

## RETHINKING EMPLOYEE ENGAGEMENT: 2 SELDOM-USED TACTICS TO LIFT MORALE



resources on the whole employee engagement issue.

If the standard tactics just are keeping your staff engaged, there are other options.

### **Hierarchy, recognition tweaks**

The leadership experts over at 15Five, an inter-company employee feedback firm, recently issued the report "[7 More Fascinating Employee Engagement Trends For 2017](#)." Here are two of our favorite trends.

See if you can add these to your workplace to boost engagement:

- 1. Tweak your organizational chart.** Of course, having some type of organizational hierarchy is a must. But plenty of employers are having

success by de-emphasizing the traditional top-down structure.

**Key to success here:** Allowing teams to work cross-departmentally. This helps all staffers see where they fit into the big-picture and helps them to influence long-term company goals.

- 2. Do more with recognition.** How important is regular recognition for employees? Two-thirds of workers who said they hadn't received any recognition in the last seven days said they were likely to leave their employer. With stats like that, it's worth reviewing your current recognition program to see if there's room to increase how often you call out staffers for a job well done.

Source: <http://www.hrmarketing.com/rethinking-employee-engagement-2-seldom-used-tactics-to-lift-morale/>

If you're having trouble with employee engagement, you're not alone.

More than half of U.S. workers (63%) said they weren't engaged at work, according to "Trends in Global Employee Engagement Study" by Aon Hewitt.

Stats like these can keep HR pros up at night. And for good reason — many firms are spending a lot of time and



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### **Speaker:**

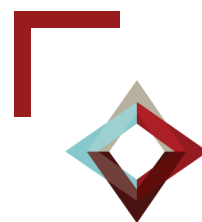
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May 2017

# Employer Focus

For the Management and Well-being of Your Employees



## FEDS ASK FOR ANOTHER DELAY ON OVERTIME RULE: WILL REGS EVER HAVE THEIR DAY IN COURT



So why is the agency requesting yet another delay?

The extension motion states the delay is necessary "to allow incoming leadership personnel adequate time to consider the issues."

The DOL has already been granted two extensions in submitting its final brief to the Fifth Circuit Court of Appeals for the final overtime rule, but it looks like that still wasn't enough.

The agency just asked for another 60 days to file its brief on the rule that was put on hold by a Texas judge's injunction. If granted, which is very likely, the extension would give the DOL until June 30, 2017, to file its reply brief. The final reply brief was slated to be filed on May 1, 2017, following two extension requests by the agency.

As HR pros have no doubt memorized by this point, the final OT rule raised the salary threshold for white collar exemption from \$23,600 to \$47,476.

**'Adequate time to consider the issues'**

The motion specifically cites the fact that Secretary of Labor nominee, Alexander Acosta, has yet to be confirmed as a reason for the delay. If and when (again highly likely) Acosta is confirmed, the agency will need to flesh out its current position on the final OT rule.

HR pros recently got a glimpse into Acosta's thoughts on the OT changes.

During his DOL secretary confirmation hearing, despite attempting to dodge queries about whether the Trump administration would defend the overtime rule in court, Acosta did seem to at least indicate that he feels there are problems with the FLSA's salary threshold under the old overtime rules.

He said it was unfortunate the threshold hadn't been updated since 2004 and promised those at

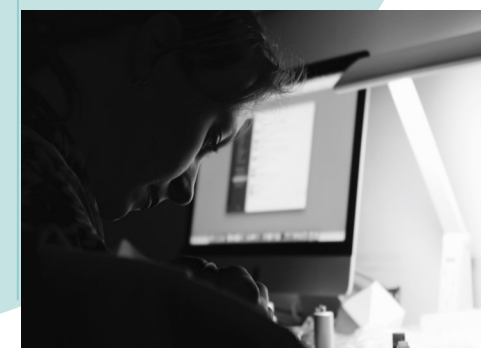
the hearing he was:

*"very sensitive to the fact that it hasn't been updated since 2004. We now see an update that is a very large revision and something that needs to be considered is the impact it has on the economy, on nonprofits, on geographic areas that have lower wages."*

However, Acosta did say doubling the amount would not only create "a stress on the system," it might also overstep the DOL's legal authority.

Legal experts seem to surmise that Acosta's comment hints at increasing the salary threshold to somewhere between the amount set by George W. Bush in 2004 and the increase finalized by President Obama in 2016.

Source: <http://www.hrmarketing.com/feds-ask-for-another-delay-on-overtime-rule-will-regs-ever-have-their-day-in-court/>





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## HOW WILL TAX REFORM IMPACT WORKPLACE RETIREMENT PLANS?



The Insured Retirement Institute (IRI) has sent letters to the Trump administration and both houses of Congress regarding tax reform proposals; the organization wants to preserve the incentives that already exist that encourage people to save for their futures.

The tax reform blueprint mentioned Universal Savings Accounts that would allow individuals to contribute money and have full control over their investment decisions. People would also be able to withdraw both contributions and earnings at any time, and for any reason, without penalty, according to the proposal.

The IRI has said that it would like the pre-existing tax treatment and tax-deferred savings incentives that spur retirement security and economic growth preserved. It also encourages Congress and President Trump to maintain the diversity of retirement account structures, like 401(k), 403(b) and 457(f) plans that are tailored for the employees of the private, governmental, church, educational and nonprofit sectors.

According to the GOP blueprint, the current tax incentives for savings would remain in place but the Committee on Ways and Means would "work to consolidate and reform the multiple different retirement savings provisions in the current tax code to provide effective and efficient incentives for savings and investment."

Lee Covington, senior vice president and General Counsel for the IRI, said that when Congress examines the 10-year budget window to score tax expenditures, tax-deferred savings is the No. 2 tax expenditure on the books so it always gets a look and draws attention by members of Congress.

But, he points out, "it is tax-deferred. It is not tax exempt or tax-excluded. It will be taxed outside that window and the Congressional Budget Office numbers show that in the long run, 2016 to 2046, it will increase federal revenue and have a positive impact on GDP."

In its 2004 report "Tax-Deferred Retirement Savings in Long-Term Revenue Projections," the Congressional Budget Office estimated that federal revenue would increase by 0.5 percent of GDP over 75 years as a result of tax-deferred retirement accounts and about half of that increase would happen by 2030.

"Not having tax deferral would have a negative impact on small businesses creating plans, which would equate to fewer workers having access to plans under the current system," Covington says. "I think everyone agrees it would have a negative impact on small businesses providing plans for workers."

Another option that has been talked about is moving to a Roth plan, in which individuals pay taxes on the money before they save it, from a tax-deferral type of plan like a 401(k).

"Behavioral science shows that people just don't save as much if they don't have tax deferral, so overall, our number one priority is to protect the tax-deferred treatment of retirement savings," he adds.

Eighty percent of households that have a retirement account say its positive tax treatment is a big incentive to contribute, according to the Save Our Savings Coalition, and "90% of households oppose both taking away the tax advantages of retirement accounts and reducing the amount individuals can contribute to retirement accounts."

Retirement savings is an important driver of economic growth, according to the Coalition. "At the end of 2016, U.S. retirement assets totaled \$25.3 trillion invested in the equity and fixed income markets, making American capital markets the largest and most liquid in the world. Those dollars power the economy by giving businesses the necessary funds to create more goods and services," the group said in a news release.

The IRI also is asking members of Congress to focus on common sense bipartisan reforms that will increase workers retirement security through greater access to work place plans through multiple employer plans; helping workers accumulate savings through more automatic features; and increasing workers access to lifetime income products that provide a stream of income they can't outlive.

Source: <https://www.benefitnews.com/news/how-will-tax-reform-impact-workplace-retirement-plans?brief=00000152-14a7-d1cc-a5fa-7effccf00000>

## HELP MAKE YOUR OFFICE A BLUE ZONE, YOU'LL LIVE LONGER



Nick Buettner, in front of a crowd of business owners, professionals, faith-based organizations, government officials and citizens of the county, told those assembled about Blue Zones – areas in the world where individuals live longer and healthier lives. It is common to meet Centenarians – people who are in their 100s – in these areas. One of the common factors of these "Blue Zones" is that the healthy attitudes of the people come from the culture and environment they live in, rather than something that has been actively pursued by the people living in the region.

The statistics that Mr. Buettner shared about the life expectancy of individuals living to 100 in these Blue Zones being about 10 times that of the average American made me think. If health is ensured through your environment, and not something that is likely to become a long-term lifestyle through perseverance and hard work, perhaps we've got to make some adjustments in our corporate and personal environments. Of course, this is what we are trying to do at the CHWA, but creating a mini Blue Zone in your corporation to help your employees become healthier one person at a time could have an impact that extends beyond the workplace. So What actually makes a Blue Zone?

Mr. Buettner shared that the longer life expectancy of those living in a blue zone has certain factors to consider:

- **Moving Naturally** – Living in an environment that pushes you to move more and be less sedentary. They

don't use mechanical conveniences for housework or gardening., they simply move more because of the nature of their environment.

- **Purpose Driven Life** – They tend to understand their place in this life and they know their purpose. They live their lives with this in mind.

- **Down Shifting Stress** – These centenarians have stress just like the rest of us, but they have routines that tend to "shed the stress" of the day such as prayer, regular reminiscing, napping and happy hour.

- **The 80 Percent Rule** – Generally people in these Blue Zones tend to eat less. They also are in the habit of eating more foods during the morning and early afternoon hours and eat their smallest meal in the latter part of the day. Once they eat their last small meal of the day, they do not snack.



- **Plant Slant** – Blue Zone centenarians mostly eat a plant-based diet with legumes. They tend to eat meat fewer than five times per month and when they do have meat it is usually only 3-4 oz. per serving.

- **Belonging** – 98 percent of centenarians interviewed were members of some type of faith-based community of various denominations. Research indicates that attending faith-based services four times per month can add 4-14 years to your life expectancy.

- **Loved Ones First** – Centenarians in the Blue Zones tend to put their families first. Keeping aging parents and grandparents close by to them, if not actually living in their homes. Studies also showed this

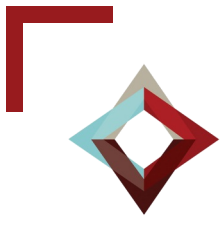
lowers mortality rates and disease in children that are in the home. They tend to invest in their children and commit to a life partner.

- **Right Tribe** – Centenarians tend to have a "tribe" of friends for life who usually share the same values.

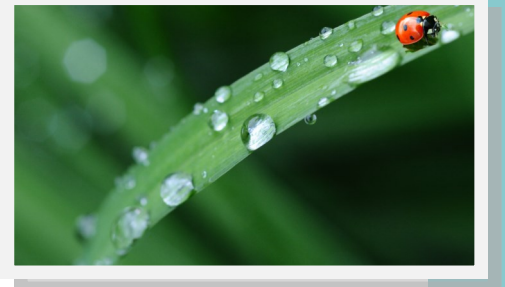
In looking at these attributes to a long life, I thought most of these could be folded into your work life balance. Each attribute above can feasibly be added to your day-to-day life, and as Mr. Buettner's research shows, you'll not only live longer but you'll be healthier. Creating a reason to move, breathe, work with purpose, and be a positive and upbeat person in a work environment can cause the people around you to have more fulfilling lives and increase productivity. This seems obvious but, should be a practice in your day-to-day life. With these simple practices at work, you will take less stress home with you and have more to give when you get home to the people you love.

Wellness and well-being start with an individual who is motivated and willing to make the necessary environmental changes to make a difference in their own life and the lives of others. I hope communities will begin to evaluate their environments and push for a natural way to encourage healthy lifestyles and livings. This takes corporations, faith-based organizations, individuals and governments of the communities to come together with a common goal. By coming together in this way, we can make any community a Blue Zone.

Source: <http://www.corporatewellnessmagazine.com/worksite-wellness/help-make-office-blue-zone/>



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May 2017

# My Well-being and Safety News

Monthly Newsletter for the Employee

## GET STRONG, STAY SMART



by Paul Rhee, Strategic Analyst,  
Montage Insurance Solutions

When it comes to resistance training, there's an abundance of misinformation and myths that get delivered as facts. This is unfortunate, seeing as how there's ample research conducted on this topic that addresses common misconceptions that people have when it comes to weight lifting. One of the key benefits include brain health, which has widely been known for decades. However, a new study shows that resistance training may also slow down decay in parts of the brain that occur naturally from aging. Once you realize that the brain is an organ, this makes sense. Neurons fire at light speed to ensure that you're able to function properly. They're constantly repairing themselves for optimal performance, and we can keep them in peak condition longer by adding some weight training. The science (explained as simply as possible) goes like this: over time, many of us develop lesions (holes) in our brain's white matter, which connects and links messages between various neural regions. As time goes by, not only do holes develop, but they shrink as well. When the white matter becomes smaller and more lesion-filled, it deteriorates cognitive abilities, slows

reflexes, and makes memory recall difficult.

Studies in the past have shown that consistent aerobic exercises can slow the onset of white matter holes, but a study conducted by Teresa Liu-Ambrose out of the University of British Columbia in Vancouver suggest that weight training can provide similar benefits. She conducted a study (published in the Journal of the American Geriatrics Society) where a large group of generally healthy



females between the ages of 65-75 began a supervised program split into 3 sets: light upper/lower body weight training (once a week), light upper/lower body weight training (twice a week), and stretching and balance training. The timeframe for the study was 1 year, and brain scans were taken before and after the trial, and the results were shocking. The women who have focused on balance training and lifted once a week showed troubling amounts of white matter holes as well as slowing of their walking patterns. However, the women who lifted twice a week had considerably less shrinkage of white matter and less holes. Their walks were also much quicker and smoother when compared

to the other two groups. It's simply not enough to do stretches and go to the gym occasionally, although twice a week seems to show significant benefits. Although the study did not test other factors such as abilities to think, memory recall, and cognitive abilities, it is absolutely helpful in establishing that weight training does matter.

The great news when it comes to resistance training is that the amount of weights that you lift don't matter as much as you may think. A recent study conducted by the Journal of Applied Physiology concludes that whether you engage in heavy weights with low number of repetitions or lower weights with a higher number of repetitions, there was *no* significant difference in muscle tone. Stuart Phillips, the lead author of the study, stated in a press release that the great equalizer is fatigue. Once you lift to the point of exhaustion, it doesn't matter whether the weights are heavy or light. With that out of the way, go ahead and pick up something and put it down, over and over again. Your brain will thank you later.

Sources: 1. <http://jap.physiology.org/content/early/2016/05/09/japphysiol.00154.2016>  
2. <https://www.ncbi.nlm.nih.gov/pubmed/26456233>





**National Asthma and Allergy Awareness Month — May!**

There is no cure for asthma and allergies, and many deaths are preventable with proper treatment and care. Ten people a day die from asthma. Asthma affects more than 24.5 million Americans. More than 6 million children under the age of 18 suffer from asthma. More than 50 million Americans have all types of allergies – pollen, skin, latex and more. The rate of allergies is climbing. Please join us in raising awareness for these common diseases.

Source: <http://www.aafa.org/page/asthma-and-allergy-awareness-month.aspx>

**SIMPLE NUTRITION RULES TO GET STRONGER AND BUILD MUSCLE**



**1. Eat Breakfast.** You get energy from the first hour and you'll be less hungry the rest of the day. It also sets the trend: you'll tend to eat healthier if your day starts with a strong & healthy breakfast.

**2. Eat Every 3 Hours.** The easiest way: breakfast, lunch, dinner, post workout, pre bed and 2 snacks in between. Benefits:

- **Less Hunger.** Eating more smaller meals vs. few big meals will decrease your stomach size. You'll feel full faster and your waist will trim.
- **Less Cravings.** Not eating for long periods usually causes overeating at the next meal or ending at the candy machine.

**3. Eat Protein with Each Meal.** You need protein to build and maintain muscle. Proteins also help fat loss since they have the highest thermic effect. And they satiate: proteins make you full longer than carbs.

How much protein should you eat daily? At least 1g per pound of body-weight. That's 200g/day if you weigh 200lbs. The easiest way to get this amount is to eat a whole protein source with each meal. Some include:

- **Red Meat.** Beef, pork, lamb, deer, buffalo, etc.
- **Poultry.** Chicken, turkey, duck, etc.
- **Fish.** Tuna, salmon, sardines, mackerel, etc.
- **Eggs.** Don't believe the cholesterol myths. Eat the yolk.
- **Dairy.** Milk, cheese, cottage cheese, quark, yogurt, etc.
- **Whey.** Not necessary but great for easy post workout shakes.

**4. Eat Fruits & Veggies with Each Meal.** Most of them are low calorie: you can eat your stomach full without gaining fat or weight. Fruits & veggies are also full of vitamins, minerals, antioxidants and fiber which helps digestion.

**5. Eat Carbs Post Workout Only.** While you need carbs for energy, most people eat more than they need. Limit your carb intake to post workout only. Source: <https://stronglifts.com/stronglifts-diet-muscle-gains-strength-building-fat-loss/>

**COULD GENETICS INFLUENCE WHAT WE LIKE TO EAT?**



For the new study, the researchers analyzed the genetics of 818 men and women of European ancestry and gathered information about their diet using a questionnaire. The

researchers found that the genes they studied did play a significant role in a person's food choices and dietary habits. For example, higher chocolate intake and a larger waist size was associated with certain forms of the oxytocin receptor gene, and an obesity-associated gene played a role in vegetable and fiber intake. They also observed that certain genes were involved in salt and fat intake. The new findings could be used to inform precision-medicine approaches that help minimize a person's risk for common diseases -- such as diabetes, cardiovascular disease and cancer -- by tailoring diet-

based prevention and therapy to the specific needs of an individual.

"The knowledge gained through our study will pave the way to better understanding of eating behavior and facilitate the design of personalized dietary advice that will be more amenable to the individual, resulting in better compliance and more successful outcomes," said Silvia Berciano, a predoctoral fellow at the Universidad Autonoma de Madrid .

The researchers plan to perform similar investigations in other groups of people with different characteristics and ethnicities to better understand the applicability and potential impact of these findings. They also want to investigate whether the identified genetic variants associated with food intake are linked to increased risks for disease or health problems.

Source: <https://www.sciencedaily.com/releases/2017/04/170424084056.htm>