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## Did You Know?



According to the U.S. Department of Transportation, 80% of accidents involve some type of distracted driving. The DOT suggests a new approach to driving – **put down the device** and pay attention to the task at hand.



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## BLOG CORNER: Workplace Stresses

Stay connected to Four Point HR. Post a response on this topic and others to our blog at [fourpointhr.com/peo](http://fourpointhr.com/peo).

In a recent poll by Associated Press-GFK Roper Public Affairs, 47% of respondents said they are worried about losing jobs, 65% are at least somewhat worried about paying bills and 69% are worried about their stocks declining in value. All of these fears are brought to the workplace and lead to a heightened sense of stress on the job. These stresses, simply put, are fear of the unknown and can lead to difficulty in your company's team interaction, customer service and attention to detail. The problem is not caused by the business owner but is certainly felt in the business.

Employees often look to their employers for stability and guidance. Not addressing such concerns may be seen as an indifferent or uncaring attitude toward employee concerns. First and foremost, address the situation and acknowledge that it is stressful for everyone today. Be willing to discuss the current health of your business. From there, maintain a steady approach for the path for your business and how you will reach your destination.

Tell us about some of the stresses you are seeing in your workplace and how you are combating them.



# Personal Protective Equipment – Hand Protection

OSHA requires employers to determine the types of personal protective equipment (PPE) required by assessing the workplace for hazards. Injuries to the hands are becoming more prevalent in the working environment. Following these requirements for hand protection will ensure compliance while protecting your employees.

## **The Occupational Safety & Health Administration's (OSHA) 29 CFR 1910.138 Hand Protection Standard**

### **1910.138(a) General Requirements**

Employers shall select and require employees to use appropriate hand protection when employees' hands are exposed to hazards such as those from skin absorption of harmful substances; severe cuts or lacerations; severe abrasions; punctures; chemical burns; thermal burns; and harmful temperature extremes.

### **1910.138(b) Selection**

Employers shall base the selection of the appropriate hand protection on an evaluation of the performance characteristics of the hand protection relative to the task(s) to be performed, conditions present, duration of use, and the hazards and potential hazards identified.

Before OSHA revised the hand protection standard, studies showed that too many employees were not wearing PPE, and too many employees who did wear PPE were either using the wrong PPE or using it incorrectly. There are about 250,000 serious hand, finger, and wrist injuries in private industry per year, according to Bureau of Labor Statistics data. In a recent year, about 8,000 of these injuries were amputations. OSHA therefore concluded that it simply wasn't enough for employers to require employees to wear PPE—the employer needed to select PPE on the basis of the specific conditions and potential hazards of the task to be performed.

Your company hazard assessment should include all exposures and not just the exposure to hand injuries. For help with your company safety assessment, please call our Risk Management Department.



## Take Care When Considering A Refund Anticipation Loan

Tax filers, who are anticipating a tax refund, will likely want to receive their refund as soon as possible. Consumer advocates urge tax filers to get all of the facts and costs before opting for a Refund Anticipation Loan (RAL) or tax refund debit card.

RAL's are short-term loans, similar to payday loans, with possible high interest rates and high administration fees. Tax filers are actually paying someone else to gain access to their own money. However, if the refund is less than anticipated or the RAL is not paid off in time, the fees can take a significant chunk out of the refund.

Tax filers should also be aware of tax refund debit cards. Some tax preparers offer tax filers the option to receive their refunds on debit cards. These debit cards could include high transaction fees -- as much as \$20 per transaction -- and may limit how much money tax filers may access at a given time. This means tax filers may have to pay the high transaction fees over and over each time the card is used.

Electronic tax filing has grown in popularity over recent years because it offers several benefits including faster refunds, greater accuracy, secure and confidential submission, and instant confirmation.

If tax filers do not need their tax refunds immediately there is an alternative. The most secure way for consumers to receive a tax refund directly is to e-file their tax returns online at [www.irs.gov](http://www.irs.gov) and allow for direct deposit of the refund to their bank account. This can take as few as eight to 15 days. Tax filers can find out more information about e-filing at [www.freefile.irs.gov](http://www.freefile.irs.gov).

If you anticipate receiving a tax refund and are considering an RAL or tax refund debit card, always consider the total costs. It may be more beneficial and cost effective to consider the safe and secure method of e-filing your return.



# Wellness Programs Pay Off

Have you considered introducing a wellness program at your company? Most owners wonder exactly what benefit this type of program can offer their business and employees. Will the claims that you can boost productivity and increase the company's bottom line really be the end result? Here are a few reasons why this type of investment can pay off:

## 1. Work Place Morale

When employees are involved in a wellness program they improve their mental and physical health. Along with this change comes a sense of self-worth and happiness as the employees start to feel better. Suddenly, employees' work performance is boosted and the employees feel increased loyalty toward the company that has shown concern for their overall well-being.

## 2. Reduced Absenteeism

When employees are absent from work, productivity is impacted. Cost can also be a factor in absenteeism if the business has to hire a temporary employee to cover while the permanent employee recuperates. A wellness program at work can help in areas of stress management, diet and fitness. Every small step an employee takes toward a healthier lifestyle can help to fight off illnesses and possibly reduce the amount of sick days used each year on the job.

## 3. Lower Health Costs

Many health care claims are associated with unhealthy habits. As employees work on correcting bad habits through a Wellness Program, they should end up spending less time at the doctor's office. This will help to lower corporate costs and, hopefully, result in a longer and healthier life for each employee.


## 4. Increased Productivity

Helping employees become healthier through a workplace wellness program can positively change many aspects in an employee's daily lifestyle. Just a few of these changes include:

- a) Increased alertness
- b) Better concentration
- c) Improved decision making
- d) Higher energy level
- e) Consistent job performance

Invest in your employees' health and the payoff for them and for your business will be significant. You cannot put a price on being healthy and happy.

*\*Information provided by Wellness Quotes.*



# Payroll Corner

- The April 15<sup>th</sup> tax-filing deadline is quickly approaching. By now, most employees have received their 2009 W-2 forms in the mail. Some employees may notice

that the YTD gross wages reflected on their final paycheck, in 2009, do not match the 'Taxable Wages' shown in Box 1 of their W-2 form. Please remember that any voluntary PRE-TAX deductions such as Health, Dental or Vision actually reduce the amount of gross wages due to the fact that they are not taxable. This is a tax benefit to the employee because, without these deductions, an individual would owe taxes on the entire amount of gross wages.

**Example:** An employee earns \$50,000 in 2009 and has health deductions totaling \$3,000 for the year. The taxable wages reported on the employee's 2009 W-2 (and the amount for which the employee is responsible for paying taxes) will be \$47,000.

Please call your payroll contact at Four Point HR if you have any questions or concerns regarding your W-2 form.

- **Helpful Hint:** The IRS is offering Free File this year to anyone who has an income of \$57,000 or less. You may be eligible for free tax preparation software and free electronic filing if your income falls below this threshold. Visit the IRS website at [www.irs.gov](http://www.irs.gov) to learn more.



# Wage and Hour Lawsuits on the Rise

Wage and Hour lawsuit claims continue to rise and, in fact, increase from year to year. The two areas that are generally reported are improper exemption and employees working off the clock.

Improper exemption occurs when an employer classifies an employee as “exempt” even though they don't meet the criteria. As per the Federal Wage and Hour FLSA (Fair Labor Standards Act), exempt status is permitted only for specific job duties and allows exemption from minimum wage and overtime. The most widely known job duties that fall into this category include, but are not limited to, “executive, administrative, and professional employees (including teachers and academic administrative personnel in elementary and secondary schools), outside sales employees, and certain skilled computer professionals (as defined in the Department of Labor's regulations)”. Employers need to use extreme caution when determining if an employee is truly exempt. Classifying an employee as salaried does not allow for an exempt status.

When an employee is permitted to work off the clock, it creates a no win situation for an employer. Even if an employee agrees, signs an agreement, or simply does it on his own, it is still a violation of Wage and Hour law. An employee who agrees to work off the clock can still report it to the Department of Labor and create an investigation into an employer's company.

The Department of Labor can, and will, demand records going back a minimum of 3 years on all employees. They will not only look for information concerning the original complaint, but they will also look for other violations including incorrect payment of employee overtime. If an employer is found to have any violations, the employee can recover double the amount of the actual loss plus attorney's fees, if applicable.

Lawsuits at large corporations such as AT&T and Wal-Mart have been well documented in the press and on the Web. It should serve as a reminder to all employers, to study the Wage and Hour Laws and to adhere to them. Penalties and fines can be extremely high and the cost impact to your company could be severe. Four Point HR clients receive our guidance and assistance in making the correct decisions and avoiding any violations.