



## OPEN ENROLLMENT 2019

Open enrollment for the 2019 year is set to begin on October 1, 2018. This year's open enrollment will allow for plans to be rolled over without any work on the part of the employee. If employees wish to enroll in a new plan or change dependents they will need to complete new paperwork.

All plans - to include Medical, Dental, Vision, and Life Insurance - will maintain the with same carriers and similar plan structure as is in place for 2018.

The deadline for open enrollment elections and changes is November 15, 2018. If you would like to setup an Open Enrollment meeting for your company, please contact Benefits Coordinator, Sarah Russell at [srussell@erccolorado.com](mailto:srussell@erccolorado.com) or 719-448-9009.

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## “GET YOUR FLU SHOTS HERE!”

### FLU SHOTS START OCTOBER 1ST AT KAISER PERMANENTE MEDICAL OFFICES!

Don't let the flu cancel your plans—get your flu shot. The flu can lead to serious illness. Protect yourself and others with a yearly flu shot—**available at no cost to Kaiser Permanente members: no appointment necessary.**

Kaiser Permanente has offices all over the state of Colorado. Visit their website for your specific region: Denver, Boulder, Northern, Mountain, and Southern Colorado. <https://healthy.kaiserpermanente.org/colorado-denver-boulder-mountain-northern/health-wellness/flu>

Employees may visit Primary Care Providers for a flu shot, but may be charged a co-pay amount for the visit. They can also visit Walgreens pharmacies to receive a free flu shot as long as their insurance cards are submitted.

For more information on clinic locations near you, call the 24-hour hotline at 1-303-344-7600 or 1-866-868-7091 (toll free).

### WORKSITE FLU SHOTS—NORTHERN AND SOUTHERN COLORADO



Kaiser Permanente offers on-site flu clinics to employers in northern and southern Colorado to help accommodate employees' busy schedules.

Employees who participate in a Kaiser Permanente benefit plan can receive a flu shot at no cost. Non-members flu shots are \$28 per participant. **The minimum number of participants required is 30**; flu clinics which do not reach the minimum number of participants will be charged for 30 participants or 80% of estimated participation, whichever is greater.

If your employer site would like to participate in a Kaiser Permanente Flu Clinic, please contact Sarah Russell at ERC. Flu shot clinic requests must be submitted no later than November 16, 2018.

# ARR YA' READY? COLORADO MINIMUM WAGE ORDER NUMBER 34



Effective **January 1, 2019** Colorado minimum wage will increase to **\$11.10** per hour and tipped employee minimum wage will increase to **\$8.08** per hour. Please submit any wage increases for your employees prior to December 21, 2018 to ensure rates are updated for the first payroll of 2019.

Rates will increase again **January 1, 2020** to **\$12.00** per hour and **\$8.98** per hour for tipped employees. Effective **January 1, 2021** the minimum wage will be adjusted annually for cost of living increases, as measured by the Consumer Price Index used for Colorado.

If you have any questions about submitting rate increases please contact your payroll specialist. For questions regarding the minimum wage order, please contact the ERC HR Department.

**HR**  
CORNER

## THE RIGHT KIND OF INTERVIEW

**HAVE YOU CONSIDERED THE BEST WAY TO FIND THE MOST QUALIFIED PERSON FOR YOUR NEXT HIRE?**

**HERE IS A QUICK LIST OF INTERVIEW TYPES AND STYLES TO CONSIDER FROM *EPLACE PROTECT*:**

### **INTERVIEW TYPES:**

1. **Pre-Screen interview:** Can be done by phone to gather very basic information.
2. **One-on-one interview:** An interview conducts a more in-depth interview.
3. **Serial interview:** Candidate is passed from one interviewer to the next.
4. **Panel interview:** Multiple interviewers meet with one candidate at the same time.
5. **Group interview:** One or more interviewers direct a meeting with several candidates.

### **INTERVIEW STYLES:**

1. **Behavioral interview:** The interviewer will ask the candidate how he/she responded to a previous work-related situation.
2. **Situational interview:** The interviewer will ask the candidate how he/she would solve a possible work-related situation.
3. **Work sample:** The candidate performs a work-related task.

[ePlaceProtect.com/Advice&Guidance](http://ePlaceProtect.com/Advice&Guidance)

## DECLINED JOB OFFERS

**3 REASONS WHY GREAT CANDIDATES ARE SAYING "NO" TO WORKING FOR YOU (AND WHAT YOU CAN DO):**

### **THEY FOUND BETTER SALARY AND BENEFITS ELSEWHERE**

Reconfirm salary expectations and adjust with the hiring team if necessary. Determine what the candidate values most and try to provide that. If employees continue to reject offers based on salary-based reasons, evaluate whether your offers are up to par.

### **THEY HAD A POOR CANDIDATE EXPERIENCE**

Make sure your first impression is a good one, be on time, and conduct the interview in a professional and respectful way. Be considerate of the employee's time and consider having them meet with multiple interviewers at once to decrease the amount of time for the interview as well as the number of repetitive questions the interviewee is asked.

### **YOUR COMPANY HAS A BAD REPUTATION**

Address bad reviews and see if you can determine patterns among unhappy employees. This will help to fix a problem, create a better culture, and increase employee satisfaction while helping with your online reputation.

*Article adapted from "3 Reasons Why Great Candidates are Saying No to Working For You" by Emily Moore—Glassdoor. Read the full article at [https://www.glassdoor.com/index.htm?utm\\_source=referral&utm\\_medium=FastCo](https://www.glassdoor.com/index.htm?utm_source=referral&utm_medium=FastCo)*

# URGENT CARE VS EMERGENCY CARE



When you're sick or injured, it helps to understand the different levels of care and when they're needed. For example, there are urgent situations that aren't emergencies, such as a minor sprain or a sinus infection. These conditions may not need treatment right away, but should be evaluated within the next 24 to 48 hours. Then there are situations where you should go straight to an emergency room as soon as possible. Knowing the difference can help you get the right care when you need it and may also save you money.

Remember that if you've got questions or need advice, you can visit [kp.org/getcare](http://kp.org/getcare) to learn about your options, including 24/7 care by phone.

If you think you or your family member has a medical or mental health emergency, call **911** or go to the nearest hospital.

## URGENT CARE

- A care need that isn't an emergency but requires prompt medical attention, usually within 24 to 48 hours.

## EMERGENCY CARE

- A medical or psychiatric condition that requires immediate medical attention to prevent serious jeopardy to your health.

This chart shows examples of *some* conditions that can be treated in urgent care versus emergency care:

URGENT CARE	EMERGENCY CARE
<ul style="list-style-type: none"><li>• Minor injuries and cuts</li></ul>	<ul style="list-style-type: none"><li>• Severe, persistent bleeding</li></ul>
<ul style="list-style-type: none"><li>• Backaches</li></ul>	<ul style="list-style-type: none"><li>• Major broken bones and head injuries</li></ul>
<ul style="list-style-type: none"><li>• Sore throats</li></ul>	<ul style="list-style-type: none"><li>• Severe fever, violent vomiting</li></ul>
<ul style="list-style-type: none"><li>• Frequent or severe coughs</li></ul>	<ul style="list-style-type: none"><li>• Decrease in or loss of consciousness</li></ul>
<ul style="list-style-type: none"><li>• Frequent urination/burning while urinating</li></ul>	<ul style="list-style-type: none"><li>• Chest Pain or pressure</li></ul>

## 4 REASONS TO GO TO URGENT CARE:

For minor injuries and illnesses, going to urgent care instead of the emergency room can help make sure you get the right care at the right time — and may also save you time and money. Here are 4 reasons why:

- ⇒ **The right care at the right time.** You'll get the care you need for your illness or injury.
- ⇒ **Shorter wait times.** You'll usually get care faster than in the emergency department, which treats seriously sick and injured patients first.
- ⇒ **Convenient hours.** Many of our urgent care centers are open evenings, weekends, and holidays — walk-ins welcome.
- ⇒ **Lower out-of-pocket costs.** You typically pay less for an urgent care visit than for an emergency department visit.

To learn more, visit the [Emergency care and urgent care](http://kp.org) page on [kp.org](http://kp.org).

# MEDICARE - WHAT IS IT AND HOW CAN I SIGN UP?

MEDICARE IS A FEDERAL HEALTH INSURANCE PROGRAM FOR INDIVIDUALS AGE 65 AND OVER, AND CERTAIN YOUNGER PEOPLE WITH DISABILITIES. There are four different types of Medicare: Part A, Part B, Part C, and Part D.

Medicare Part	Coverage	How it Works
<b>A</b>	Hospital	U.S. Citizen for 5 concurrent years, automatically enrolled, worked 40 quarters > No premium. <b>Partial Coverage For:</b> inpatient hospital, skill/non-skilled nursing home, critical care hospital, rehab facilities, home health care services, hospice care
<b>B</b>	Medical	Usually pay a premium, penalty for late enrollment. <b>Partial Coverage For:</b> medically necessary doctor services, screenings, ambulance transport, outpatient hospital care, mental health services, some home health services, durable medical equipment
<b>C</b>	Advantage	Private insurance companies contract with Medicare, similar to Medicare Parts A & B with predictable costs and more coverage. <b>Includes Extra Benefits:</b> wellness programs and vision care
<b>D</b>	Prescription	Helps with the cost of prescription drugs not covered by Medicare Parts A & B. <b>May come with additional costs:</b> Premium, deductible, and co-payments. Co-payments structured in tiers depending on type of drug (generic, non/preferred, specialty)

**MEDICARE MEETINGS** Are you or any of your employees interested in attending a meeting to discuss Medicare Benefits? We are here to help you understand your Medicare choices, find out about recent Medicare changes and learn about important enrollment deadlines. We hope you can join us at one of the following meetings:

- ♦ **Wednesday, October 10th—6:30pm— Location TBD\***
- ♦ **Thursday, October 11th—6:30pm—726 South Tejon Street, Colorado Springs, CO 80903**
- ♦ **Friday, October 26th—6:30pm—726 South Tejon Street, Colorado Springs, CO 80903**
- ♦ **Monday, November 5th—6:30pm—726 South Tejon Street, Colorado Springs, CO 80903**

If you are interested in attending one of our educational meetings, please RSVP to our Benefits Department at: 719-448-9009 or email Kelly Felix at [kfelix@erccolorado.com](mailto:kfelix@erccolorado.com). You are welcome to bring a guest or relative who would also benefit from Medicare information. We look forward to seeing you there.

*\*Please note: the Denver meeting will be cancelled if there are no RSVPs.*

## REMINDERS FOR THE MONTH OF OCTOBER

Banks will be closed on Monday, October 8th in recognition of Columbus Day.



**October 31 is the last day for Holiday Savings Club deductions. All checks will be mailed out during the month of November in order to be available prior to Black Friday. Please update your address with ERC to help ensure delivery accuracy. The Holiday Savings Account must be enrolled in yearly and will not roll-over to 2019.**

# DON'T GET SPOOKED ~ WAGE AND HOUR BEST PRACTICES

**WAGE AND HOUR CLAIMS CONTINUE TO BE THE MOST COMMON LAWSUITS FILED AGAINST EMPLOYERS. DEFICIENCIES IN YOUR TIMEKEEPING PRACTICES EXPONENTIALLY INCREASE THE RISK OF A WAGE AND HOUR CLASS COMPLAINT BEING FILED AGAINST YOUR COMPANY.**

Remember, it's the employer's responsibility to maintain accurate records of hours worked - **NOT the employee's**. As such, it is important to implement reliable timekeeping practices to mitigate your risk of a wage and hour inquiry from the Department of Labor.

## FOLLOW THESE BEST PRACTICES TO STAY IN COMPLIANCE:



- Have an accurate timekeeping system in place:
  - The start and end of each work period should be recorded (to the minute).
- Exercise caution if rounding time.
  - A rounding practice is permissible only if it works to the employee's advantage or it averages out over time. ***Speak to an HR Professional if you choose to implement a rounding practice.***
- Train Managers **and Employees** on the correct method of recording times.
  - Have a process in place if the employee disagrees (for any disputes).
- Keep all notes and edits with the timesheet.
  - Each approval or edit should be kept (not deleted or discarded) with the original timesheet.
- Regularly review employees' time records to ensure compliance with state and federal laws.
  - If mistakes are found, act quickly to remedy those mistakes.

## 5 TIPS FOR HIRING SEASONAL EMPLOYEES FROM EPLACE PROTECT

**1. Many of the laws and regulations that apply to full-time employees also apply to seasonal or part-time employees including:**

- State and federal anti-harassment, discrimination, and retaliation laws
- State and federal disability laws
- State and federal workplace health and safety
- State and federal wage and hour laws (minimum wage, overtime pay, recordkeeping and child labor)
- State background check laws

**2. Seasonal employees are generally entitled to receive the following benefits:**

- Unemployment benefits
- Social Security and Medicare (this includes withholding Social Security and Medicare taxes from your seasonal employees' wages and paying the employer's matching amount)
- Workers' compensation benefits

NOTE: Seasonal employees are not entitled to receive "fringe benefits" (e.g. paid leave, retirement plans, and medical insurance) unless the company has decided to make those benefits available to seasonal employees. Make it clear to your seasonal employees what "fringe benefits," if any, are provided.

**3. Seasonal employees are subject to the same state and federal income tax withholding rules that apply to other employees.**

**4. At the start of the employment relationship, clearly communicate the following, in writing, to your seasonal employees:**

- Duration of employment (i.e. start date and finish date)
- Pay rate
- Job description

**5. Hold your seasonal employees to the same standards as your regular employees and include the seasonal workers in all meetings and activities with full time employees.**

Visit [ePlaceProtect.com](http://ePlaceProtect.com) for more HR forms, guidelines and trainings