George Petersen Insurance Agency

News You Can Use

GPIA Acquires Consulting Firm Leap Solutions

ON MARCH 7, we announced the acquisition of Leap Solutions, a business management consulting firm that has been in business for over 25 years. Leap Solutions specializes in the following:

Human Resources

Whether you're looking to streamline your own HR department, create a new employee handbook, perform a benefits review, revamp your performance management program, get through a tough employee-relations issue, or bring in an interim executive, Leap Solutions can make it happen. Leap offers the A-Z solution for your HR functions.

Leap has tools and resources to keep you abreast of complex, ever-changing federal, state and local employment and labor laws, and will collaborate with you to tailor a plan to respond to them.

Executive Search and Recruitment

Leap Solutions' executive recruiters draw on their extensive business and nonprofit connections, industry-specific data and custom tools. Leap leverages a vast network of professionals and utilizes cutting-edge technology to identify and attract the best industry talent for you.

Always mindful of your unique needs, preferences, resources and timeline, they can work with you to identify and launch a search committee; resource candidates; conduct screenings, interviews and background and reference checks; extend an offer, handle candidate negotiations, and complete an employment offer; support transition matters; facilitate candidate on-boarding, and more. They even provide executive coaching to support the new leader. Through a comprehensive onboarding process, Leap supports you to ensure new hires can hit the ground running and start contributing to your success from day one.

Organizational Development

Leap's approach to organizational development is unique and comprehensive. They take the time to understand the many facets of your unique organization fully and deeply.

Then they partner with you to clarify your organizational path and design a custom-tailored, action-oriented plan. This plan informs everything you do, positions you to anticipate and respond to change and continually guides your organization toward fulfilling its mission. Through strategic and annual planning, team retreats, meeting facilitation, executive coaching and succession planning, Leap Solutions moves organizations to their next level of success.

leapsolutions®
a division of George Petersen Insurance Agency

Learn more here:
leapsolutions.com

ELEVATE YOUR FIRM WITH LEAP SOLUTIONS

Leap Solutions and their team share our dedication to excellence and client satisfaction. Together, we will synergize our strengths to provide integrated solutions that go beyond insurance coverage, addressing the broader spectrum of challenges and opportunities facing your business.

As we embark on this exciting journey, our focus remains firmly on you – our clients. We support your people initiatives setting you up with the best solutions for success.

This acquisition will enable us to serve you even more comprehensively, understanding that your success is intricately linked to people management, risk management and sustainability, as well as organizational development.

We are committed to maintaining the high standards of service you've come to expect from George Petersen Insurance Agency, now enhanced by the added skills and capabilities of Leap Solutions.

Contact your Agent if you would like an introduction to Leap.

George Petersen Insurance Agency

CONTACT US:

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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WORKERS' COMP CLAIMS

Return-to-Work Program Key to Reducing Costs

ONE OF the proven ways to reduce the cost of a workers' comp claim is to get the injured worker back on the job whenever it is safe to do so.

Preferably, employers should offer some type of modified work duty if they are still recovering from their injury and if that injury impedes them from performing the work they did before the accident.

If workers wait until they are completely healed before returning to work, the cost of a claim with, say, $7,000 in medical expenses can quickly balloon to tens of thousands of dollars as they draw temporary disability benefits, often equal to about two-thirds of their salary.

Not only that, but an extended absence can lead to a disability mindset and the employee, having not worked for some time, may feel disaffected from the workplace and unmotivated to return.

Fortunately, a strong return-to-work program offers a path back into the workforce through light duty and transitional work. To keep costs in check, no workers' comp program should be without an RTW program.

TOP CONSIDERATIONS WHEN GETTING INJURED WORKERS BACK ON THE JOB

- Understand your state laws about returning an injured worker to the job and the benefits they are entitled to when on transitional or light duty.
- Create an RTW program that outlines the steps the company will take to help a worker get back on the job as soon as it's feasible after a workplace injury. Discuss transitional duty and light duty in the program documents and distribute copies of it to your staff.
- Be creative in identifying temporary alternative jobs. Appoint an employee management committee to create such jobs. Injured employee jobs should be meaningful, not demeaning or demoralizing and for sure should not be punitive.
- Visit various worksites or departments of your company to identify tasks that are similar to the injured worker's existing job.
- Provide the treating physician with job descriptions for any temporary transitional duty and the employee's regular work.

Source: California Department of Industrial Relations

- Obtain medical restrictions from the doctor and a release so that you can put them in a job that will not strain them or risk reinjuring them.
- Encourage doctors to approve temporary alternative duty.
- Inform supervisors about the injured individual's physical limitations from the injury and make sure they don't push them too hard.
- Continue to pay the injured employee at their regular rate of pay. Consider doing so even if the employee is working partial hours. This will help you avoid paying lost wage benefits and, in many states, reduce future settlements.
- Keep the employee engaged by asking them on a weekly basis about the transitional duty, to identify obstacles or ascertain if they feel they can do more.
- Provide feedback to the physician regarding the progress the injured employee is making at the temporary alternative duty position, to make sure the physician is getting both sides of the story.

ADMINISTRATIVE LAPSES

Errors That Can Make Businesses Overpay for Coverage

ONE often overlooked cost driver to your employee benefits plans is administrative errors and oversights that are the result of sloppy record-keeping and a lack of checks and balances among your account and human resources teams.

If you are not diligent in keeping up with outgoing employees, are not paying enough attention to admin details and checking billing for errors, and are not reviewing accounts regularly, you could be leaving money on the table unnecessarily and overpaying for your group health insurance and other employee benefits you offer.

The following are some of the most common administrative mistakes that could lead to overspending on your group health plan.

Failing to keep up with staffing numbers

If your human resources and accounting are not talking to each other, you risk failing to account for personnel that leaves and continuing to include them in the health insurance roster and paying their premium.

Obviously, this is typically not an issue in a small organization of, say 10 to 15 employees, but the more workers you have, the easier it is for one to slip through the cracks after they leave.

Consider having HR review personnel numbers monthly and updating your files to avoid this happening.

Failing to check for 'age-outs'

Workers who have turned age 65 may not require your company health plan anymore, since they are eligible for Medicare. You can reduce health care administration and benefits costs substantially by keeping an eye out for age-outs each year.

Missing changes to plans

Before and during open enrollment it's important to review all of the benefits plans that you offer — health, dental and vision coverage — to make sure there aren't any changes that will increase the cost of the plans.

Sometimes a plan will introduce additional coverage that your employees may not need and, if you are not staying on top of changes, you may miss the opportunity to move them to another plan.

Insurance company errors

Administrative mistakes made by the insurers you contract with can be overlooked, forcing you to overpay for your employees' coverage.

Your accounting and HR teams should regularly audit your insurers' billings to check for errors and ask the companies to correct any that are found. One of the most common mistakes is for an insurer to have an incorrect employee count. But the carriers can make other mistakes in billing, too.

If you notice an increase in your monthly bill with no new staff additions, you may want to delve deeper.

The takeaway

By putting in place administrative controls and a regime for regular billing and personnel-count auditing, you can avoid mistakes that add to your employee benefits costs.

Keep an open line of communication with your insurers in case you need to work with them to address any issues that arise.

CAL/OSHA COMPLIANCE

Model Violence Prevention Plan Has Been Published

CAL/OSHA has published a model plan to help employers comply with a new law requiring that they have in place a workplace violence plan.

The model is designed to provide structure for employers to create their own plans. Businesses have the option to use the model plan, create their own or use another plan template. Alternatively, they may incorporate workplace violence prevention into their current Injury and Illness Prevention Plan.

The new requirements are the result of SB 553, which was signed into law last year in response to increases in workplace violence incidents around the country.

Cal/OSHA has posted the model plan and a fact sheet for general industry here. The model plan is written for a broad spectrum of employers, and companies will need to revise it and add their own information to address the specific needs of their workplace.

Cal/OSHA notes that employers who plan to use the model should identify an individual or individuals to be responsible for implementing the plan, and ensure that they:

- Review the full requirements of the new law (Labor Code sections 6401.7 and 6401.9).
- Review the requirements for each of the elements found in the model plan and fill in the parts that will focus the plan on their particular workplace.
- Obtain the active involvement of employees and their authorized employee representatives in developing and implementing the plan.
- Make the plan available and easily accessible to affected employees, authorized employee representatives, and representatives of Cal/OSHA upon request.

The law also requires you to train your staff on the details of the plan to ensure they know what to do in case of an incident or if they want to report a threat of violence in the workplace.

To ensure the plan is effective requires planning, evaluating the workplace, putting in place procedures and training.

Getting started

We are ready to help you with your plan. We can help you meet the new requirements and provide the training you need. Contact us and we'll design the best approach for your organization.

@ CONTACT GEORGE PETERSEN HERE

@ CONTACT LEAP SOLUTIONS HERE

ONLINE SECURITY

A Hacker's Tips on Keeping Your Personal Data Safe

ONE big concern for all of us these days is online safety and protecting our personally identifiable information and credit card information.

Not only that, but clicking on a nefarious link on a website or in an e-mail can unleash a cyber attack on your computer with bots rifling through all of your files.

In addition to online scams, criminals are also calling people and asking for personal information.

Recently, an anonymous hacker who now writes a cyber security blog had these recommendations for individuals who want to protect themselves and their files when online.

Here's the techie's advice:

- **Check senders carefully.** Cyber criminals will try to get you to click on a link in an e-mail by making it seem like it comes from an official source, like "auditor@irs.gov." If in doubt, don't click on any links and call the agency using information from 411 or other legitimate sources.
- **Don't believe every caller.** If you get a call from someone claiming to be from the IRS who tells you that you owe back taxes and face penalties that could involve asset forfeiture, you should know that the IRS doesn't make phone calls. Tell the caller that you'll call them back. Look up the number from scratch and call. More often than not, nobody will answer or the agency will never have heard of you.
- **Don't follow links to a site that's going to ask for secure information, such as a password.** "If I want to raid your bank account, or do other harm, one way I can do it is to send you an official-looking e-mail with a link to your bank, asking you to log into your account for some reason," the hacker writes. If you go to the criminal's site, they will then obtain your log-in information and have access to your bank account.
- **Verify that the visual link and the actual link match.** For instance, let's say the link is "PETA. org." But if you move your cursor over the link without clicking, most browsers will then show you the real link, either near the cursor, or at the lower-left corner of the window. If you see something like "PETA.smurfit.org" or "PETA.ru," or anything else that doesn't exactly match, it's likely they're trying to dupe you.
- **Don't automatically grant access for all programs.** If you download a new game online and it asks you to enter the system manager password, you may be right to be suspicious as a game would not need system-level access.
- **Use unique passwords.** If you are using a new site that requires a password, use a unique password, and one that can't be found in a dictionary. In other words, don't reuse a password from another site. This way, if the site is compromised and they get your unique password, they won't be able to access other online accounts of yours.
- **When a website asks security questions, give ridiculous answers.** For instance, if a site asks which high school you went to, don't use the name of your real school. Smart hackers can find out where you went to school. Instead, try writing something like "cuddly panda" or "fuchsia." Write these answers down and keep them in a safe place.
- **Ignore spam e-mail.** You can often tell that e-mail is spam before opening it. Look at the "From" address. Do you know anybody named "Special Offer?" If the subject is odd, like "Prominent figure claims to have a vast intellect, here's why" it's likely spam and should be avoided.
- **Set your e-mail reader so that it does not load images or follow links automatically.** For instance, if a scammer includes an image, allowing it to load can send the image ID to another server that then gains access to your system. Before you allow the browser to load images, check that every image name is generic.