

# HR News Alert

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INSURANCE

## Marshall & Sterling HR Services Training Modules

Human Resources Training programs are provided by our Marshall and Sterling's Human Resources Services. The three most requested training modules are: Management Training 101, Workplace Violence, and Harassment and Diversity Training.



Most companies find the value in training their employees, but having HR professionals find the time and resources available for these events can be difficult. Through our HR Services, we can provide these training sessions not only at a reasonable cost, but on your company's schedule.

Each module can be modified to fit the particular company or industry trends they may require. Multiple sessions of each topic can be scheduled throughout the year. If you are interested in learning more about these training modules, please contact Regina Murdock, HR Services Specialist at 845-454-0100 X2487.

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## Wellness and Turnover Webinars

<u>Title</u>	<u>Date</u>	<u>Time</u>
Wellness and GINA Rule	Tues, Aug. 27 <sup>th</sup>	2:00 PM – 3:00 PM (EDT)
Optimizing Turnover and Improving Employee Selection	Wed, Aug, 28 <sup>th</sup>	2:00 PM – 3:00 PM (EDT)

### **Wellness and GINA Rules - Webinar Registration** **Tuesday, August 27, 2013 2:00 PM - 3:00 PM EDT**

Join us for our webinar, presented by Stacy Barrow of Proskauer Rose, on August 27th for an overview of the rules related to wellness programs and their enforcement by various federal agencies including the EEOC and DOL. The webinar will include a review of the final wellness plan regulations that were released as part of the Affordable Care Act. These new rules, which will be effective starting with plan years beginning in 2014, greatly expand the rewards and penalties associated with outcome-based wellness programs.

Register at: <https://www2.gotomeeting.com/register/408022130>

### **Optimizing Turnover and Improving Employee Selection – Webinar Registration** **Wednesday, August 28, 2013 2:00 PM - 3:00 PM EDT**

Payroll represents the single largest expenditure for many businesses. Firms, however, struggle with measuring how effectively they are utilizing this human capital. Turnover can be particularly costly with estimates ranging from 30% to 250% of an employee's annual salary as the true economic cost of replacing a single individual. This webinar reviews the causes of employee turnover, its effects on an organization and strategies to reduce it.

This program has been approved for 1 (General) recertification credit hours toward PHR, SPHR and GPHR recertification through the HR Certification Institute.

Register at: <https://www2.gotomeeting.com/register/305328066>

## Health Care Remains High on List of Employer- Provided Benefits

Employer-provided medical care was available to 85% of full-time employees in the private sector, according to data from March 2013 [reported by the U.S. Bureau of Labor Statistics in July](#). Twenty-four percent of part-time workers had health care benefits available.

Access to paid leave continues to top the list of employer-provided benefits for full-time employees working in private industry:

- Paid vacation was available to 91% of full-time workers and 36% of part-time workers.
- 90% of full-time workers and 39% of part-time workers received paid holidays.
- Paid sick leave was offered to 74% of full-time workers and 24% of part-time workers.

More details and survey results are available in the report, '[Employee Benefits in the United States](#),' which is based on data from the National Compensation Survey. To learn more about employer-provided benefits, visit our section on [Employee Benefits](#).



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## 'Pay or Play' Requirements Delayed Until 2015

Employers subject to the 'pay or play' requirements under Health Care Reform--generally those with at least 50 full-time employees, including full-time equivalents--will not face penalties (also known as employer shared responsibility payments) for 2014.

According to [formal guidance](#) released by the IRS, the 'pay or play' provisions will be **fully effective for 2015** and employers are encouraged to maintain or expand health coverage in 2014 in preparation for compliance. The delay is a result of transition relief being provided for 2014 with respect to certain employer and insurer reporting requirements which are necessary for the IRS to determine whether a penalty may be due.

The delay does not affect the application or effective dates of other Health Care Reform provisions, including the [individual shared responsibility requirements](#) scheduled to take effect on January 1, 2014.

Our [Summary by Year](#) provides information on other upcoming changes under Health Care Reform.

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## 5 Tips for Serving Healthy Foods at Workplace Meetings

Maintaining a healthy lifestyle can be a challenge amidst competing demands of the work day, family responsibilities, and other social obligations. But the food we eat while working not only [impacts our health](#)--it can also affect our productivity. Consider the following guidelines when offering food and beverages at meetings and staff gatherings to help support a healthy diet for your employees:

1. Offer a variety of fresh fruits and vegetables. Salads, cut-up raw vegetables, and sliced fruit are all good options.
2. Stick to low-calorie and fat-free or low-fat foods. Always put dressings on the side. Try salsa, low-fat yogurt dressing, and sweet mustard as toppings.
3. Provide a variety of grains, especially whole grains. Cereal bars, baked tortilla chips, pretzels, rice cakes, and pita bread all fit the bill.
4. Pay attention to portion sizes. Portion sizes have increased substantially and can contribute to added calories. Try to serve smaller portions of foods, such as mini muffins, mini bagels, or small cubes of low-fat cheese.
5. Consider offering only beverages at mid-morning and mid-afternoon meetings. 100% fruit juices, tea, and water with a slice of fruit or seltzers are all good choices.



Additional materials for [Workplace Health Promotion](#) are available from the U.S. Centers for Disease Control and Prevention. You can also visit our section on [Employee Health & Wellness](#) for more ideas to encourage healthy habits at work.

## 401(k) Plan Administrators May Reschedule Annual Disclosures to Employees

Under a new [temporary enforcement policy](#), administrators of 401(k)-type plans are allowed to reschedule the timing for their annual investment comparative chart that is required to be furnished to plan participants. Plan administrators may reset the deadline one time, for either the 2013 or the 2014 chart, if the responsible plan fiduciary determines that doing so will benefit the plan's participants and beneficiaries and provided that no more than 18 months may pass before participants receive their next comparative chart.

The requirement that administrators of 401(k)-type plans disclose annually [certain information about plan investment options](#) to participants and beneficiaries became effective last year. Plans operating on a calendar year had to furnish a comparative chart of investment alternatives for the first time no later than August 30, 2012, meaning that their second chart would have been due no later than August 30, 2013.

The temporary enforcement policy is intended to provide plans with more flexibility so that the annual deadline for furnishing comparative charts can be aligned in a cost-effective manner with the furnishing of other participant notices and disclosures (such as at the end of the year during enrollment periods or with individual benefit statements).

More information and examples of how the temporary enforcement policy will alter the timing requirements for calendar year plans are contained in [Field Assistance Bulletin 2013-02](#). This policy does not alter a plan administrator's obligations to timely update the investment information that is available at the plan's Internet web address or to notify participants about changes to investment information.

You can visit our section on [Retirement Plan Fee Disclosure Rules](#) for more information about the notice and disclosure requirements that may apply to your plan.

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*Marshall & Sterling Insurance will continue to provide you with updates and information regarding important issues. Should you have specific questions or need more information, please contact us.*

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