



Monthly Newsletter

by Benefit Partners Group, LLC

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DOL Increases Civil Penalty Amounts for 2021

The Department of Labor (DOL) has [released](#) its 2021 inflation-adjusted civil monetary penalties that may be assessed on employers for violations of a wide range of federal laws, including:



- The Fair Labor Standards Act (FLSA);
- The Employee Retirement Income Security Act (ERISA);
- The Family and Medical Leave Act (FMLA); and
- The Occupational Safety and Health Act (OSH Act).

To maintain their deterrent effect, the DOL is required to adjust these penalties for inflation, no later than Jan. 15 of each year. Key penalty increases include the following:

- The maximum penalty for violations of federal minimum wage or overtime requirements increases from \$2,050 to \$2,074 per violation.
- The maximum penalty for failing to file a Form 5500 for an employee benefit plan increases from \$2,233 to \$2,259 per day.
- The maximum penalty for violations of the poster requirement under the FMLA increases from \$176 to \$178 per offense.

Action Steps

Employers should become familiar with the new penalty amounts and review their pay practices, benefit plan administration and safety protocols to ensure compliance with federal requirements.

5 Steps for Year-round Benefits Engagement

Open enrollment is something you probably only think about a few times a year. For employees, it might be even less often. And that's unfortunate because that means employees may not be maximizing their benefits. That's why it's important to touch on benefits throughout the year—to ensure employees are making the most of them.

This article offers five steps for providing employees with thoughtful, year-round benefits engagement.



1. Have a Goal in Mind

It's no good to send random communications to employees. Your benefits communications should be informed by a clear goal. For instance, your goal may be to reduce employee questions during open enrollment. From there, you could survey employees to figure out their top questions to ensure you hit the right marks.

2. Keep Topics Relevant

As you communicate throughout the year, don't lose sight of your goal. You'll want to make sure each message is relevant to both your main objective and to employees' interests or benefits options. With your communications, employees will immediately want to know "what's in it for me," so be sure to stay on topic.

3. Aim for Brevity

All your messaging should get straight to the point. Employees can get tired of seeing the same information over and over. If your communications go on and on, employees will be disinterested even faster. The basic message formula should be:

1. **The pitch:** "Here's something you may not know about your benefits."
2. **The why:** "This is why it's important to you."
3. **Call to action:** "Here's what you should do to learn more about this information."

If you find that a communication has multiple versions of these elements, that may be a sign that it's too lengthy.

4. Change Up the Medium

Not everyone retains information in the same way. So instead of sticking to one medium, be sure to vary your communication methods. This could mean mailing print flyers, sending mass emails, posting videos on an intranet site and tacking up posters. The idea is to get your message out through every channel available.

5. Set Up a Communication Calendar

Having communications that are goal-oriented, relevant, punchy and multichanneled is great, but you must also know when to send them. Consider setting up a communication calendar to help. Think about important dates, and schedule messaging for those instances. At the very least, having a calendar will help you space out communications to reduce messaging fatigue.

Financial Planning Assistance During the Pandemic

The COVID-19 pandemic is not only challenging the way Americans live on a daily basis, but also posing significant economic threats that could have a lasting effect on their financial well-being. Furthermore, studies suggest that financial worries can affect employees' health and productivity. That's why the majority of employers believe they must help address these issues before they worsen.



Amid the pandemic, more employers than before feel responsible for helping improve employees' financial well-being and reduce their stress. According to a recent Bank of America survey, 62% of employers feel "extremely" responsible for their employees' financial well-being, compared with 13% in 2013.

Employers can choose to provide financial planning assistance in a number of ways, through HR, financial advisors or other third-parties. Assistance may include budget counseling, educational resources, and student loan paybacks and purchasing programs—anything that helps reduce employees' financial anxieties. Employers should consider surveying employees to pinpoint what

programs or resources would be most impactful for them.

Easing the financial worries of employees has many positive benefits. By helping employees with a major source of stress, employers can improve morale, productivity and overall employee well-being. Employers should review their current financial assistance offerings to ensure they can satisfy the evolving needs of their workers.

5 Must-Do's for Employee Orientation

Employee orientation is an important piece of HR and employee management. A formal orientation is essential to setting a new hire up for success and helping your company maintain the corporate image and values you portrayed during the interview process. Employee orientation can also be designed for current staffers who are being promoted to a new position within the company and need a similar type of program. Learn the must-do's for employee orientation [in this video](#).

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