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SOME EMPLOYER CONCERN ABOUT ANTHEM-CIGNA MERGER

By Jack Craver
July 24, 2015

Employers display a wide range of opinions about the recent mergers of major health insurance companies.

Anthem, the country's second largest health insurer, announced plans Friday to buy Cigna, the fifth largest. That follows news earlier this month that the third and fourth largest insurers, Aetna and Humana, would similarly merge.

"Large employers will have concerns about the merger between Anthem and Cigna because employers will be left with only three major insurers who can support large multi-state employers on a nationwide basis," Brian Marcotte, president of the National Business Group on Health (NBGH), said in a statement. "Many large employers offer more than one national plan to provide employees with choice, cover provider network gaps and to have insurers compete on performance, strategy, cost management and innovation."

Marcotte did not leave out the possibility of benefits for businesses looking to cut health costs, however, suggesting that more powerful insurance conglomerates might have more leverage in negotiating prices with providers.

The NBGH's cautious approach in responding to the news appears to reflect the reality that businesses have different takes on the merger. A recent poll of 100 companies by Aon conducted shortly after the Aetna-Humana merger displayed the differences of opinion about the increasing consolidation of the insurance industry.

While 46 percent of companies believed mergers would result in "fewer health plan options for them and their employees," 21 percent said it would result in cost efficiencies. A third said it would not have a great effect either way.

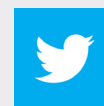
The mergers are part of a changing national health care landscape that has employers reassessing the plans they are currently offering their workers. Indeed, the Aon poll showed that 54 percent of companies are considering making changes to their plans in the near future, including shopping for a new vendor (38 percent) and supplementing traditional coverage with third-party vendor options, such as telemedicine (13 percent).

<http://www.benefitspro.com/2015/07/24/some-employer-concern-about-anthem-cigna-merger?ref=hp-news>

INSIDE THIS ISSUE

11 benefits to add to your financial wellness program	2
5 best practices for ADA compliance	4
Small biz owners rail against PPACA fines	6
HR Resources: Employees with disabilities: What you don't know can hurt you and them	7
HR Resources: What exactly is an at-will employee?	8
HR Resources: Speak no evil: Keeping silent about workplace safety and concerns	9

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11 BENEFITS TO ADD TO YOUR FINANCIAL WELLNESS PROGRAM

By Marlene Y. Satter
 July 27, 2015



Financial wellness programs are all the rage these days.

They were a hot topic during a GAO forum on financial literacy earlier this year, when a group of experts discussed how employers are well positioned to offer more comprehensive programs to their employees.

And it's obvious that employees need help, since they're not confident about what they're doing.

Just 28 percent of respondents in a recent LIMRA study said they're very confident about their own ability to make important financial decisions, and 72 percent take advantage of workplace programs designed to boost their financial acumen about the benefits offered by their employers.

In fact, a white paper from Alliant Credit Union titled "Financial Wellness in the Workplace 2015" cites a study from the American Psychological Association that found how stressed Americans are about

their finances—stress that follows them into the workplace.

Seventy percent, it said, "are seriously concerned, if not seriously worried, about their finances."

So what's the answer?

Perhaps financial wellness programs, since they offer employees the opportunity to become better educated on a range of financial topics that could otherwise be stressing them out and impeding their productivity.

Here's a look at the 11 components of financial wellness programs that the white paper says employers are now offering. The scary thing is that only 11 percent of respondents in Alliant's study said they are offering their employees all 11 of these strategies.

1. Retirement planning.

This is the most popular option being offered by employers, with 65 percent of

respondents in the Alliant study saying it's something they provide to their employees. But retirement planning education programs overall may have a way to go in making employees feel they've gotten sufficient help on the subject.

The LIMRA study, which of course looked at a different field of respondents, found that just 17 percent said they were extremely satisfied with it.

2. Medical/health care cost planning programs.

These are provided by 52 percent of Alliant respondents. Considering the high cost of medical care, even with health benefit coverage, such programs can mean the difference between employees successfully managing their finances or failing to be able to meet unexpected expenses because of health issues.

Most employees barely understand how to use their health savings accounts (HSAs), much less are able to grasp the complexities and intricacies of contributions, limitations or investment options.

3. Confidential employee self-assessments of their finances.

People may know they have financial problems but be too embarrassed to admit it, or to seek help. In addition, they may have no idea where to go if they do need help in figuring out how bad those problems are, or how to solve them.

With 44 percent of employers offering assessments, and more likely on the way, employees may finally get some of the help they need in straightening out their money issues.

Continued on page 3

Continued from page 2

4. Tracking tools for goal attainment.

If there's one thing people like to do these days, it's use online tools to help them do everything from lose weight to maintain an exercise program.

Using tracking tools to help them keep track of financial goals is just one more way to keep to the straight and narrow, and financial wellness programs that help to keep employees heading in the right direction can affect everything from their productivity to their actual health—something that's sure to appeal to more than the 41 percent of employers currently offering such tools.

5. Investment planning programs.

These are pretty commonplace, one would think, but as part of a financial wellness program only 38 percent of employers provide them.

Considering how popular robo advisors are, it's apparent that employees aren't waiting around for such programs to come to them; they're going out and looking for them.

6. Targeted/customized financial education.

Even if there's an automated option available, people feel better if it's been tailored to their particular circumstances.

So the 35 percent of employers providing this kind of specificity are satisfying a need that their employees may never have voiced, but feel nonetheless.

7. Incentives/rewards for participation.

Everybody loves a reward, especially when it's for doing something they know they should be doing anyway.

The 34 percent of employers who are capitalizing on this by offering incentives for employees to get involved with their own financial wellness will no doubt reap their own rewards—far beyond the value of what they're providing to their employees.

8. Privacy/security/fraud protection advice.

To realize how important this is, you only need look at the latest headlines.

How to safeguard one's privacy and security and protect oneself from fraud is something everyone needs to know in an age of hackers, spammers and phishermen—but few people are savvy enough to protect themselves without at least a little training.

If only 27 percent of employers are providing this kind of education for their employees, the rest ought to consider the benefits to their firms when employees are more attuned to the potential for identity theft to impair their health benefits or for employees to be aware of such hacker strategies as spear phishing schemes that target them to gain entree through the employer's security systems.

9. Saving for college programs.

The high cost of college and the crushing weight of student loan debt amount to a huge burden on employees that more than just 26 percent of employers should be anxious to lift.

Programs that help them learn how to save for their own, or their kids' college educations can lighten that burden and provide employees with alternatives to raiding their retirement funds when the tuition bills come in.

The Alliant study said, "about 37 percent of U.S. households headed by an adult younger than 40 have student loan debt. This is the highest percentage on record, and the median outstanding student loan debt is \$13,000."

10. Managing debt programs.

Twenty-three percent of Alliant's respondents indicated that they provide employees with programs on how to manage their debt.

In a financial wellness survey the credit union conducted last fall, 11 percent of respondents indicated that they needed to improve how they managed their debt—but considering that many people find it hard to admit that they're in over their heads, considerably more will no doubt find it helpful to take advantage of such programs.

Particularly since 37 percent say that paying off credit card debt is one of their top financial goals and 22 percent list as a top goal just staying afloat with debt obligations.

11. Day-to-day financial guidance/budgeting.

Twenty-two percent of employer respondents say they provide such help to their employees.

The others might want to reconsider, since only 6 percent of employees "strongly agree that their organization does what's needed to help them manage their finances more effectively."

<http://www.benefitspro.com/2015/07/27/11-benefits-to-add-to-your-financial-wellness-prog?ref=hp-news>



5 BEST PRACTICES FOR ADA COMPLIANCE

By Daris Freeman
 July 27, 2015

Adding to the challenge are the regulations passed by the Equal Employment Opportunity Committee four years ago to implement the ADA Amendments Act. These regulations significantly changed how a disability is determined and created new challenges for employers. Previously, when faced with an ADA issue, employers focused on whether an employee was disabled, using detailed analysis to determine what constituted a disability. Now, due to the regulatory changes, employers' attention must shift to what actions may be needed to help employees with disabilities stay on the job or return to work.

Employers are realizing that compliance with the law means understanding what reasonable accommodations may be needed to address a disability. Since all disabilities are not alike, each needs to be evaluated individually in order to determine a particular solution. Providing a way for disabled employees to do their jobs successfully is a primary obligation for employers under the law.

It's no surprise then that companies wonder if they are indeed in compliance with the law. If the EEOC determines that reasonable accommodations are not being provided for qualified employees, companies are at risk for fines or other penalties.

Here are five suggested best practices that may help employers fulfill their responsibilities under the law:

1. Ensure that an interactive process is in place. This will facilitate communication and dialogue among everyone involved. When deciding how to best help a disabled employee continue to do his or her job, employers need to evaluate the disability, the employee's job requirements and possible accommodations. A number of people should be involved in these discussions including the employee, the

employee's supervisor, the physician, and the human resources department, among possible others. The purpose of the interactive process is to:

- Identify the accommodation request;
- Determine if the employee has a disability;
- Obtain the restrictions and limitations related to the employee's essential job functions; and
- Identify and implement any reasonable accommodations, and monitor for success.

Because the interactive process is a requirement under the ADA, employers will be better protected if they can show that they engaged in the process even if the end result is that no accommodation is possible. If an employer is unsure about what the process requires, it may be helpful to partner with a benefits carrier who understands the interactive process and who can offer advice and support in complying with the regulations.

2. Train managers and supervisors. Since managers are typically the first contact for an employee with a disability, employers should provide training for front-line managers so they can understand what the process requires. Failure to identify or provide reasonable accommodation is considered discrimination under the ADA. Managers who are not properly educated regarding the ADA can create compliance issues for the employer. To avoid these issues, ADA training for managers should include:

- How to interact with employees who request an accommodation;
- How to recognize when an employee is requesting an accommodation;
- What questions they should avoid asking an employee;

- How to document legitimate and nondiscriminatory reasons for employment actions;
- Where to maintain medical information (separately from the personnel file); and
- What the employer's process is for an accommodation request.

Ensuring managers know the company's policies and procedures and follow them consistently is key to an organization's successful compliance with the ADA.

3. Have the right disability policies and practices in place. It's important for a company to develop consistent and compliant policies and practices related to disabilities in the workplace and how they are accommodated. Employers should realize that one "blanket policy" isn't sufficient to deal with all disabilities. Employers should be especially careful to avoid policies that require an employee to be 100% recovered before being able to return to work or policies that specify automatic termination if an employee is unable to return to work after a specific period of leave. In fact, the EEOC has collected multi-million dollar settlements against employers because of these kinds of "inflexible" leave policies.

Policies should express the employer's commitment to compliance with the ADA and provide clear instruction for employees on when and how to request an accommodation when needed. In addition, they should reflect the flexibility required by the ADA by providing for individualized assessment of each request. This flexibility is necessary because an employer cannot take a one-size-fits-all approach to workplace accommodations. For example, one worker may require a temporary leave as a reasonable accommodation while another can remain on the job while recovering if the employer provides more rest breaks, reduced hours or light duty.

Continued on page 5

Continued from page 4

Although having a flexible policy for accommodating disabled employees is crucial, it must be coupled with consistent application of the policy at every business site. This helps ensure that all employees with a qualified disability are treated the same and no discrimination occurs.

4. Identify ADA issues early on and recognize when there is a need for reasonable accommodation. With the revised regulations and the EEOC's focus on enforcement, it is more important than ever for front-line managers to identify potential ADA issues. Recognizing how a disability affects an employee's ability to perform their essential job functions leads to the interactive process required under the law.

Not recognizing or accommodating ADA issues can be very costly. Penalties for non-compliance are generally greater than the cost of providing accommodations. Fifty-six percent of accommodations usually cost nothing, while the rest typically average less than \$500.[1] In addition, significant penalties can have long-lasting, negative effects on a company's workforce and bottom line. The recent EEOC focus on ADA enforcement has resulted in hefty fines for employers who are non-compliant. In 2014, for example, the EEOC obtained \$95.6 million in total monetary relief through its ADA enforcement program.[2]

5. Understand what medical information can be requested. As part of interacting with a disabled employee's physician and other health care providers, employers must make certain they are asking only for information that is "job-related and consistent with business necessity." Because some state disability protection laws are even more restrictive regarding what medical information can be shared, employers with multi-state locations need to be aware of what each state requires. However, just because there are restrictions on what can be requested doesn't mean employers should stop asking for documentation. Collecting the appropriate medical information is critical for an employer to make a well-informed

decision regarding the employee's request for accommodation.

Obtaining medical information can be confusing for employers and could leave them open to potential litigation. That is why working with a benefits provider who is knowledgeable and can provide support in determining how to comply with the ADA when requesting medical information as part of the interactive process is important.

Obviously, employers want to avoid possible discrimination suits. However, many employers have been unsuccessful in doing so. For instance, in fiscal year 2014 alone, 25,369 disability discrimination charges were filed with the EEOC.[3]

Using these five best practices can help employers navigate through the sometimes confusing ADA regulations more easily and ensure that they are protecting their disabled employees as well as their business.

Daris Freeman is assistant counsel with Unum.

<http://ebn.benefitnews.com/blog/ebviews/5-best-practices-for-ada-compliance-2746938-1.html?zkPrintable=1&nopagination=1>



SMALL BIZ OWNERS RAIL AGAINST PPACA FINES

By Jack Craver
 July 24, 2015



However, a bipartisan group of lawmakers in Congress have announced plans to undo the rule via legislation. The proposed bill, sponsored by Sens. Charles Grassley, R-Iowa, and Heidi Heitkamp, D-N.D., would remove the fine for businesses with fewer than 50 employees. The Obama administration has so far signaled openness to the proposed change.

<http://www.benefitspro.com/2015/07/24/small-biz-owners-rail-against-ppaca-fines?ref=hp-newsintraday-jun%20>

Leaders of the largest lobby for small businesses are crying foul over a little-known IRS rule that they say will impose crippling penalties on the employers who can least afford a big fee hike.

The rule is one of many drafted by the IRS in response to the Patient Protection and Affordable Care Act. It would fine companies that do not provide their workers group health coverage, instead offering employees health reimbursement arrangements — tax-free reimbursements to help employees purchase individual insurance policies.

A recent survey by the National Federation of Independent Business found that 14 percent of small businesses that do not provide health insurance to their employees instead offer them HRAs.

It is this relatively small group of firms that would be penalized far beyond what other companies that do not provide group health insurance to workers. The

IRS justifies the penalty by pointing to a provision of the PPACA that prohibits employer-funded health plans that impose limits on the coverage of certain conditions as well as those that do not offer certain preventative services for free. HRAs amount to an end-run around minimum insurance requirements, the IRS reasons.

Under the rule, the IRS may fine such companies \$100 a day per employee, up to a maximum of \$500,000. The fine appears to apply even to businesses with less than 50 employees — the same ones exempt from the health care mandates in the PPACA.

“It’s hard to believe Congress or the President intended to punish employers much more severely for actually helping their workers,” said NFIB Policy Director Kevin Kuhlman in a June statement. “Nevertheless, that’s the consequence and most small businesses don’t know it.”



EMPLOYEES WITH DISABILITIES: WHAT YOU DON'T KNOW CAN HURT YOU AND THEM

By Sandy Smith
 June 24, 2015



With just over one-quarter (26.3 percent) of working-age (16-64) people with disabilities participating in the workforce versus 71.9 percent of working-age people without disabilities, revisions to the regulations for Section 503 of the 1973 Rehabilitation Act intended to reduce the disparity went into effect last March.

These changes impact federal contractors in a major way and are designed to improve employment outcomes for employees with disabilities. A key revision recommends contractors have a target of 7 percent of their workforce being employees with disabilities. The goal is to make management more aware of employing disabled workers and to provide some accountability.

Contractors are required to maintain records of the people with disabilities who apply for jobs as well as those already in the workforce. Another requirement is for contractors to encourage applicants and existing employees to voluntarily self-identify a disability.

The changes to Section 503, though only recommendations at this point, are a wake-up call to organizations on how they deal with workers who are disabled, says Peter Rutigliano, vice president and senior consultant at Sirota Consulting.

"It would behoove organizations to use it as an opportunity to review policies relating to the disabled and doing more to identify employees with disabilities," he said.

Those employees frequently are overlooked within companies, he said, citing research that shows only about one-third of organizations have a support program for employees with disabilities. A 2012 study he and colleagues conducted found only 4 percent of companies performing engagement surveys included disability as a demographic component.

"I don't think companies are purposely ignoring employees with disabilities; mostly it's a case of omission," Rutigliano said.

Susanne Bruyère, a professor of disability studies and director of the Employment and Disability Institute at Cornell University, said research she and colleagues conducted showed the effectiveness of disability policies and practices may be hindered by employees' lack of awareness or knowledge about their existence.

"Often, companies have a desire to do right by their employees, but are concerned about being overly intrusive around disability status and thereby possibly risking litigation regarding perceived employment discrimination. As a result, many have not previously made disability-specific changes in their policies and practices, including disability in diversity initiatives," she said.

While most organizations have diversity initiatives, they primarily are focused on gender and ethnicity issues, Rutigliano said. "Organizations need to pay more attention to employees with disabilities (EWD), and the 503 Section recommendations is having that effect. I'm starting to see companies take notice to the disparities that exist with EWDs and it is resulting in more conversation," he added.

His research found employees with disabilities have more negative attitudes toward their jobs than non-disabled employees and are less engaged and committed. Also, they found employees with disabilities felt significantly disconnected to senior leadership and the company overall, but were more comfortable with their local work environment.

Continued on page 10

WHAT EXACTLY IS AN AT-WILL EMPLOYEE?

By Jennifer Rubin
 July 16, 2015

The divorce metaphor bears fruit yet again when it comes to the employment relationship. To this mix I add the concept of “no fault” divorce and the reasons employment ends.

A “no fault” divorce permits a spouse to end a marriage for any reason or no reason at all — its label accurately advertises its results. In fact, in most states, once you satisfy the residency requirements, you can end a marriage surprisingly quickly in the absence of financial or custody disputes. At will employment operates in a similar way.

“At will” employment is one of those terms tossed around in courts and at cocktail parties often without a true understanding of its meaning. “At will” employment means that an employer may fire someone at any time and for any reason. And any reason means just that: having no reason, having a good reason, or even having a reason with which someone profoundly disagrees.

Similarly, and here we nod to our constitutional freedoms, generally speaking an employee can leave a job at any time and for any reason. Now professionalism and frankly common courtesy should somewhat constrain this insouciant approach to employment — it is hard to imagine a situation where someone just picks up and walks out an employer’s door with hardly a goodbye — in fact there are very few legal constraints on someone’s ability to do just that.

So if both the employer and the employee can walk away from each other without any legal consequences, then why all the lawsuits? On the “sue the employee” side of the equation, which is less common, a lawsuit trigger is typically contract-based (such as the violation of a post-

employment restrictive covenant) or bad behavior-based (misappropriating trade secrets is one example).

On the employer-as-defendant side, however, the exceptions to “at will” employment sometimes appear to swallow the rule. An example of the rule-swallowing exception is a claim that an employer violated a “public policy” when terminating an employee. Some of these claims — such as firing someone right after they make a legally significant complaint — are being so expansively added to the exception list these days that one wonders whether a complaint regarding a dirty restroom, an empty water cooler or a purloined bag lunch will impact a termination.

Legally protected terminations

Here is where the “at will” rule really begins to collapse: there are two kinds of limitations on reasons for firing someone: the first includes cases where someone is fired because of their race, gender, religion or another category the applicable law (local, state, federal, or all three) protects. The second category is where the employer and employee actually contractually agree that the employee may only be terminated for specific reasons, and the employer violates that agreement. As one can appreciate, these exceptions are fodder for legal disputes.

The metaphor doesn’t really work (again)

Once again, the divorce metaphor doesn’t really work. “No fault” divorce means just that — a marriage can legally end without regard to the reasons. But that is not really the case for employment.

While in most cases, employees can be terminated at any time and for any reason, in almost all cases there is a reason — and if that reason doesn’t violate a law, isn’t in response to some type of legally protectable complaint, or doesn’t violate someone’s contract rights — then it doesn’t really matter if the reason is a good one or not. The question becomes whether a lawsuit ensues to further test the rule-swallowing exceptions to at-will employment.

Rubin, member at Mintz Levin, focuses on meeting the increasingly complex employment needs of executives of public and private corporations.

The information in this legal alert is for educational purposes only and should not be taken as specific legal advice.

<http://ebn.benefitnews.com/news/regulation/what-exactly-is-an-at-will-employee-2746879-1.html#Login>



SPEAK NO EVIL: KEEPING SILENT ABOUT WORKPLACE SAFETY CONCERNS

By Sandy Smith

June 25, 2015

Antea Group has released the survey results on technology professionals' opinions and knowledge about environment, health and safety and what they say might surprise you. The survey has found a conflict between values and behaviors among employees. Two-thirds of workers say they value a safe, secure workplace, but more than half would not intervene if they saw an unsafe act.

Two-thirds of technology industry professionals value feeling personally safe and secure in the workplace, but nearly the same amount are unaware of the environment, health and safety (EHS) functions in their workplace, according to the new research released June 24.

Antea Group, a leading provider of EHS services, conducted the survey with the goal of better understanding employee attitudes and preferences related to EHS in the technology industry. The study surveyed 500 U.S.-based respondents working in global IT organizations with more than 5,000 employees.

According to the research, there is a disconnect between employees' understanding of the role EHS plays and how it impacts satisfaction at work. Only half (55 percent) of employees feel comfortable pointing out potentially unsafe behavior to both their peers and superiors; however a majority (64 percent) would appreciate if they were told they were doing something potentially unsafe. Of particular concern, a large percentage (52 percent) likely would not feel obligated to intervene if they saw an unsafe act and a significant percentage (36 and 38 percent) would not appreciate or actually would be

offended if they were told they were doing something potentially unsafe.

These survey results point to the fact that if employees are not comfortable talking about safety and helping their colleagues be safe in the workplace, it likely will limit the effectiveness of many company safety programs, such as an incident reporting program, injury and illness prevention program and risk assessment program – all critical to companies with 5,000 plus employees to manage.

"These survey results highlight just how important EHS is to the tech workforce and the gaps in creating truly effective programs in this fast-changing industry," said Peylina Chu, senior consultant and technology segment leader at Antea Group. "By prioritizing the health and safety of their employees, technology companies will not only safeguard their brand, but also retain their most important assets, their people."

Other findings reveal divisions among gender, age and demographic groups on the importance of feeling safe and secure in the workplace. Across the board, findings show that women value attributes pertaining to EHS more highly than men. For example, women value feeling personally safe and secure in the workplace more so than men (84 percent women vs. 69 percent of men).

Women also find more value than men with regard to the following considerations:

- More than three-quarters of women value knowing that their company has an emergency response plan to manage

any crisis (76 percent women vs. 57 percent men).

- Women value a company's ability to respond to workplace violence such as an active shooting scenario significantly higher than men do, with a disparity of 20 percentage points (74 percent women vs. 54 percent men).
- Women value a company's ability to provide a safe and secure parking lot (71 percent women vs. 56 percent men).

The research also found interesting insights into preferred working environments:

- Millennials (18-34) want and expect flexibility in their workstations more so than their older counterparts (55+).
- 62 percent of employees are likely to use a mobile application for outbound communication (to report an unsafe condition), but are less inclined (only 18 percent) to receive inbound communication (safety information via push notifications) on their mobile device.

"The future of the workforce is increasingly dynamic and employees will continue to demand safe and productive workplace environments," said Paul Durkee, senior consultant at Antea Group who has helped develop EHS programs for leading technology companies. "If technology companies fail to be sensitive to these demands, especially in the highly competitive market we live in today, they risk losing top employees to companies that make EHS a priority."

Continued from page 7

“The message there is that senior leadership needs to be more involved with disabled employees. It would provide them an enlightened view and help change the mindset of the organization,” Rutigliano said.

He suggested that organizations have a staff member to champion and represent those with disabilities. “That would go a long way to improve things for them,” he added.

Identifying Employees with Disabilities

One challenge facing employers wanting to meet Section 503’s 7 percent recommendation is identifying employees considered to be disabled.

“Those numbers have to be reported to the Office of Federal Contract Compliance Programs (OFCCP). To meet that goal encouraging employees to disclose disabilities is critical,” said Bruyère. “Yet, disclosing a disability is a personal decision with far-reaching consequences for both the applicant/employee and employer.”

While some disabilities are apparent, such as workers in wheelchairs or those who use a walker or cane, many are not. In fact, employers often are not aware that some employees have impairments. Some of the more common non-visible disabilities include arthritis, asthma, cancer, diabetes, epilepsy, hearing loss, learning disabilities, low vision, post-traumatic stress disorder and chronic pain or fatigue, according to the Employer Assistance and Resource Network.

Some of the more common non-visible disabilities include arthritis, asthma, cancer, diabetes, epilepsy, hearing loss, learning disabilities, low vision, post-traumatic stress disorder and chronic pain or fatigue.

The Americans with Disabilities Act (ADA) describes a person with a disability as one who has a physical or mental impairment that substantially limits one or more major life activities and has a record of such an impairment.

“But when it comes to identifying specific disabilities, the ADA is vague. There are many that qualify as disabilities,” Rutigliano said. For example, obesity can be considered a disability if it is a condition that can impact work.

Research Bruyère conducted with Cornell colleague Lisa Nishii has involved in-depth case studies in both federal and private sector workplaces, surveying more than 8,000 individuals. Results show that many more individuals identify themselves as a person with a disability in such anonymous surveys than in formal employer systems. So, it is likely that organizations have more disabled employees than they thought.

Results also show that many more individuals disclose their disability to a supervisor (67 percent) or co-workers (64 percent), than to human resources (43 percent), which Bruyère says is problematic from an employer’s perspective as “organizations rely on disclosure to HR through formal systems in order to be able to accurately report the representation of persons with disabilities within its labor force.”

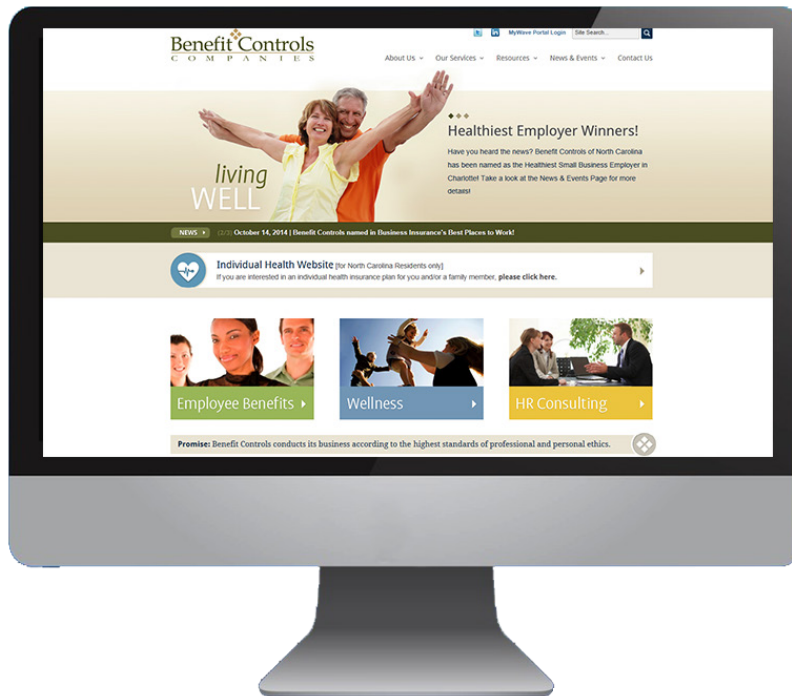
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