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## January 2019

Welcome back from winter break! We hope you were able to spend some time with friends and family over the holiday season. Please join the HUB Charter School Practice as we make a New Year's resolution to commit to risk management and compliance in 2019.

As always, thanks for your trust and partnership. Be safe!

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### Zero to Sixty: Uber's Wrong Turn

We're at the one year anniversary of Uber's massive data breach. What have we learned? Find out more in this [one minute video](#) from HUB International.



Uber's Wrong Turn - Uber Data Breach Aftermath

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## Rethinking your Wellness Program for 2019

In August 2017, a Federal Court directed the Equal Employment Opportunity Commission (“EEOC”) to rewrite its workplace wellness incentive rules under the Americans with Disabilities Act (“ADA”) and the Genetic Information Nondiscrimination Act (“GINA”). The current EEOC rules allow a wellness program to offer an incentive or surcharge of up to 30% of the cost of self-only coverage. **By court order, these incentive rules will be eliminated effective January 1, 2019.**

In the absence of clear guidance from the EEOC, HUB International offers an overview of the available approaches – ranging from conservative to aggressive— that clients may take in rethinking their wellness programs. [Click here](#) to read about the 5 options to consider.



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## Campus Resilience Program Exercise Starter Kits (ESKs)

Exercise Starter Kits are self-conducted tabletop exercises (TTX) tailored for the academic community provided by the Department of Homeland Security. These Exercise Starter Kits reinforce specific emergency plans, protocols, and procedures, while also strengthening preparedness, response, and recovery capabilities. Each kit includes a

set of scalable tools aimed to test existing emergency plans, protocols, and procedures, while also strengthening preparedness, response, and recovery capabilities. Available within each ESK are the following customizable templates:

- An Exercise Conduct Briefing for presentation during the TTX
- A Situation Manual to provide background information on the TTX, scenario content, as well as discussion questions for participants
- A Facilitator Guide for assisting facilitators in delivering the TTX
- A Participant Feedback Form Template for players to provide candid feedback on the TTX
- An After-Action Report Template for summarizing key strength and areas for improvement following the TTX

For more information on the CR Program's Exercise Starter Kits...[click here](#) to access these kits.



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## 10 Reasons Why You Need Travel Insurance

Our Charter Practice has taken notice that several schools are supporting domestic and international travel programs to enhance their students'

experience. HUB has the ability to help you find a tailored program that can be purchased well in advance to make sure all parties are protected. Know that we also have the ability to provide the platform directly to the students, volunteers, or teachers if they would like to purchase coverage independent of the school. [Click here to keep reading.](#)



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## Meet your Charter School Practice Team

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