

## MEMORANDUM

To: Subscribers to *Pratt's Model Employee Handbook for Banks*

From: A.S. Pratt & Sons

Subject: Highlights

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Enclosed is your current update to *Pratt's Model Employee Handbook for Banks*. Highlights include the following:

- **Annual Review of the Bank's Employee Handbook.** Each year the bank should review its employee handbook. To perform this task, consider creating a task force or committee that has representation from senior management, human resources, training, trusted non-management personnel, and departments with the largest number of employees. The human resource department should attempt to ensure that the handbook is up-to-date with current federal, state, and municipal laws. The committee will want to start out by following the handbook in Exhibit 2.2, Checklist for Review of Handbook. (See Chapter 2.)
- **Genetic Information Nondiscrimination Act (GINA).** GINA was enacted after 13 years of negotiating in the House and Senate on May 21, 2008. Under this law, employers and insurance companies are prohibited from discriminating against or refusing coverage to individuals based on the results of genetic testing. The major portions of GINA become effective in November 2009, 18 months after the president signed the bill. However the provisions of the law that affect health insurance plans take effect in May 2009, with DOL issuing regulations 12 months after the law was enacted. The EEOC must develop regulations to enforce these new employment protections. Full implementation of GINA will not occur until January 2010. (See Chapter 2.)
- **Transportation Programs and Work-From-Home.** Higher fuel costs reduce employees' disposable income, leisure activities, and may contribute to turnover as employees look for shorter commutes. A Manpower online survey indicated that 35 percent of respondents were searching for jobs requiring shorter commutes. Employers can assist their employees in dealing with the increased cost of commuting to work by offering one or more programs. (See Chapter 2.)
- **State Pay Practices.** We updated the state-by-state listing of requirements for minimum wage, subminimum wage, overtime, callback pay, deductions, garnishments, and termination pay. (See Part III, Appendix A.)