

A Newsletter from the



February 2021

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Important Message for Chamber Members:

Start 2021 by creating a LOGIN to our NEW member directory online.

1. Go to catonsville.org at the top of the homepage in the light blue band you will find the **Member Login**.
2. Click create an account. Use your primary representative's name and email.
3. You will then be sent an email to create a password.
4. Then go back to the website, fill in **Member Login**, and that will take you to the Member **INFO HUB**.
5. Take some time to view the video. Then make any changes to your membership listing, add a description of your services, pay your renewal invoice or add events, job postings, hot deals. And depending on your membership level, add representatives, a video, business hours, photos. It gives you great control over your membership's listing.
6. Feel free to contact the chamber if you have any questions: chamber@catonsville.org

The Chamber VIEW



This billboard seen at the corner of Frederick Road and Bishops Lane is part of the Chamber's "Support the 'Ville" campaign in partnership with the Baltimore County's GRAG grant* program.

WHY SHOPPING & DINING LOCAL IS ESSENTIAL

Through these trying winter months, more than ever, our small business owners need our support. The local Catonsville shops and boutiques and wonderful restaurants that we enjoy may be in jeopardy as our region begins another wave of this horrible pandemic.

Your Catonsville Chamber is working with the Baltimore County Commercial Revitalization Grant* program to hammer home this important directive-**"Support the 'Ville, Shop & Dine Local"** with Frederick Road Street banners, a Frederick Road Billboard, and radio advertising on Mix 106.5.

We hope our efforts will continue to remind the community how their patronage is vital and potentially affect their decision-making

when choosing between purchasing from small businesses or the big-box stores.

Here are 12 important statistics from the website *fundera.com* that emphasize the incredible impact small businesses have on the local economy and the vitality of the community:

- 1 Small businesses generate \$68 of local economic return for every \$100 spent with them.
- 2 Over \$9.3 billion would be directly returned to our economy if every US family spent just \$10 a month at a local business.

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The Chamber VIEW

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PURPOSE

The purpose of the Chamber of Commerce is to have a strong voice with the county government, business and local community; to affect positive change in our area; to foster growth and expansion of our members' business; and to achieve the betterment of the Catonsville community.

Chamber Web Site:

www.catonsville.org

ADVERTISING & PROMOTION OPPORTUNITIES

Event Sponsorship

Your company can be highlighted at one of our Special Events.
(Costs vary)

Network the 'Ville Host

Invite the Chamber to your location for on-site promotion.
(No cost)

Website

Depending on Your Membership Level:
Logo Advertising
Newsletter Advertising

All Members Enjoy Online

Job Posting, "Hot Deals"
Member-to-Member Discounts

Check the Homepage of the Chamber's website for additional opportunities to promote your business

Email the Chamber Office
chamber@catonsville.org

for more information.

The Chamber Working for You

President's Message



I sincerely hope for a much better 2021 for all of us! 2020 really put us all into uncharted waters, and now that the vaccines are being distributed, we are on our way to getting the virus under control. Your Chamber looks forward to getting back to in-person events as soon as we receive the green light from our

elected officials. I believe the anticipated timeline is around summer to fall. We will continue to offer virtual events, so be sure to take advantage of them. We all really miss you, and all of the events that had to be cancelled. I'm sure the day we will all gather will be pretty amazing!

"Do what you can, with what you have, where you are." – Theodore Roosevelt

See you around the 'Ville.

WHY SHOPPING & DINING LOCAL IS ESSENTIAL

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- 3 Businesses with fewer than 500 employees account for 99.7% of all US employers.
- 4 Small businesses donate 250% more than large businesses to community causes.
- 5 Small businesses employ 58.9 million people.
- 6 Local business generates 70% more local economic activity per square foot than big box retail.
- 7 Shipping produces 1 billion metric tons of CO₂ a year.
- 8 48% of overall growth of US business ownership is attributed to immigrant business owners.
- 9 5% of local businesses closed because of low sales or limited cash flow.
- 10 65% of Americans' shopping budgets is still spent in-store.

- 11 73% of searchers trust a local business more because of positive reviews.
- 12 61% shop at local businesses because of their unique product selection.



SHOP & DINE LOCAL

Sponsored by Baltimore County's
Commercial Revitalization Action Grant

EEOC'S UPDATED GUIDANCE ON VACCINATIONS



Melissa Menkel McGuire
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On Dec. 16, 2020, the Equal Employment

Opportunity Commission issued updated guidance to provide clarification on employer COVID-19 vaccination policies. The EEOC reiterated that mandatory COVID tests are permissible, but must comply with the Americans with Disabilities Act (“ADA”), Title VII of the Civil Rights Act of 1964 and the Genetic Information Non-Discrimination Act (“GINA”).

The following summarizes the EEOC’s updated interpretation of COVID-19 policies and practices under these laws.

ADA considerations

For purposes of the ADA, when an employer either directly or under contract through a third party administers a mandatory COVID-19 vaccination, it is not a “medical examination.” However, pre-screening questions to determine if the employee is medically prevented from receiving the vaccine are likely to elicit information about a disability and are “medical inquiries” covered by the ADA.

Those pre-screening questions are only permissible under the ADA if they are “job-related and consistent with business necessity.” To establish this, the employer would “need to have a reasonable belief, based on objective evidence” that if the employee does not receive the vaccination, he or she would pose a “direct threat to the health or safety of him or herself or others.”

The EEOC provided two circumstances in which the prescreening questions need not be job-related and consistent with business necessity: (1) if the employer-provided vaccination is offered on a voluntary basis and, therefore, the employee’s decision to answer the question is voluntary; and (2) the employee receives the employer-mandated vaccine



from a third party not under contract with the employer.

Asking an employee to show proof of a vaccine from a third party is not a disability-related inquiry, but questions about why an employee has not received a vaccine may elicit disability-information and must be “job-related and consistent with business necessity.” The EEOC recommends employees not provide medical information with proof of the vaccination from a third-party provider.

The EEOC reiterated that an employer may adopt a qualification standard that an employee not pose a “direct threat to the health or safety to the individual or others that cannot be eliminated or reduced by reasonable accommodation.”

To screen out an employee under this standard, employers should conduct an “individualized assessment” based upon the following factors: (1) duration of the risk; (2) nature and severity of the potential harm; (3) likelihood that the potential harm would occur; and (4) imminence of the potential harm.

Employers are not required to provide an accommodation if it would create an undue hardship. In determining whether waiving the vaccination requirement is an “undue hardship,” the employer should consider the prevalence of other workers in the workplace who have had COVID-19 vaccinations and the amount of contact with others, including the general public, whose vaccination status is unknown.

Accommodating religious beliefs

Title VII may require reasonable accommodation for employees who cannot receive a vaccination for a sincerely held religious belief unless it would constitute an “undue hardship.” The EEOC reiterated that an “undue hardship” for purposes of Title VII, means that providing an accommodation would be more than a

“de minimis cost or burden on the employer.”

The EEOC cautioned that an employer should only question the religious nature or sincerity of the employee’s religious belief if it has an objective basis for questioning them.

When employees are unable to receive a vaccination due to disability or religion, the EEOC acknowledges that there may be situations in which a reasonable accommodation is not possible, and the employee may be excluded from the workplace. Importantly, the guidance states that the employee should not be automatically terminated. Instead, the employer should determine whether other accommodations are available, such as remote work.

The employer should also consider whether the employee is entitled to leave under other federal, state or local laws, such as the Family and Medical Leave Act (“FMLA”) or the Families First Coronavirus Relief Act (“FFCRA”).

Vaccinations and the GINA

At least one of the COVID-19 vaccines uses messenger RNA, which, according to the EEOC, has raised the question of whether a mandatory vaccination is an unlawful use of genetic information. Referring to information from the Centers for Disease Control, the EEOC stated that these vaccines do not interact with DNA, so it does not violate GINA’s prohibitions on using, acquiring or disclosing genetic information.

Any pre-vaccination medical screening by the employer or its third-party contractor may violate GINA if it elicits genetic information. Genetic information includes, among other things, information about the employee or family member’s genetic tests and family medical history.

The EEOC recommends that if a vaccination’s prescreening includes questions about genetic information, the employer request proof of vaccination from an unrelated third party, rather than administering the tests themselves.

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PRE-RETIREES: PLAN NOW FOR HEALTH CARE COSTS



Matthew Dunigan
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Contributing View Columnist

If you're close to retirement, you'll have several financial issues to consider.

But you'll want to pay attention to one of the most important of these issues: health care costs. How can you prepare yourself for these expenses?

First, get an early start on estimating health care costs. More than two-thirds of those planning to retire in the next 10 years say they have no idea what their health and long-term care costs will be in retirement, according to the Edward Jones/Age Wave *Four Pillars of the New Retirement* study. And some people don't worry much about these costs, which may be considerable, thinking that Medicare will pay for most of them.

While Medicare does cover many medical expenses, it also has its own costs. You probably won't pay a premium for Part A (inpatient/hospital coverage), since you likely had this cost deducted from your paycheck when you were working. But if you are hospitalized, you'll have to pay deductibles and coinsurance (the percentage of costs you pay after you've paid your deductible). Part B (doctor's visits) requires a premium, deducted from your Social Security checks, and you must pay an out-of-pocket deductible. After you meet this deductible for the year, you typically pay 20% of the Medicare-approved amount for most doctor's services. And when you enroll in Part D (prescription drug plan), you will likely also have to pay a monthly premium, an annual deductible and coinsurance or copays.

To help pay for the Medicare deductible, coinsurance and copayments, you may want to get supplemental insurance, known as Medigap. Premiums for Medigap vary, depending on the plan you choose.

As an alternative to original Medicare, you could select Medicare Advantage (sometimes called Part C). Medicare Advantage plans are offered by private companies approved by Medicare, but



the benefits and costs vary by plan. These plans generally will incorporate Medicare Parts A and B and will provide additional medical coverage, such as prescription drugs.

When you incorporate all the above, the annual out-of-pocket costs for traditional medical expenses likely will be about \$4,500 to \$6,500 per year, per person – not insignificant, but certainly a number that can be addressed by careful planning.

But there's one more expense to keep in mind: long-term care. The average cost of a private room in a nursing home is more than \$100,000 per year, according to the insurance company Genworth. And Medicare typically pays few of these expenses.

Clearly, between regular medical costs associated with Medicare or those not covered by it, and costs resulting from the possible need for long-term care, your

health care bills can mount. To meet these costs, you need to plan ahead – and take action.

For example, it's essential that you incorporate health care expenses into your overall financial strategy. You can also work with a financial professional to run some "what-if" analyses to see if your strategy would be derailed by a potential long-term care stay. And the professional you work with may be able to suggest specific protection vehicles that can help you meet the costs of long-term care.

The best time to prepare for your health care costs during retirement is well before you retire. So, if you haven't already started, now is the time to do so. When it comes to paying for health care, the fewer surprises, the better.

This article was written by Edward Jones for use by your local Edward Jones Financial Advisor. Edward Jones, Member SIPC



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Quote for the Month

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