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George Petersen Insurance Agency

News You Can Use

WORKPLACE ISSUES

Is Tech Zapping Your Output?

ALTHOUGH TECHNOLOGY is billed as a productivity enhancer, it can be a major disruptor for productivity, as well.

Employees who get hooked on sending text messages, engaging in Facebook banter or surfing the Internet are having a serious drain on productivity in the American workplace.

These are some of the main productivity killers in a recent *CareerBuilder.com* survey on what's getting in the way of employees doing their jobs.

Harris Poll, on behalf of *CareerBuilder.com*, surveyed 2,138 hiring managers and human resources professionals in a number of industries.

They found that behaviors of co-workers, meetings and a number of other factors are also creating obstacles to maximizing performance.

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The Top 10 Productivity Killers

1. **Cell phone/texting:** 25% of workers admit that during the typical workday they spend one hour on personal calls, e-mails and/or sending text messages.
2. **Gossip:** That chatter in the office is not always about work.
3. **The Internet:** 20% of workers said they spend an hour or more at work searching the Net for non-work-related information.
4. **Social media:** Studies have found that Facebook, LinkedIn and Instagram are significant drains on employee time.
5. **Snack breaks or smoking breaks.**
6. **Noisy co-workers:** Staff who talk loudly on the phone, or who make outbursts when they get annoyed or upset.
7. **Meetings:** Some firms have too many meetings, and a lot of time is wasted if they are not succinct or run inefficiently.
8. **E-mail**: Some staff are often busy sending personal e-mails.
9. **Co-workers dropping by:** These are those little chat sessions when a colleague stops by another's desk for some chitchat.
10. **Putting calls on speaker phone.**

What Employers Are Doing About It

So what are employers doing to cut into these bad habits? Some tactics CareerBuilder discovered employers using include:

- Blocking certain websites – **36%**
- Barring personal calls or personal use of cell phones – **25%**
- Monitoring emails and Internet usage by staff – **22%**
- Scheduling employees' lunch and break times – **19%**
- Letting staff telecommute – **14%**
- Implementing an open space office layout instead of using cubicles – **13%**
- Limiting meetings – **12%**
- Restricting use of speaker phones in the office – **11%**

CONTACT US

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If you have a question about any article in this newsletter or coverage questions, contact your broker at one of our offices.

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WORKPLACE SAFETY

Falling Objects Lethal During Earthquakes

WHILE EARTHQUAKE safety training should be a part of any California employer's safety program, it's important from a workplace safety perspective to understand how your employees could be injured during a temblor.

While ducking and taking cover are good skills for your employees to reduce the likelihood of injury, one often overlooked area is the dangers of the workplace itself to employees during a quake.

Most earthquake-related injuries result from collapsing walls, flying glass and falling objects as a result of the ground shaking, or people trying to move more than a few feet during the shaking. Much of the damage in earthquakes is predictable and preventable.

While Cal/OSHA does not specifically have regulations to account for quake fall dangers, existing regulations and the Injury and Illness Prevention Standard require employers to evaluate and mitigate hazards. ❖

Cal/OSHA Recommends

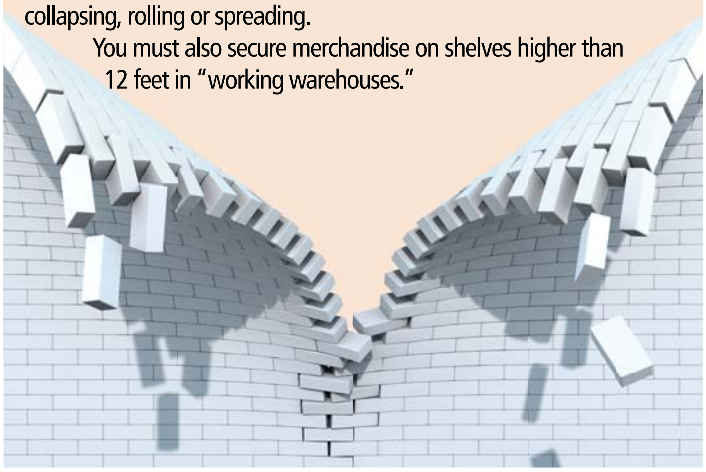
- Locating work stations and exits away from items that are six feet or more above the floor.
- Anchoring, bracing, containing or restraining objects by using brackets, clips, latches, bolts, screws, tie-downs, braces and hook-and-loop material.
- Using physical barriers, such as fencing, netting or barricades.
- Restraining objects by methods designed by a structural engineer.

Cal/OSHA Requires

Cal/OSHA requires employers to report all serious workplace injuries, including those that are the result of an earthquake.

The California Code of Regulations, Title 8, Section 3241 requires that you store material in a manner that prevents it from tipping, falling, collapsing, rolling or spreading.

You must also secure merchandise on shelves higher than 12 feet in "working warehouses."



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CareerBuilder Suggestions for Reining in Disruptions

1. Organize and prioritize

Employees should de-clutter their workspaces and lay out their work plans for the week. What do they need to accomplish each day? How much time will each project take? Which projects have the highest priority?

2. Limit interruptions

Incoming calls and co-workers dropping by to chat can break an employee's concentration and gobble up time. If needed, let employees block off a conference room to work on a project to avoid distractions. Urge them to read e-mails at intervals instead of opening each one as soon as it comes in.

3. Avoid unnecessary meetings

Don't set aside an hour to meet about an issue or initiative that can be addressed with a quick phone call. Politely decline the meeting invitation and follow up with the organizer.

4. Get personal on own time

Whether calling a friend, taking advantage of an online sale or posting pictures on social media, it can be done at lunch, during breaks or after work.

Be mindful, however, that sometimes employees do need to take care of some personal business while at work, such as a family emergency or coordinating on picking up kids from school.

5. Communicate wisely

Don't spend 20 minutes crafting an e-mail to the person in the next cubicle. Save time by walking over to your colleague's desk.

Or if they are in another part of the office, just call them. Most people can get through a conversation a lot faster than typing an e-mail and it makes workplace relationships more personal.

6. Don't delay the inevitable

Don't procrastinate. Dive in and tackle the task at hand. ❖

HEALTH INSURANCE

New Rules for Wellness Plans Finally Proposed

NEW RULES for workplace wellness programs have finally been proposed just as more employers are incorporating such programs to help their workers improve their health and reduce their health insurance premiums.

The Equal Employment Opportunity Commission has proposed rules that aim to set guidelines for employer-sponsored wellness plans that prohibit discrimination against individuals who may be unable to meet the goals set out in these programs.

The new rules also designate what would constitute a reasonably designed plan under the Americans with Disabilities Act (ADA) and the Affordable Care Act, as well as how employers treat medical information collected via a wellness plan.

Some employers will offer financial incentives to employees that meet certain goals through their wellness plans, such as losing weight or smoking cessation. Some programs penalize employees that do not participate in the programs by requiring them to pay a higher percentage of their premium.

The EEOC's proposed rules seek to set guidelines for how wellness plans can operate in a non-discriminatory fashion.

Here's what you, as an employer, need to know about the proposed regulations:

Financial incentives

- They limit the financial incentives employers can provide to staff who participate in health-contingent-based wellness programs to 30% of the annual cost of self-only coverage.
- Financial incentives tied to smoking cessation programs would be limited to 50% of the total annual cost of self-only coverage.

Must promote health or prevent disease

- Wellness plans must have a reasonable chance of improving health or preventing disease in participating employees, must not be unduly burdensome to employees, and must not violate the ADA.

EXAMPLE: ***Reasonable design*** – A program that collects information from a health risk assessment to provide feedback to employees about their health risks, or that uses aggregate information from health risk assessments to design programs aimed at particular medical conditions, is reasonably designed.

Not reasonable design – A program that collects information without providing feedback to employees, or without using the information to design specific health programs, is not reasonably designed.

Must be voluntary

- Employers must not require employees to participate in a wellness program, cannot deny insurance or reduce benefits if workers do not participate, and must not discipline them for not participating.
- Employers must not penalize employees by forcing them to take on a larger share of their premium. However, employees can be given the aforementioned financial incentives for participating.

Must not be discriminatory

- Wellness programs may not be used to discriminate based on disability, and safeguards must be in place to prevent discrimination.
- Employers must not interfere with the ADA rights of employees who do not want to participate in wellness programs, and must not coerce, intimidate or threaten employees to get them to participate or achieve certain health outcomes.

Medical information confidentiality

- Medical information obtained through a wellness program must be kept confidential.
- Generally, employers may only receive medical information in aggregate form that does not disclose, and is not reasonably likely to disclose, the identity of specific employees.
- Employers must provide employees with a notice that describes what medical information will be collected as part of the wellness program, who will receive it, how the information will be used, and how it will be kept confidential.
- Medical information collected via a wellness program may be disclosed to employers only in aggregate form that does not reveal employees' identities, and must be kept confidential in accordance with ADA rules. Best practices for securing confidentiality will be provided.

Reasonable accommodation

- Employers must provide reasonable accommodations that enable employees with disabilities to participate and to earn whatever incentives the employer offers.

EXAMPLE: An employer that offers incentives for employees to attend a nutrition class must, absent undue hardship, provide a sign language interpreter for a deaf employee who needs one to participate.

The proposed rules will be open for public comment until June 19, after which they may be amended before being finalized. ❖

HOMEOWNER'S INSURANCE

Does Your Policy Cover Your Home Business?

THANKS TO advances in technology and the Internet, more and more people are running home-based businesses, either full-time or part-time.

But will a homeowner's policy cover the risks of a home-based business? In nearly every case, the answer is no. The only exception to this might be if a homeowner's policy has a special endorsement, such as for running a catering company from your home.

Sixty percent of home-based businesses lack adequate business insurance, according to the Independent Insurance Agents & Brokers of America.

One reason owners forgo insurance is confusion over what may be already covered by a homeowner's or a renter's policy.

But most home-business owners have little or no coverage from their homeowner's policy.

What's more, if you file a homeowner's (or renter's) claim for losses sustained by a previously undisclosed home-based business, your insurer may refuse to cover it – or cancel your policy.

Risks and liabilities

If you're selling stuff online and nobody ever comes to your home for business purposes, you may think you don't need coverage. But in reality you do.

What if someone takes action based on information on your website, or someone is injured using a product or service you provide?

What if the FedEx man shows up to deliver a business package and slips on your doorstep?

If it's for your home-based business, your homeowner's policy likely won't cover your liability.

So how can you protect a home-based business? Start by insuring your business right away. You can choose from one or more of these three basic types of insurance, depending on your business's complexity and type.

1. Rider to a homeowner's or renter's policy

The most inexpensive home-based business insurance is an add-on or rider that expands a homeowner's or renter's policy to cover the company. The cost of such a rider is minimal – perhaps $100 a year – but it generally provides about $2,500 of additional coverage.

Such coverage may work, for example, for a graphic designer who works at home and does all of his business online, including delivering files. But it could leave a home-based business owner on the hook for costs such as a large medical bill for that injured FedEx guy.

2. In-home business policy

An in-home policy covers a broader spectrum of contingencies, including loss of critical documents or theft of funds being taken to the bank for deposit.

An in-home policy, issued by a home insurer, usually covers injury or theft. Rates typically run from $250 to $500 and the plans can cover as much as $10,000 in losses. Most serious home-based business owners may want to consider picking up at least an in-home policy, which covers business equipment and liability for injury.

3. Business owner's policy

Entrepreneurs who need more than $10,000 of coverage should pay for a business owner's policy. This comprehensive policy is what brick-and-mortar retailers, among other businesses, generally opt for.

These policies cover damage to or loss of business equipment and other assets, liability for customer injuries, loss of critical records, malpractice or professional liability claims, and loss of income or a business interruption in the case of a power outage or natural disaster.

Such a policy might also protect you when driving a personal vehicle for business purposes. The policy protects against a higher amount of loss than a homeowner's policy rider or an in-home business policy. ❖