

## HUB Charter School Practice Study Hall



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### March 2021

Hard to believe that March will mark one year since our country started quarantine lockdowns. Since that time, charter schools have been rocked by everything from Per Pupil Revenue cuts, vaccine coordination, remote learning, and everything else. Thank you for your hard work to continue to provide quality education for our children during a difficult time. We encourage charter schools to be diligent in their budget planning for 2021-2022. Commercial insurance rates are on the rise now and the current educational environment creates greater liability for schools. HUB Charter launched a first of its kind health pool exclusively for charter schools in 2018. If you are looking for answers to difficult budget situations, contact us to learn more about HUB Charter's breakthrough structure!

Don't forget to visit our virtual booth at the Colorado League of Charter Schools virtual conference March 3<sup>rd</sup> – 5<sup>th</sup>.

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## Colorado Paid Leave

On July 14, 2020, Colorado Governor Jared Polis signed into law the "**Healthy Families and Workplace Act.**" Beginning on January 1, 2021, this law provides Colorado employees paid sick leave for various circumstances for employers with 16 or more employees. For those employers with less than 16 employees, the law goes into effect starting on January 1, 2022. Read our compliance article [here](#) to understand how this will impact your organization.

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## Important Information in Hiring Out of State/Out of Area Teachers

The COVID 19 pandemic has changed the landscape in which Charter Schools teach with online learning. Charter Schools have, in some instances, turned to hiring teachers that live either out of state or outside of the insurance network

service area. When this is done it is **crucial** that the school notify their broker HUB International **as soon as possible** as it can affect the Benefits and/or Property & Casualty coverage for the following reasons:

1. The employee health, dental, and/or vision insurance plan may not be available in the employee's area.
2. Employees hired outside of domicile will change the Worker's Compensation policy. This policy is regulated by state law, which means that every state's requirements are different. There are a few states that the school must purchase coverage from the monopolistic state fund which means that it is imperative that the school work closely with HUB to make sure appropriate coverage is in place so that no penalty is applied.
3. Depending on the state that the employee lives in, that state may have insurance laws that don't match the state of domicile but that must be adhered to.

If you have hired a teacher out of state or outside of the area in which the school is located, please contact us to make sure that your benefits and workers compensation policies meet the requirements needed. Let HUB be a resource for the school!

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## HR & Employment Law Consulting Services **ALERT**

February 9, 2021

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### **URGENT FEDERAL UPDATE: OSHA Issues Worker Safety Guidance for Coronavirus Protection Programs**

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On January 29, 2021, the Occupational Safety and Health Administration (OSHA) issued updated guidance and recommendations on workplace safety and coronavirus protection programs, which require greater input from employees and enhanced mask protections:

[Protecting Workers: Guidance on Mitigating and Preventing the Spread of COVID-19 in the Workplace](#)

OSHA's latest guidance indicates that implementing a COVID-19 prevention program is the most effective way to mitigate the spread of COVID-19 at work. This guidance follows states such as California and Virginia that have adopted standards requiring many employers to implement a COVID-19 prevention program. The fact that OSHA highlights the importance of implementing a COVID-19 prevention program suggests that, if an emergency temporary standard is issued, it will include a requirement that employers implement a prevention program.

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## COVID-19 & the Vaccine

We encourage charter schools to be cautious and diligent as they manage their process and messaging of the experimental COVID vaccine. Charter school leaders have employees that are desperate to get the vaccine as well as employees that refuse to get the vaccine. Speak to your peers, consult with legal counsel and take advantage of the resources below:

Watch our pre-recorded [Vaccine Roundtable for Charter Schools](#).

COVID-19 vaccinations: HUB can help you get on a waiting list. Please contact us at [hubcharter@hubinternational.com](mailto:hubcharter@hubinternational.com).

Access our Resource Center: [COVID-19 and Vaccine Resource Center](#).

[VISIT NOW](#)

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## HUB Charter School Website

We understand that it is sometimes easier to access resources via our computers, tablets, or phones. HUB Charter is looking to be that resource! Check out our updated website, where you can find information and guidance for all your employee benefit and risk management needs. Click [here](#) to visit.

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## Meet your Charter School Practice Team

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This information is provided for general information purposes only. It does not constitute professional advice and does not create a broker-client relationship. Please consult a HUB advisor about your specific needs before taking any action.

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