- Consider Financial & Employment Needs of Staff
- Employee Assistance Programs



# Maintaining Employee Morale & Productivity



## COVID-19 Leadership Audit

Please think about the recent impact of the coronavirus (COVID-19) on your job and indicate your level of agreement or disagreement with each of the following statements.



My employer has communicated a clear plan of action in response to the coronavirus (COVID-19).

I feel well-prepared to do my job.

My immediate supervisor keeps me informed about what is going on in my organization.

My organization cares about my overall wellbeing.

Over the past 24 hours, how often have you been practicing social distancing?



GALLUP



# Creative Remote Work Policies



**GO VIRTUAL!** – Encourage remote/telework and issue remote work policies with EE guidance. Leverage technology and develop a virtual culture.

- Set Expectations
  - Schedule
  - Communications/Meetings
  - Routine
  - Feedback
- Stay on Top of Productivity
- Trust That They'll Get The Job Done
- Make Time for Face Time
- Get Personal



# Creative Remote Work Policies



## Keep The Team Connected

- Continue Celebrating Employee Milestones
  - Birthdays
  - Work Anniversaries
  - Becoming a parent
  - Career goals
  - Charity work
  - Work accomplishments
- Avoid Isolation
- Virtual Team Bonding
- Company-wide Contests
- Walk-and-Talk Meetings
- Wellness Resources

# Effectively Returning Employees to Work



## Business Recovery

- Communication to ALL employees
- Notify EEs when temporary policies are lifted
- Remind them of normal operating policies
- Reinstate Pre-Epidemic Business Continuity Plan
  - Workplace safety precautions.
  - Employee travel restrictions.
  - Mandatory medical check-up/vaccination/medication.
  - Mandatory reporting of exposure
  - Employee quarantine/isolation



# Resource List- Employers



- Optum Employee Assistance Program (EAP)
- CISCO - VPN / Dual Authentication Service
- Telehealth Services
- Symptoms Tracking App
- COVID-19 Health Plan Cost Estimator Tool
- DOL Website:  
<https://www.dol.gov/agencies/whd/pandemic/ffcra-questions>



# Thank You!



Please contact a Scott Advisor or TQM Concepts as a resource for any challenges that you encounter during this time, whether benefits related or not.

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