

OURERC A LOCAL BUSINESS NEWSLETTER

Powered by Employer's Resources of Colorado

OPEN ENROLLMENT

Open Enrollment is being held through **November 15, 2018**. Elected coverage will be effective January 1, 2019. ERC is hosting a passive open enrollment, meaning no forms are required to be completed if no changes need to be made to current year plan elections for the following year. **All elected benefit plans will roll over into 2019 unless you request to change them.** This includes: dependents, medical/vision/dental elections, and supplemental elections (Life/ADD, AFLAC, Legal Shield, IDShield).

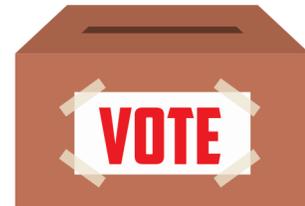
If there are changes that need to be made, complete the one-page application form and return it to the benefits department no later than November 15, 2018. No changes will be accepted after this date unless there is a Qualifying Life Event.

FSA, DCA, HSA, and Holiday Savings Accounts do not roll over. These must be reenrolled each year.

All enrollment forms are available on the ERC website at: <http://www.erccolorado.com/hr-library/>

IN THIS ISSUE

- Open Enrollment
- Holiday Hours
- Employee Assistance Program
- 2019 W-4 Changes Postponed
- Update Your Address
- Bonus Check Procedures
- Intoxication and Work Comp
- Prescription Drug Updates
- Employee Wage Deductions
- Voting Leave
- Flu Shots
- Winter Weather Prep



PLEASE PLAN ACCORDINGLY—HOLIDAY HOURS

With holiday season quickly approaching, please ensure that you have discussed payroll deadlines with your payroll

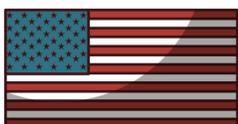
specialist. There are various dates for bank closures that will need to be taken into consideration when

running payroll. It is also important to keep in mind any off-cycle payrolls, such as holiday bonuses. Below is a list of ERC holiday

hours. If you have any questions, please contact your payroll specialist in the ERC Payroll department.

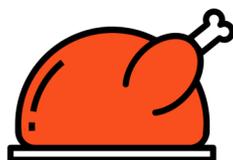
Veterans Day (Observed)

November 12th—Banks will be closed in observance of Veterans Day. **ERC will be open regular business hours.**



Thanksgiving Closings

November 22nd and 23rd—ERC will be closed all day Thursday, November 22nd and Friday, November 23rd.



Christmas Closings

December 24th and 25th—ERC will be closing at 12pm on Monday, December 24th and closed all day Tuesday, December 25th.



New Year's Closings

December 31st and January 1st—ERC will be closing at 12pm on Monday, December 31st and all day Tuesday, January 1st.



EAP—EMPLOYEE ASSISTANCE PROGRAM

The Employee Assistance Program (EAP) through ERC and Anthem Blue Cross Blue Shield provides solutions to help you balance work and life through confidential and easily accessible services. Anthem EAP puts convenient resources within your reach, and that helps you, your employees, and household members stay healthy.

For more information, pricing, or to enroll in the Employee Assistance Program, contact Sarah Russell in the ERC Benefits Department at srussell@erccolorado.com or call our office at 719-448-9009.

- Face-to-Face Counseling
- Legal Assistance
- Financial Assistance
- ID Recovery
- Tobacco Cessation
- Dependent Care and Daily Living Resources
- Web Resources
- Crisis Consultation

CHANGES TO 2019 W-4 POSTPONED IRS STATEMENT ON FORM W-4

Following feedback from the payroll and tax communities, the Treasury Department and the IRS will incorporate important changes into a new version of the Form W-4, Employee's Withholding Allowance Certificate, for 2020. The 2019 version of the Form W-4 will be similar to the current 2018 version. A new draft version of the W-4 for 2019 will be available in the coming weeks.

The IRS will continue working closely with the payroll and the tax community as it makes additional changes to the Form W-4 for use in 2020. The new version will help employees improve withholding accuracy, and fully reflect changes included in the Tax Cuts and Jobs Act.

For the current 2018 tax year, the IRS continues to strongly urge taxpayers to review their tax withholding situation as soon as possible to avoid having too little or too much withheld from their paychecks. Click [here](#) to perform a quick "paycheck checkup" using the IRS withholding calculator. Source: <https://www.irs.gov/newsroom/irs-statement-on-form-w-4>

UPDATE YOUR ADDRESS

It's that time of year again! Soon employee's who enrolled in the Holiday Savings Account will be receiving their checks in the mail. If an employee has moved and not updated their address with ERC they may not receive their holiday savings checks on time. **Please remind employees to update their addresses.** Employees are welcome to call our office if they have questions about the current address on file. Not only will inaccurate addresses impact holiday savings check delivery, it will also hinder W-2s from being properly delivered in early 2019. If an employee needs to updated their address, please have them complete the "Personal Information Change Form" that can be found on our website at: <http://www.erccolorado.com/hr-library/>.

BONUS CHECK PROCEDURES

In an effort to streamline the distribution of bonus checks, we ask that you provide us adequate time to process these funds and calculate the individual checks correctly.

Please allow us a minimum of three business days prior to the check date to process all bonus checks in order to engage in an error free process.

Please keep in mind that if you intend bonus checks to be reflected on 2017 taxes, the checks must be processed and dated with a 2017 date; we cannot backdate a check.

If you plan to distribute bonus funds without processing them through ERC, we cannot process them for tax purposes.

Thank you for your assistance in this process.

INTOXICATION AND WORKERS' COMPENSATION - FROM PINNACOL ASSURANCE

Keeping the workplace as safe as possible should be a top priority for all employers. Accidents can happen even when you've taken steps to prevent them. When employees don't follow safety procedures, injuries on the job are more likely to occur, but even more so when intoxicating substances are involved. Here, we share what every employer should know about workers' compensation and intoxication.

THE INJURED WORKER WILL STILL RECEIVE BENEFITS

The state of Colorado doesn't deny workers' compensation benefits to

injured employees, and this includes workers who were under the influence during work hours. If the injury was caused by the employee's intoxication, they may be penalized with reduced benefits. If you have reason to believe that your employee was injured due to intoxication or use of a controlled substance, you'll need to submit proof of the individual's failure to follow workplace procedures.

YOU HAVE THE RIGHT TO REQUEST BLOOD ALCOHOL TESTING

While it's uncomfortable for everyone when intoxication in the workplace is suspected,

employers have the right to ask for a blood alcohol test. Keep in mind that you should only request additional testing if you've noticed the glaring signs of intoxication: *slurred speech, staggering or a sighting of drug or alcohol use at the worksite.*

POST WORKPLACE RULES IN AN EASILY VISIBLE LOCATION

In the best working environments, each team member knows what's expected of them. It's good policy to post workplace rules in a prominent place. When everyone's on the same page and there's a written record of clear expectations, it's easier to avoid mishaps. For best

results, try implementing a training program for each new hire, and hold workshops occasionally to refresh seasoned veterans. Offering an Employee Assistance Program can head off a variety of emotional and health-related problems that can lead to substance abuse.

The use of drugs and alcohol can play a major role in causing work-related injuries. While intoxication on the job is relatively rare, it's a must to ensure that everyone involved is covered.

Source: <https://www.pinnacol.com/news/intoxication-and-workers-compensation-in-colorado>

PRESCRIPTION DRUG UPDATES—KAISER PERMANENTE

Starting on January 1, 2019, non-formulary and non-preferred prescription drugs will require prior authorization. Prior authorization means that you will need to meet certain criteria for the drug to be covered. Your doctor will need to provide information about your condition that will be used to make this decision. If you do not meet the criteria, there are other medications that are used to treat the same condition that do not require authorization. Your doctor has received a notice regarding this change and will evaluate the best approach for your therapy.

WHAT YOU NEED TO DO:

- **Option 1 (Recommended):** Ask your doctor to change to another medication that is on your formulary. Changing medications may lower your cost share and using Kaiser Permanente Mail Order Pharmacy may also save you additional money. Please call your doctor at least 10 days before you run out of medication. Your doctor has a list of medication alternatives. Ask your doctor to call or fax a new prescription to your pharmacy or write a new prescription for you to pick up.
- **Option 2:** Continue to use this/these medication(s). Order a refill as you normally would. You do not need to do anything else to continue using the medication(s), but **you will pay the full cost of the prescription starting on January 1, 2019.** This is because the medication will no longer be covered under your benefit.

If you have any questions about this change, the Kaiser Permanente **Clinical Pharmacy Call Center** is here to help. Call them at **303-338-4503** or **1-866-244-4119 (TTY 711)**, Monday through Friday, 8 a.m. to 6 p.m.

DEDUCTIONS FROM EMPLOYEES' WAGES

A common question from both employers and employees is deductions from an employee's wages. Permissible deductions from an employee's wages are limited to the specific instances provided in the Colorado Wage Act, Colorado Revised Statutes § 8-4-105.

An employer policy that results in an unlawful deduction from an employee's wages may open the employer up to liability for violating the Colorado Wage Act. Two of the most common unlawful

deductions made by employers are 1) penalties for employee behavior, and 2) deductions for property damage caused by an employee.

In general, employers may not deduct from an employee's earned wages or compensation based upon employee behavior or performance. For example, an employer may not typically deduct from the wages of a restaurant waitperson for the cost of a meal in the event that a customer does not pay the bill.

As for property damage, the Colorado Wage Act does not expressly state that an employer may deduct from an employee's wages for the cost of damage or depreciation to the employer's property. For example, an employer may not typically make deductions for the cost of damage to company equipment, or for the cost of detailing/cleaning a company car entrusted to an employee. These examples are business expenses the employer must bear.

If you have any questions regarding deductions, please contact our HR Director, Laurie McCarthy or call the Division of Labor Standards and Statistics at (303) 318-8441 to speak to a compliance investigator.

To learn more online about when an employer may deduct from an employee's wages, visit the Colorado Department of Labor website at www.colorado.gov/cdle/labor



VOTING LEAVE—KNOW THE RULES

Election Day is November 6th and it is anticipated that voter turnout will reach a record high. As a result, employers should prepare for an increase in the number of employees requesting time off to vote. Whether an employer is required to grant employee's request for time off to vote depends on the laws in the state in which the employee works. For a full list of state voting leave rules visit: www.nolo.com

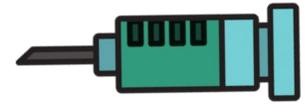
STATE	TIME OFF WORK FOR VOTING	TIME OFF NOT REQUIRED IF	TIME OFF IS PAID	REQUEST LEAVE IN ADVANCE
Colorado	Up to 2 hours. Employer may decide when hours are taken, but employer must permit employee to take time at beginning or end of shift, if employee requests it.	Employee has 3 nonwork hours when polls are open.	Yes (up to 2 hours)	Prior to election day
Nevada	If it is impracticable to vote before or after work: Employee who works 2 miles or less from polling place may take 1 hour; 2 to 10 miles, 2 hours; more than 10 miles, 3 hours. Employer will decide when hours are taken	Employee has sufficient nonwork time when polls are open	Yes	Prior to election day
Illinois	2 hours. Employer may decide when hours are taken except that employer must permit a 2-hour absence during working hours if employee's working hours begin less than 2 hours after opening of polls and end less than 2 hours before closing of polls.		Yes	Prior to the day of election. One day in advance (for general or state election)

FLU SHOT UPDATE AND CLARIFICATION

Kaiser Permanente clinics are still accepting walk-in flu shot patients. Make sure to bring in your medical card to receive a FREE flu shot at the clinic. There is no definitive end date to the flu clinic, so make sure to get your shot while they are still available!

It was brought to the attention of ERC that pharmacies require payment up front for flu shots. With further clarification from Kaiser Permanente, we were informed that members can get flu shots at their local pharmacies but must

pay out-of-pocket and submit paperwork for a reimbursement. If you or any of your employees have had to pay out-of-pocket for a flu shot, please contact the ERC Benefits Department for assistance with submitting paperwork and getting a refund.



ERC Benefits Department
Sarah Russell
Benefits Coordinator
719-448-9009
srussell@erccolorado.com

WINTER WEATHER PREPAREDNESS—DON'T GET CAUGHT IN THE COLD



One day it's 80 degrees and you're wearing a T-shirt, the next it's below freezing and you're looking outside at snow on the ground. As Coloradans, we know that

winter weather can sneak up on us in no time, but do we all know how to prepare?

We care that you are ready for wintry

conditions, so follow these tips to help you, your employees and your families stay safe and warm this winter season.

PREP YOUR VEHICLE

- Get your car serviced.
- Create an emergency kit.
- Brush up on your winter driving and defensive driving skills.
- Install a car phone charger.
- Make sure you're making wise driving decisions.
- When in doubt, don't go.
- Keep an energy bar or snack mix handy.
- Throw in an extra blanket and winter jacket.
- Sign up for email/text alerts from CDOT.
- Download the CDOT Mobile App.

PREP YOUR WORKPLACE

- Revisit your winter footwear policies and remind employees about the risks of slips, trips and falls.
- Do what you need to do to make sure walkways are clear and safe for employees.
- Educate your employees about hypothermia. All it takes is for your body temperature to fall below 95 degrees!
- Encourage employees to wear layers of clothing — base, middle, and outer shells — to help ensure that they are at homeostasis.

PREP YOURSELF

Visit one of the many retail outlets around Colorado to get yourself some cold-weather gear. Gloves, hats, boots, footwear,

traction devices and sunglasses or goggles should be used to help protect yourself from the hazards that come with winter weather.

A common injury that occurs in the winter months is carbon monoxide poisoning. Be sure you know how to use temporary space heaters and keep your vehicle

exhaust from accumulating inside the vehicle.

Source: <https://www.pinnacol.com/news/its-colorado-winter-weather-preparedness-week>