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December 31, 2020 ISSUE 18

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## 6 Tips for Year-End Employer Compliance

2020 brought several legislative and regulatory changes for employers. Below are tips from our friends at [Cook Brown LLP](#) for ensuring compliance with some of the significant issues for employers.

### 1. Sexual Harassment Training (SB 1343)

- Update handbooks and harassment policies to provide a link to the Department of Fair Employment and Housing's [harassment training information](#). If the workforce is multilingual, comply with translation requirements.
- Provide training by January 1, 2021.

### 2. California Family Rights Act (SB 1383)

- Update policies and handbooks to incorporate California's expansion of the California Family Rights Act.
- It now applies to employers of five or more, and it includes new leave rights for the care of siblings, grandparents and adult children. Businesses of every size will need to revise their policies.
- Read more [here](#)

3. Prepare a [sample COVID-19 notice](#) that must be sent as of January 1, 2021 in response to a notice of COVID-19 exposure at work. (AB 685)

### 4. Minimum Wage

- Determine whether the [new minimum wage](#) in California (\$14 for employers of 25 or more and \$13 for the remainder) affects your business.
- Remember that exempt employees must be paid at least twice minimum wage.

- Revisit whether employee wages still meet the 2 times minimum wage threshold to be exempt from employer provided hand tools.

5. Update legal posters. Much of the information in 2020 posters has been superseded.

6. Ensure compliance with new [Cal/OSHA emergency regulation](#) requiring adoption of a written COVID-19 prevention plan. Sample plans include:

- [Cal/OSHA model COVID-19 Prevention Plan](#)
- [State Fund model plan](#)
- [MCAA model plan](#)

Read more on [New California Labor and Employment Laws for 2021](#)

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## SUPPORT YOUR 2020 MCAC MISSION PARTNERS



Concrete building materials and rebar supply in the Bay Area, including concrete, masonry, precast, drilling, and rebar installation contractors throughout the West Coast.



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Saint Moore Insurance Agency is a full service commercial agency specializing in insurance programs for small, medium & large businesses

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## Federal Coronavirus Relief Bill Signed

On Sunday, December 27, 2020, a new \$900 billion Coronavirus relief bill was signed into law by President Trump. The bill includes updates to the Families First Coronavirus Act, CARES Act and the Paycheck Protection Program. The particulars of this latest relief package are being vetted so check with your bank, payroll provider, and financial professionals for information on how these updates could impact your business. For a summary of the key provisions of this bill, click [here](#).

### [8 Things for Small Business to Know About Coronavirus Relief Bill](#)

Did you receive a [Paycheck Protection Program](#) (PPP) loan?

The U.S. Small Business Administration (SBA) outlines [the steps to apply for loan forgiveness](#).

1. Contact your lender and complete the appropriate form.
2. Compile documentation.
3. Submit your forgiveness form and documentation to your lender.
4. Communicate with your lender throughout the process.

[PPP FAQ](#)

## UPCOMING EVENTS

February 7-10, 2021 MCAA Annual Meeting, Captiva Island, FL. More info [here](#).

April 9-10, 2021 - MCAC 166th State Meeting, Scottsdale, AZ. Registration details to follow.

June 8-10, 2021 - World of Concrete (WOC) Tradeshow, Las Vegas, NV. More info [here](#).

September 23-25, 2021 CMACN Fall Meeting, Rancho Palos Verdes, CA

On-Demand - COVID-19: Understanding the Federal Response and Relief Offered to Employees and Employers in California Webinar. Access [here](#). Presented by CA Labor Commissioner and ADP.

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## COVID-19 Workers' Comp Surcharge Rejected by Insurance Commissioner



Employers scored a major win when California Insurance Commissioner Lara rejected a COVID-19 surcharge proposed by the Workers' Compensation Insurance Rating Bureau (WCIRB).

The WCIRB proposal applied a six-tier surcharge ranging from 1 cent to 24 cents depending on the industry's share of filed COVID-19 claims. Commissioner Lara cited the lack of reliable data in his rejection of the WCIRB proposal. Insurance carriers may create and file COVID charges but have been directed by the Commissioner to substantiate such charges in their rate filings.

Another sigh of relief for employers is a previous WCIRB decision to exclude COVID-19 claims from Experience Rating. [WCIRB FAQ](#). Score 2 for the little guy!

Read full article [here](#).

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## MCAC FEATURES MEMBER BENEFIT PROGRAMS FOR YOU!



### MCAC Members Saved \$5,053.75 on 2020/21 Contractor Membership Dues!

How did they do this? By participating in the MCAC Insurance Program. See if MCAC's Preferred Provider, Saint Moore Insurance Agency (SMIA), can get you the coverage you need for your business AND save you some money.

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[jared@stmooreinsurance.com](mailto:jared@stmooreinsurance.com)

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## MCAC Ends 2020 on a High Note

As I look with eager anticipation to a new year, I must confess that 2020 was actually a pretty good (albeit crazy) year for MCAC. In fact, we are celebrating a significant milestone...

**MCAC reliance on reserve funds is 75% less than it was just 3 years ago!**

2018 - Launch of MCAC / [Saint Moore Insurance Agency](#) insurance program

- Premium advantages + Dues reimbursement + Support to MCAC = 25% less reserves used

2019 - 50% less reserves used

2020 - 75% less reserves used

The goal was a yearly 25% reduction in reserve dependence, and WE DID IT.

So, while 2020 *definitely* brought challenges (I celebrated a big birthday on lockdown, remodeled my house and threw my first, and hopefully only, drive-through baby shower), it also delivered bright spots (I made it to the Big ??...I'll never tell, I didn't divorce my husband during our remodel, and I became Aunt Jules). Bright spots.

Adios 2020! MCAC is ready and equipped for 2021! Exciting things are coming. Watch for an announcement in the first quarter of 2021.



**MCAC 166th STATE MEETING**  
**HYATT GAINES RANCH RESORT & SPA**  
**SCOTTSDALE, AZ**  
**APRIL 9 - 10, 2021**

**Registration and Sponsorship**  
**Coming in January 2021**

Sincerely,

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