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## November 2019

As we head into November, we settle in for the end-of-semester home stretch and see some personal vacations on the horizon. Hooray! Speaking of vacations, you know who never takes one? Cyber criminals! Check out our Zero to Sixty video on four ways to limit your exposure. Also, you should take some time and check out the Employee Handbook webinar below. No cost...that's right, just click on the link.

In this season of thanks, we want to express our gratitude for your partnership, trust and confidence. We are doing some cool things in the charter school space and we are thankful to have you as our partners.



### Zero to Sixty Video: 4 Ways to Minimize Cyber Risks

Regardless of size or industry, organizations of all types are susceptible to a cyber attack and to having their data compromised. [Click here](#) to see this one-minute video with a 4-pronged approach in order to proactively minimize cyber

risk.

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### Why Should Schools Look into Cyber Coverage?

About 71% of ransomware attacks target small-to-midsize organizations. Understanding how hackers target you and how you can mitigate cyber vulnerabilities is critical. [Click here](#) for the infographic.



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### ACA Health Insurance Providers Fee will Increase in 2020

The Affordable Care Act (ACA) imposes an annual, non-deductible fee on the health insurance sector, allocated across the industry according to market share. Click [here](#) to see what actions employers should take.



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## [Employee Handbook](#)

The employee handbook is a vital tool of communication and agreement between employee and employer. Last Thursday, HUB's Charter School Practice hosted a 45-minute webinar on common employee handbook pitfalls. Below is the link to a recording of the webinar that we encourage you to review. We have also attached a copy of the presentation for your review [here](#).

[Employee Handbook Webinar](#)

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## Meet your Charter School Practice Team

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