

## HR FAQ

Many of our clients using Pacificare have questions about their Self Directed Account (SDA).

**Q: What exactly is an SDA?**

A: Think of the SDA as a health care checking account for various routine and preventative health services. It can cover the cost of the services and simultaneously lower your deductible for that amount with little to no co-pay money out of your pocket.

**Q: What is covered by my SDA?**

A: Covered events include but are not limited to:

- Physician office visits
- Annual physical exams
- Well baby, child, and woman exams
- Immunizations
- Office radiology, including CAT scans, mammograms, MRIs, and X-Rays
- Office pathology and laboratory
- Vascular and breathing analysis
- Office based diagnostic procedures, including Blood pressure monitoring, eye refractions and exams, electrocardiograms, metabolic panel, and muscle and range of motion testing.
- Pacemaker analysis
- Pap smears
- Prostrate exams
- Sigmoidoscopy

**Q: What is NOT covered by my SDA?**

A: The SDA does not cover services such as:

- Prescription drugs
- Ambulance
- Hospital and facility services
- Emergency room
- Durable medical equipment
- EEG
- Antigen therapy & immunotherapy services
- Allergy testing
- Colonoscopy
- Therapeutic exercises
- Chiropractic services
- Mental health related visits
- Chemical dependency visits
- Surgical procedures
- Transplants
- Sterilization
- Rehabilitative services
- Prosthetic devices
- Oxygen

## YOU'RE FIRED!

### Before terminating your receptionist's employment because she has bad

breath and purple hair, remember that if proper procedures are not followed, the two words, "You're fired" can be very costly for employers when hit with unemployment and wrongful discharge claims. It is important to stay within the law when conducting terminations to protect your employees and your company. The following guidelines can help in determining what should and should not be done in terminating employment.

**DO:**

- Do contact Nextep with any questions or for consultation.
- Do immediately send Nextep a Separation of Employment form.
- Do make sure the employee hears about the termination from a manager, not a colleague.
- Do control your emotions and remain professional.
- Do use progressive discipline when possible.
- Above all, document, document, document! Keep written records of performance reviews, infractions, and termination details.
- Do give as much warning as possible for mass layoffs.

**DON'T:**

- Do not leave room for debate or confusion; let the employee know in the first sentence that s/he is terminated.
- Do not make personal comments; keep the conversation professional.
- Do not fire employees when they are on or just returning from vacation or FMLA.
- Do not make discriminatory statements or terminate an employee for discriminatory reasons.
- Do not forget documentation!

Nextep's HR Department can assist you in keeping compliant with the law when terminating employees. Call 888-811-5150 and we can walk you through the process.

*(Source: Society for Human Resource Management)*

### HOW CUSTOMERS COMPLAIN

IN-PERSON VISIT	30%	MAIL	9%
TELEPHONE	55%	FAX	1%
COMPANY WEBSITE	3%	EMAIL	2%

*(Source: Customer Service Advantage, March 25, 2005)*

## BOOSTING MORALE

### Morale boosters are a great way to keep valued employees and remind

them why your company is such a great place to work.

A few ideas:

- Throw a surprise pizza party.
- Give gift certificates to employees for reaching goals.
- Put a drop in their bucket. Go to [and click "a drop for your bucket" to send an employee words of appreciation and encouragement.](#)

How do keep your employees' spirits up? We are looking for your tried and true morale boosters. Please submit your responses to by July 15, 2005. Entries will be published in a future newsletter and we will reward the best tip with a gift certificate.

## YOUNG WORKERS

### Along with the temperature, teen

employment rises in the summer. It is important to know the proper labor laws mandated by the Fair Labor Standards Act (FLSA) regarding young workers. Below is a summary of laws.

- Under age 13**
  - Can only babysit, deliver newspapers, work as actors
- Ages 14-15**
  - May work various jobs, excluding mining, manufacturing, and hazardous positions.
  - Can only work from 7 am to 7 pm (extended to 9 pm June 1 to Labor Day)
  - May only work 18 hours in a school week (3 hours/day max), up to 40 hours on a non-school week (8 hours/day max)
- Ages 16-17**
  - May work in any job not declared hazardous
  - May work unlimited hours
- Ages 18 and over**
  - No restrictions

Hazardous jobs include operation of bakery machines, woodworking machines, and roofing. For more information, visit the youth labor link at [www.dol.gov](http://www.dol.gov).

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