



# Annual Conference San Diego September 2014

## **Examining the Legal Environment** by Bob Wenzel

In this very informative legal update, we reviewed the following:

### 2015 Employment Tips:

Tip 1: Stay familiar with Disability Accommodation Requirements.

- Look at the job.
- Consult with the disabled individual to determine the person's limitations regarding the essential functions.
- Assess the reasonableness of every accommodation identified
- Implement the accommodations that best serves the needs of the employee and employer.

Reminder – An employer is not required to provide an accommodation if it will impose an undue hardship on the credit union.

Tip 2: Prepare for State Minimum Wage Increase on January 1, 2016.

- On January 1, 2016 the mandated minimum wage will increase from \$9.00 to \$10.00.
- Exempt employees must be compensated based upon an annual salary of not less than \$37,440 and will increase to \$41,600 on January 1, 2015.

Reminder – Be sure to update your workplace posters on 1/1/16.

Tip 3: Review/Update Your Arbitration Agreements.

Tip 4: Review Your Wage and Hour Practices.

- Document and Monitor the employee.
- Know your boundaries for the mobile workforce.

Tip 5: Update Your Employee Handbook

### Changes for 2015

1. Paid Sick Leave
2. Prohibition against Harassment

Tip 6: Implement a Sick Leave Policy

- AB 1522 - Effective July 1, 2015, employers will be required to provide at least three days of sick leave per year for employees who work 30 or more days in a year in California.

Tip 7: Make sure you're Up-to-Date on Applicable Municipal Laws

- San Francisco Restricts Use of Conviction Records in Employment Effective August 13, 2014.
- San Diego to Increase Minimum Wage and Require Employers Provide Sick Pay.

Tip 8: Get Ready for Affordable Care Act Reporting Obligations in Q1 2016 for 2015 Calendar Year.

Tip 9: Become Familiar with "Family Responsibility Discrimination"

Tip 10: Update Your Sexual Harassment Training

- AB1443 – Harassment: Unpaid Interns
- AB2053 – Harassment Training: Abusive Conduct
- SB1087 – Farm Labor Contractors

## **CEO Panel – Jenee Rawlings (Yolo FCU), Teresa Freeborn (Xceed Financial CU), Steve O'Connel (North Island CU)**

An outstanding CEO panel shared with the group insight on what they look for in their Human Resources & Training employees. They also offered advice on strategic planning and making our voices heard. All three truly value the importance of Human Resources & Training and it was great to hear from all of them

## **Employee Engagement and the Escalator Effect: ACTuating this Essential step in CU Success** by Neil Goldman

Neil Goldman provided an overview of 6 main sections of executing a successful employee engagement program:

1. Define your Purpose
  - a. We must have a clear Vision and Mission.
2. Leadership
  - a. The Leadership ACT (Accept, Challenge, Today)
3. Employee Engagement
  - a. Find your employees sources of motivation.
4. Corporate Culture
  - a. Corporate culture is learned.
  - b. Perception is reality.
  - c. Have consistent internal and external brands.
  - d. *Nothing* is personal.
5. Research and Measurement
  - a. That is what measured tends to improve.
  - b. If it isn't measured, it isn't.
6. Execution
  - a. Develop scorecards

b. What is your UP? (Ultimate Priority)

## **Multimedia Training in the Virtual Age – by Shonna Shearson and Brad Shirilla**

Shonna and Brad provided ideas to make your next training sessions ones to remember. They introduced software that can enhance your trainings. These included Prezi, Articulate, Gamification, Stencyl, and learning management systems. They also recommended the use of YouTube videos and encouraged Trainers to incorporate bite size training. The audience shared some of their best practices as well.

## **Employers' ACA Cheat Sheet: Guide to Healthcare Reform Compliance – by Toby Kennedy**

Whether you're a credit union with 10 employees, 50 employees, or more than 100 employees Toby had you covered. Some of the items he touched on were:

Pay or Play Penalty – Noncompliance can cause a penalty of \$2,000 for every one of your full-time workers (minus the first 30)

Calculating Your Employer Size – Add your full time staff with the full time equivalent of your part-timers using the following formula. (Total hours of service all part time employees worked in a month/120 = Full time equivalent.)

Affordable Coverage – To be considered “affordable” regardless what you do to the split the premium with the employee, the plan must maintain an actuarial value of 60%.

Look Back Period - In figuring the people you offer coverage to, you have an optional look-back period called a “standard measurement period” where you see if people qualify as full-time based on hours in the period.

Standard Measurement Period – The employer gets to define the period of time to look back at an employee's hours worked. It must be consecutive calendar months and it has to be at least 3 but no more than 12 months that you use for measuring.

Administrative Period - Because some time is needed between wrapping up the measurement period, figuring an employee's status, getting them necessary benefits information and processing their applications, a period called the “Administration Period” was added that cannot exceed 90 days.

The New Hire Stability Period - In a very similar set of rules, if the employer determines an employee averaged at least 30 hours per week during the initial measurement period, you must treat the employee as full-time during the subsequent stability period, regardless of hours worked in the subsequent stability period.

Transitioning New Hires - Once a new employee has completed an initial measurement period and has been employed for a full standard measurement period, the employee must be tested for full-time status under the ongoing employee rules.

Cadillac Tax - The “Cadillac tax” is a provision that kicks in 2018 and is a hefty 40% excise tax on annual premium dollar amounts that exceed \$10,200 (individual) or \$27,500 (family) respectfully.

## **Social Media Roundtable – by Brandi Stankovic, ED.D**

Brandi made this portion of the conference very interactive. It was great to hear participants share their best practices on social media surrounding the following areas:

1. Recruitment
2. Hiring
3. Employee Engagement
4. Regulation
5. Leadership-Personal Brand

Some of the comments from attendees included, *“It was a nice break in our day. Good forum and structure for future topics. Great networking and discussion.”*

## **Emotional Intelligence: Engagement, Fulfillment, and Retention – by Brandi Stankovic, ED.D**

Brandi is such an outstanding speaker we had her do it TWICE! She went over what emotional intelligence looked like in 2014. The phases of EQ included:

1. Self-Awareness
2. Self-Regulation
3. Motivation
4. Empathy
5. Social Skills

She ended her presentation related all of phases to classic 1980’s movies. What a trip down memory lane!

## **Driving Your Employees to Be Financially Fit – by Brian Nelson Ford**

We ended the conference with a presentation on the benefits of having a Financial Wellness Program at your credit union. A few interesting statistics that he shared:

*“8 out of 10 people identify money as a significant source of stress in their lives.”*

*“70% of Americans are living paycheck to paycheck.”*

*“The average employee spends 28 hours each month worried about, calculating, or stressed over finances costing employers \$5,000 a year in lost productivity.”*

Brian used Mountain America Credit Union as an example as they have implemented a Financial Wellness Program for their employees. This was done through in person training and online training. They measured their success by three key areas:

1. Utilization
2. Satisfaction
3. Behavior Change

The results were very positive:

- Increased employee satisfaction, productivity and loyalty
- The employees had a greater understanding, appreciation and participation in company benefits programs
- More opportunities for employees to be Financially Fit and prepared for retirement
- Less work for the HR department (fewer 401[k] loans to administer, fewer garnishments, etc.)
- Reduced incidences of employee theft and fraud
- Improved 401(k) participation
- Reduced absenteeism and turnover
- Increase employee engagement

Many of the attendees were excited to go back and share this data with their CEO and possibly implement an Financial Wellness Program at their credit union.

## **Let's Not Forget About Our Award Winners!**

Each year, HRD Network members have the opportunity to recognize their peers by nominating them for one of three prestigious awards in the Human Resources and Employee Development fields. The winners for 2014 were:

**HR PROFESSIONAL OF THE YEAR** is an award recognizes an HR Professional who has excelled in the Human Resources field. The winner this year was **Rebecca Nixon** from San Mateo Credit Union. Congratulations Rebecca! Well deserved!

**SUZANNE CARLISLE HRD NETWORK TRAINER'S SCHOLARSHIP** is an award that recognizes a Trainer who has shown excellence in educational initiatives. The award recipient receives a scholarship for \$500 to be used towards admission to training and development events. The winner this year was **Brad Shirilla** with Los Angeles Police Federal Credit Union. Brad was also a presenter at the conference. Congratulations Brad!

**PATTI REED EDUCATIONAL SCHOLARSHIP** was created to provide small credit unions (less than \$100M in assets) with access to training and professional development opportunities. The award recipient receives a scholarship for \$500 to be used towards admission to training and development events. The winner this year was **Allied Healthcare FCU. Nanette Dalo** accepted the award.

