Volume 2 Issue 2

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HR Insights

President's Message/by Ann Maynard

Each year our Chapter supports the **SHRM Foundation** through your donations from our 50/50 raffles at events throughout the year. The SHRM Foundation champions workforce and workplace transformation by providing research-based HR solutions for challenging inclusion issues facing employees. It provides scholarships to educate and develop HR professionals and students to help make change happen. The foundation provides opportunities for HR professionals to make a difference in their local communities.

All of this happens, in part, because of our chapter's charitable donations which continue to support the great work of the SHRM Foundation throughout 2017. So, thank you for your generous support of this incredible organization. The work they do each day empowers HR professionals and students across our region and beyond. Finally, have a safe, healthy and happy summer whether you travel to distant vistas or stay in your own backvard.

SHRM EXCEL PLATINUM CHAPTER 2016

2017 Upcoming Programs:

- 7/19: Using Analytics with Diversity to Drive Business Performance
- 8/16: Innovative Training Approaches for Current HR Issues
- 9/20: The Nuts & Bolts of Global Mobility
- 10/12: Annual HR Conference
- 11/15: Making Your Organization's Unspoken Conversations Spoken.
- 12/13: 7 Strategies to Find and Keep the Best Employees

Are You Medicare Savvy?/by Kathy Coler

The Top 5 Things to Advise Employees Turning Age 65. As an HR professional it is important to ask some key ques-

portant to ask some key questions when it comes to employees and/or their spouses turning age 65. The answers may vary depending on the size of your group. Being proactive with this growing population of employees is important as it can result in lifelong penalties or a tax penalty if deadlines and specific rules are not followed. One thing for sure is that when it comes to Medicare, "One size does not fit

Employees must decide to stay on the Group Medical Plan OR move to Medicare. Does your group plan offer group insurance beyond age 65? If the employer group is large and an employee continues to work beyond age 65 with creditable health insurance, there is no penalty for not enrolling when the employee becomes eligible. In some cases the zero premium plans with no deductible may provide employees with greater options and choices beyond the group plan. During the group's renewal period an employee may think they can just end one B & D.

month on the group plan and pick up Medicare the next, however, the employee must apply for Medicare Parts A & B after securing a letter from HR that shows they have creditable coverage.

HSA contributions - If an employee has signed up for Medicare A, and is still on the group medical plan while contributing to an HSA, this is a violation and upon audit will be required to return the HSA contributions up to six months prior applying for Part A. Do you have a mechanism to find out if employees have applied for Medicare Part A independently?

Do you know the Medicare Enrollment deadlines for Part B and Part D? If you are a small group the Medicare eligible employees (unless covered under a spouse's creditable group plan) may sign up for Parts A, B and D up to three months prior their birthday to be effective the first of their birthday month. Failure to sign up or any gap of group and Medicare coverage will result in a lifelong penalty on Parts

Medicare becomes Primary after age 65 and medical plans expect Medicare to pay first for hospitalizations for your employees. Often medical plans, even when employees are covered through the group plan, will send member notifications expecting employees to sign up for Part A so Medicare is primary in the event of a hospitalization. Employees who don't sign up may have a bill for up to 80% which is the Medicare primary responsibility. Each carrier may have a different policy but it is best to find out how your group plan manages this for Part A.

Meet with an independent broker.

There are many more topics to discuss with employees. Areas of CO-BRA, EPIC, Plan selection, and in most cases Medicare 101. There are various Medicare plans that vary by county. An independent broker can host a Medicare 101 information meeting for employees or for the HR staff to address specific topics and address questions or be a resource for one on one meetings with employees as they age into Medicare.

Stay tuned for more info on GVCSHRM's Paid Family Leave Seminar in Summer 2017!

Workers' Compensation Update/by Monica Manske

Sweeping changes to the workers' compensation system in 2017. The most recent changes are new revised forms for the C11 (Change in Status) and C240 (Wage declaration). The new forms can be located on the Forms page at: http://

<u>www.wcb.ny.gov</u>. Forms are not the substantive modifications that passed with the 2017 NYS Budget. Here are few high-lights:

- Capping the classification of Maximum Medical Improvement (MMI) at 2.5 years
- Development of new Impairment Guidelines to be in place 1/1/18
- Pharmaceutical formulary to be in place by 12/31/17
- Decrease in the current caps "safety net" from 80% to 75%
- Removal of requirements to demonstrate labor market attachment at

time of classification

- Expediting some hearings to 45 days from date of injury
- Creation of a panel to study independent medical exams
- Continuing to wind down special funds
- Changing threshold for evidence in mental health cases for first responders
- NYCIRB recertified until 2028
- Additional performance standards

The changes should create significant savings to employers. Subject Numbers have already been issued to provide some clarity and several of these items will develop over time. More to come...

Summer Safety Tips:

Do: Make sure your employees have easy access to water in the workplace and encourage frequent hydration.



Do: Encourage your staff to wear safe footwear. While we are not in the season of winter slips...some footwear are prone to slip/fall injuries.

Do: Whether at home or for employees who work outside, do use sun screen.

Do: Weekend home project warriors? Do use safe lifting techniques whether at work or home.

Paid Family Leave Rate Announced/by Paul F. Keneally, Esq.

On June 1, 2017, New York State announced the amount that will have to be deducted from nearly all New York employees' pay to fund the premium for the new paid family leave benefit available to eligible employees beginning on January 1, 2018. The deduction will be **0.126%** of each employee's weekly income, capped at \$1.65 per week.

Employers are permitted, but not required, to begin these deductions on July 1, 2017. There are a couple of narrow categories of employees who may sign a waiver to avoid

these deductions: those scheduled to work: (1) less than 26 of the next 52 weeks, or less than 20 hours per week; and (2) less than 175 days in next 52 weeks.



Join more than 500 HR professionals from around the region who rely on GVCSHRM for their HR solutions.

Email membership@gvcshrm.org for questions on how to affiliate.

2017 Fall HR Certification Prep Workshop/by Joanne Schneider

If you have been considering earning your HR Certification or increasing your HR knowledge, the *Genesee Valley Chapter SHRM* can help you achieve your goal. Our chapter is committed to providing our members and HR practitioners in the Genesee Valley region with a quality certification preparation workshop to help you advance your career.

We offer a chapter study group to help you understand and apply the material tested on

the following exams:

SHRM-CP, SHRM-SCP, aPHR, PHR & SPHR.

- Thursdays—August 31st to December 7th, 2017, 6pm to 9:30pm
- (No class November 23rd, 2017)
- Location: St. John's Home, 150 Highland Ave, Rochester, NY
- \$950.00 includes Certification Study Ma-

terials!

Registration deadline is Monday, August 14th

Contact Joanne Schneider, GVCSRM Certification Director at 585-641-2528 or email at joanne_schneider@ajg.com.

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