

Did You Know PIA Markets Employee Benefits?

Pop quiz: When one of your employees experiences one of the following situations, who is responsible for dealing with the insurance company or medical provider and getting things straightened out?

- Their claim is denied by the insurance provider.
- They try to fill a prescription and it gets rejected.
- After paying for a service up front they don't know how to submit the claim for reimbursement and/or they don't realize their doctor didn't give them the paperwork they need.
- A doctor who is a "preferred provider" on the employee's plan refuses to take them as a patient.
- They don't understand how the deductibles, co-pays and out-of-pocket maximums work.
- They can't figure out whether or not something is covered by their plan.
- They know something is covered by their plan, but they can't figure out who to call or where to go to get it.

If your company purchases employee benefits through the average insurance agency, the answer to all of the above situations is that the employee must research and address the issue themselves. Depending on what's at stake, this can be so incredibly time-consuming, frustrating and anxiety-producing that it affects your employee's focus and productivity at work and can make their personal life miserable.

However, because you are a member of PIA, it doesn't have to be that way. At absolutely no extra cost, you can have a team of experts "on call" to handle these situations for you and your employees.

Your best option for obtaining employee benefits

"Most of our members know that we offer employee benefits in California and Georgia through our Printing Industries Benefit Trust (PIBT)," shares Lou Caron, PIA's President/CEO. "What they may not realize is that, in addition to having a full-service commercial insurance division of our Agency, PIA-SC Insurance Services, we also have a full-service employee benefits division that is licensed in all 13 of the states that PIA serves. Providing benefits through PIBT is just one of the options we offer. We can also source employee benefits through any carrier that operates in your area."

Service designed to let your employees focus on their work

As the "pop quiz" above illustrates, what makes PIA truly unique in the employee benefits world is the level of service we provide.

"We are the liaison between the member and the carrier," explains Evie Banaga, Director of Employee Benefits. "When issues arise, your employees do not need to deal with it themselves. They can simply call or email us, tell us what the problem is and then get back to work. We'll take it from there. As employee benefits experts we call whoever needs to be called – the carrier, pharmacy, provider, pharmacy benefits manager, etc. – and get down to the bottom of the problem. We stay on top of the issue from beginning to end, and then circle back to your employee to let them know that the problem is solved. If needed, we will even get on a three-way conference call with the employee and 'whoever' to ensure that we resolve the situation."

How can we afford to have a dedicated team of six people whose job is to handle members' employee benefits issues? Although we are run like a business, PIA is a non-profit. Funds that other agencies would see as "profits" to be

paid out to shareholders are instead invested into ensuring we can provide the second-to-none service on which members depend.

Whether you choose a plan that is within or outside of PIBT, if you obtain employee benefits through PIA you get...

- **Access to a full range of employee benefits products.** As employee benefits consultants we can help you choose the best plan for your needs from amongst those offered by the commercial carriers that operate in your area, self-funded plans that are outside of PIBT and the plans available through PIBT, including our self-funded Freedom Plan. Medical, dental, vision and group life insurance, as well as Employee Assistance Programs (EAPs), are all available.
- **An agency that's doubly incented to make you happy.** "If things don't go well," Lou points out, "we're not just at risk of losing the insurance relationship. We're also at risk of losing the membership relationship."
- **An agency that has a live person answering the phone.** You and your employees won't have to wade through an annoying menu tree.

- **Assistance in either English or Spanish.** Your employees who are less fluent in English will especially appreciate having an expert navigate the system for them.
- **Extremely fast problem resolution.** "We try to respond to issues the same day they are reported," Evie notes. "Most issues are resolved the same day or within 24 hours. If it requires more research, it may take an extra day or two. In contrast, Covered California, for example, has a seven- to 10-day turnaround on any issues submitted!"

The bottom line

"The reality," Lou declares, "is that we are an insurance agency that can compete with any other insurance agency on the product side. The difference is that with us, those products come with a level of service that you are not likely to find elsewhere. This is just another benefit of your PIA membership. Call us! Our employee benefits consultants are here for you."

If you are not yet obtaining your employee benefits through PIA or PIBT and would like more information about the benefits of doing so, please reach out to Evie at (323) 728-950 ext. 224.



Left to right back row: Tina Robles Morales, Stephanie Hernandez, Sandra Bonilla, and Lupe Gomez.
Left to right front row: Evie Banaga and Martina Rodriguez.

HUMAN RESOURCES

What Does Pregnancy Discrimination Look Like?

Pregnancy discrimination happens when an employer treats an applicant or employee unfavorably because they're pregnant, gave birth to a child or have a medical condition related to their pregnancy or childbirth.

Despite being against the law, pregnancy discrimination remains a pervasive problem, at great personal and professional cost to its victims. Every year, the Equal Employment Opportunity Commission (EEOC) receives thousands of charges related to pregnancy discrimination. Each year, the resolutions cost businesses millions of dollars.



Examples of pregnancy discrimination

What does pregnancy discrimination look like? Here are some examples:

- Asking a job applicant if they are or intend to become pregnant and then ruling them out because they answered yes.
- Telling an employee that their upcoming pregnancy-related leave will delay a project, risking their chance at a promotion.
- Requiring an employee to take leave when other effective accommodations are available, or no accommodations are needed.

- Pressuring an employee to have or not have an abortion.
- Making jokes about pregnancy or a pregnant employee's body (if unwanted and severe or pervasive).
- Denying an employee an opportunity or reducing their role out of concern about health risks.
- Requiring an apparently healthy pregnant employee to provide a doctor's note to prove they can still do their job duties.
- Retaliating against an employee for a past pregnancy by terminating them while on parental leave.

Laws against pregnancy discrimination

There are two federal laws that specifically protect employees from pregnancy discrimination.

The Pregnancy Discrimination Act (PDA) applies to private employers with 15 or more employees. It forbids discrimination based on pregnancy when it comes to any aspect of employment, including hiring, firing, pay, job assignments, promotions, layoff, training, fringe benefits such as leave and health insurance and any other term or condition of employment.

The new Pregnant Workers Fairness Act (PWFA) also applies to employers with 15 or more employees and went into effect on June 27, 2023. It requires covered employers to provide reasonable accommodations to an employee's known limitations related to pregnancy, childbirth or related medical conditions. This law expands employer obligations beyond what was already required by the Americans with Disabilities Act (ADA) because under the PWFA, being entitled to a pregnancy-related accommodation doesn't require that the employee's condition rise to the level of disability. Also, employees are entitled to accommodations even if they can't perform their essential job functions on a temporary basis.

Many state and local laws go above and beyond these two federal laws, thereby providing additional protections for pregnant employees, and often these laws apply to employers with a lower employee count.

Source: HR|BIZZ

CLASSIFIED

For Sale: 30" Tec Lighting TRS30 UV Coater. Automated feeder and delivery. In excellent condition. Under 100 hrs. operating time. Coater is in Phoenix, AZ. For more information, please contact Dean Toth at (602) 258-7789 or dthoth@oneilprint.com.

For Sale: Xante En/Press – Digital multimedia press with the patented enterprise high speed feed system that offers users an affordable way to go digital and meet the demand for fast full-color printing. The Xante En/Press has a groundbreaking design that feature a straight multispeed feed path for a fast and smooth delivery. Includes color workflow software, royalty-free fonts and over 1,000 design templates. For more information contact Charlie De Santiago at (760) 265-2300.

For Sale: Industrial Building, 8,000 sq ft building in the heart of Azusa, CA. Please contact Lui Salazar for more information. (626) 818-0444 or lsalazar@daumcre.com.

Want to buy or sell equipment, office furniture or a business, or rent or lease a building? **Place a free classified ad today!**

For more information contact Nadine Mora at 323-728-8500 ext. 262 or nadine@piasc.org.

Bill’s Short Attention Span Sales Tips: How to Instantly Gain Credibility

I was listening to a sales rep recently as she stood in my family room and discussed options for window dressings.

Side bar: For those who grew up on the other side of the tracks like me, window dressings are expensive shades. It’s kinda like suspenders (which you buy at Dollar General) versus “braces” (which you procure from Nordstrom).

But I digress...

Our motivation is to reduce the cost of cooling the house by blocking the sun in the south-facing windows. The conversation started with me stating that goal. When the rep uttered the phrase, “aesthetics” I gave my buh-bye and headed for the kitchen.

What came next was interesting and important:

Allison: “So, in this room, we want to block the sun coming in from the large window in the front of the house.”

Sales rep: “What about the two that face the back yard? Do you want to do those as well?”

Great upselling, I thought to myself, but I also heard a distinct “cha-ching” in my head.

Allison: “Hmm...I’m not sure. But shouldn’t all the windows in a room have the same treatments?”

Sales rep: “You know what? Let’s start with the front. You might feel that’s enough or you could always add the back ones later.”

And with that statement, a sales rep earned my trust.

Simply by not pushing on that point, I immediately felt this person had our best interests in mind. She gained credibility. The “HOW MUCH DO YOU WANT TO SPEND? ALLISON, WE CAN’T AFFORD THAT!” objection I already had loaded in the husband cannon was defused.

Side bar: It’s Allison who edits these tips. Can’t wait to see what she does with that statement! *Editor’s note/tip: Pay no attention to Bill’s opinion about window dressings.* – AF



But I digress...

I don’t know if I was experiencing a tactic written into the company playbook or an accidental comment spoken with sincerity. My point is, earning a client’s trust starts with reading the room. Go ahead and talk options and add-ons but understand there aren’t a lot of “The sky’s the limit” budgets out there anymore.

It is never a bad idea to spend the customer’s money as if it were your own.

Source: Bill Farquharson, The Sales Vault, <https://SalesVault.Pro>

UPCOMING EVENTS



6:30 am - Registration/Practice

Facility Opens

7:30 am - Shotgun Start

Cost:

Members \$169.00

Non-Members \$199.00

Golf includes:

- 18 holes
- Lunch on the 19th hole
- First, second and third team prizes
- Contest hole prizes
- \$25,000 Hole-in-one
- \$2,000 in raffle items

Register at: conta.cc/3XUuxSy

For more information, contact Cathy Skoglund at 602.999.1304 or cathy@piasc.org

Interested in sponsorship opportunities? Visit conta.cc/3rVTaIM

CONTACT US

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NATIONAL NEWS

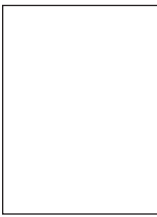
\$525,000 in Scholarships Awarded

The Print and Graphics Scholarship Foundation (PGSF), a nonprofit organization working to build the future workforce of the graphic communications industry through educational scholarships, has granted \$525,000 in scholarships for the 2023/24 academic school year.

Scholarships were awarded to 155 students attending 83 universities, colleges and technical schools across the United States, with an average scholarship of over \$3,600. Eighty-eight students’ scholarships were renewed as they stayed in their program and maintained a GPA of 3.0 or better. New scholarships were awarded to 67 new full and part-time students.

This year PGSF received over 1,200 applications for scholarships, more than twice what they reviewed in 2022. “We were certainly happy to provide the scholarships that we did,” shares Jeffrey White, Director of Development for PGSF, “but it would be so much better if we would be able to fund even more.”

To contribute to the scholarship fund, visit www.pgsf.org/donor-info.



5800 S. Eastern Ave., #400
Los Angeles, CA 90040



Save the Date:
Annual Surplus Drive
THURSDAY-FRIDAY,
SEPTEMBER 14-15

31st Arizona
Par-Tee on the Green
FRIDAY, SEPTEMBER 29
Raven Golf Club
Phoenix, AZ
conta.cc/3XUuxSy

Save the Date:
Paper and
Substrate Show
TUESDAY, OCTOBER 3

08 August

SU	MO	TU	WE	TH	FR	SA
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6	7	8	9	10	11	12
13	14	15	16	17	18	19
20	21	22	23	24	25	26
27	28	29	30	31		

FOR FULL LIST OF EVENTS,
PLEASE VISIT
WWW.PIASC.ORG/EVENTS

Printing United Expo
WEDNESDAY-FRIDAY,
OCTOBER 18-20
Atlanta, GA
btl.ly/PrintingUnitedExpo

Los Angeles Printers Fair
SATURDAY-SUNDAY,
OCTOBER 21-22
btl.ly/PrinterFair2023

\$525,000 IN
SCHOLARSHIPS AWARDED

HOW TO
INSTANTLY GAIN CREDIBILITY
BILL'S SALES TIPS:

WHAT DOES PREGNANCY
DISCRIMINATION LOOK LIKE?

DID YOU KNOW PIA MARKETS
EMPLOYEE BENEFITS?

National News

Business Management

Human Resources

Feature

ISSUE 139

AUGUST 28, 2023

