

# HR PROFESSIONALS

MAGAZINE™

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**Mental Health  
Awareness  
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Highlights of  
SHRM Fall  
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**Medicare  
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Medicare for  
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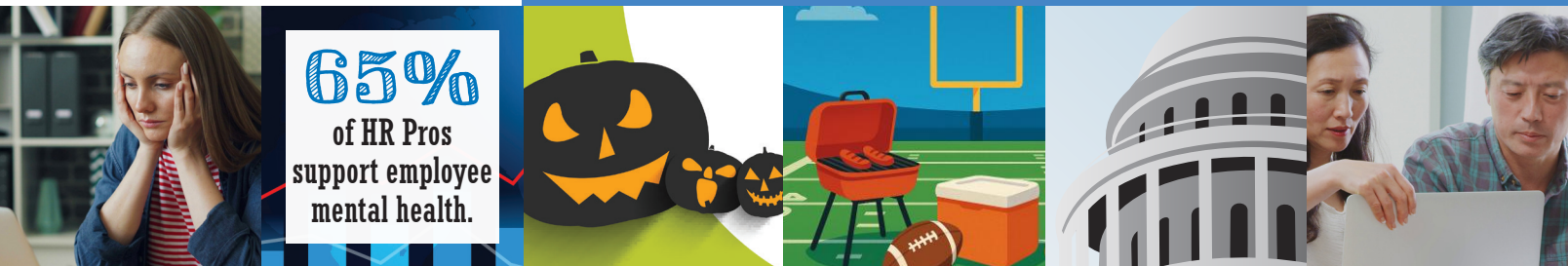
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## a note from the editor



### October is Mental Health Awareness Month.

This is an important opportunity to raise awareness about mental health issues, reduce stigma, and promote resources for those in need. See Page 28 for a Guide for Employers. SHRM has many educational programs including certifications that emphasize the importance of mental well-being in the workplace. It's a time to encourage open conversations about mental health, fostering understanding and support for your employees experiencing mental health challenges.

HR professionals may now acquire a **Workplace Mental Health Specialty Credential**. It is the Workplace Mental Health Ally Certificate. The certificate covers **mental health symptoms, diversity, substance use, and suicide prevention**, using learner-focused activities, videos, and animations.

We are excited to feature Misty Bolt, aka **MedicareMisty** on our October 2025 cover. With open enrollment right around the corner, it is time to consider how you can enhance your benefits for your employees in 2026 – and reduce your current benefits expense. The creation of her own brokerage allowed Misty to break free from the limitations of representing just one company. As a broker, she gained the freedom to offer a wide array of Medicare plans, ensuring her clients could access the options that best suited their individual needs. This bold move was the catalyst for the impressive growth of her business, which now boasts a team of 50 agents and serves clients in 46 states and Puerto Rico. See her entire profile on Page 6.

**Katie O'Neill** with McGriff has written a comprehensive article about non-traditional benefits for mental well-being in the workplace. She explains the term “mental health” covers a wide spectrum, ranging from temporary feelings of depression or anxiety to more serious conditions that may need professional care. Katie suggests some new ideas and programs that you may not have considered that could provide additional support. See her excellent article on Page 20.

Are your mental health care benefits up to date? Maybe it's time to update your benefits plan for 2026. Be sure to check with our wonderful sponsors for assistance: **McGriff, FedLogic Group, and The Benefits Group** to learn about the mental health benefits available to your employees!

We are also featuring the exciting highlights from several important SHRM conferences in the Southeast:

**SHRM Florida Conference & Expo in Orlando August 26-28**

**41st Annual Kentucky SHRM Conference in Lexington August 26-28**

**SHRM Tennessee Conference in Nashville September 7-10**

**University of Memphis Women in Leadership Conference September 13**

The 2025 SHRM fall conference season is in full swing! Check out all the opportunities to earn SHRM and HRCI recertification credits this fall! Here are some of them. Watch for more highlights of the SHRM Fall Conferences in our November issue.

#### **Arkansas SHRM Conference & Expo in Hot Springs**

October 8-10 in Rogers  
Register@ARSHRM.com

#### **SHRM Georgia Conference & Expo at Stone Mountain**

October 8-10  
Register at [shrmgeorgia.org/event](http://shrmgeorgia.org/event)

#### **The HRSouthwest Conference™**

October 12-14 in Dallas  
Earn SHRM and HRCI credits  
Register at [www.hrsouthwest.com](http://www.hrsouthwest.com)

#### **The Violence Prevention Conference of Mid-America**

October 22 in Bentonville, AR  
Pre-approved for 10 SHRM and HRCI recertification credits  
Register at [SafeHavenSecurityGroup.com](http://SafeHavenSecurityGroup.com)

#### **SHRM BLUEPRINT Conference**

October 26-29 in Louisville  
[SHRM.org/blueprint-hrpro10](http://SHRM.org/blueprint-hrpro10)

#### **16th Annual WT SHRM HR & Employment Law Fall Conference in Jackson**

November 4 in Jackson  
Earn 6 SHRM and HRCI recertification credits  
Register @[wtshrm.org](https://wtshrm.org)

If you are not yet SHRM-certified, I invite you to register today for our next online **SHRM-CP | SHRM-SCP class beginning October 20**. The class meets on Monday and Wednesday evening from 6:00 PM CT to 7:00 PM CT for 12 weeks. Visit our website, [www.hrprofessionalsmagazine.com](http://www.hrprofessionalsmagazine.com) for details and registration. We are proud of our 90% pass rate! Get certified in 2025!

Watch for your email for notification about our complimentary October webinar, “**I & D Strategies for Your Organization**” sponsored by **Data Facts on October 23 at 2 PM**. Please mark your calendar and plan to join us. If you are not receiving our email notifications about our monthly webinars, visit our website, [www.hrprofessionalsmagazine.com](http://www.hrprofessionalsmagazine.com), and subscribe to our digital issue to be added to our email distribution list.



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# MEET MedicareMisty

In the complex and often overwhelming world of Medicare, Misty Bolt, the driving force behind Medicare Misty, has built a business on a simple yet powerful foundation: clarity, community, and unwavering dedication. Her journey from a young woman raised in Oklahoma by teenage parents to a respected Medicare broker and community leader is a testament to her perseverance and her deep-seated desire to help others navigate life's challenges. For over two decades, Misty has dedicated herself to demystifying the healthcare landscape, ensuring that individuals receive the right information to make the best decisions for their health and well-being.

Misty's career in the health industry began in 2005, where she started as a captive agent working for major insurance companies like Humana, Cigna HealthSpring, and Blue Cross. This early experience provided her with an invaluable education in the intricate workings of Medicare, giving her a comprehensive understanding of the products and policies offered by these large corporations. However, her path took a significant turn in 2011 when her department at Blue Cross was laid off. Instead of being discouraged by this setback, Misty saw it as an opportunity to forge her own path and create a business that better aligned with her core values. It was at this moment that Medicare Misty was born.

The creation of her own brokerage allowed Misty to break free from the limitations of representing just one company. As a broker, she gained the freedom to offer a wide array of Medicare plans, ensuring her clients could access the options that best suited their individual needs. This bold move was the catalyst for the impressive growth of her business, which now boasts a team of 50 agents and serves clients in 46 states and Puerto Rico.

Education has always been a central pillar of Misty's mission. She firmly believes that knowledge is power, especially when it comes to something as crucial as healthcare. "People need to know what options are out there," she emphasizes. Her daily work is focused on answering fundamental questions for her clients: what Medicare plans are available, what prescription drug options exist, and whether they qualify for extra help. To maintain her expertise and ensure she provides the most accurate and up-to-date information, Misty voluntarily undergoes approximately 30 compliance tests each year. This rigorous commitment to staying informed is a testament to her dedication to her clients. "It's a lot, but it's worth it to make sure I'm giving people the right information," she says.

Misty's dedication extends beyond her professional life, deeply embedding her in the local community of Hixson, TN. Her entrepreneurial spirit is reflected in her diverse ventures, which include owning a thrift shop on Broad Street, managing an office and event space, operating two Airbnbs, and even owning a magazine. Her involvement is fueled by a genuine love for her community and its people. "I love how much this community cares about each other," Misty says. "It's something I want to be a part of". This community-centric philosophy underscores every aspect of her life, from her business practices to her personal commitments. ■

[MedicareMisty.com](https://www.MedicareMisty.com)

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# Introduction—*The Call to Never Delegate Again*—Brad Federman

“She is going to quit, and it’s your fault! She says you are not helping her.”

## The Challenge

Early in my career, those words hit me hard. Olivia had been a top performer on my team for three years, was respected by peers, and was cherished by our customers. Despite her exceptional work, the pace and lack of a good long-term job fit pushed her to the brink of burnout.

As her manager, I valued our strong working relationship and felt a deep sense of pride knowing she trusted me enough to be honest about her career aspirations.

Olivia explained that while she wanted to remain with the company, she was ready to change and explore a different role.

Olivia, a top-tier talent with invaluable institutional knowledge, was essential to retain.

The situation cut deep.

## A Struggle to Retain Talent

I had already invested considerable time, effort, and energy to aid in Olivia’s quest for a new role in the organization. We’d explored what she liked about her role, what she disliked, and what she wanted in her career.

Together, we meticulously combed through all of our available positions, even reviewed job descriptions for positions not currently available. Nothing aligned with the essence of what she sought. No position seemed to meet her needs. Now she was on the verge of resigning.

The question gnawed at me: “What else could I do?” I racked my brain, struggling to solve this problem to keep a key staff member.

Then it came to me.

## Change in Outlook

I was working too hard for her. I was robbing her of agency and discovery. She was the one looking for a new role, not me. Yet I was the one working to find her something she would value. Don’t get me wrong. She had been involved, and I’d encouraged her to take responsibility, but it was time to turn this effort on its head.

## The Plan

Together, we devised a plan with her that put the ownership, authority, and responsibility for her career back in her hands. Olivia took three different assessments that would provide feedback on her work style, favorite types of tasks, suggested roles or jobs that best suited her, and insight into what she was looking for in a work culture and environment.

Once she completed the assessments and the reports were generated, she took two weeks to analyze the results and then turned her analysis into a dream job description. Her job description did not reflect a specific job but the types of work she desired to engage in. She then took her ideal job description and compared it to every role in the company to determine the best fit. Finally, she shared the role or roles she was interested in with me based on her analysis.

## Transformation and Ownership

Olivia’s mindset underwent a profound shift, and she embraced her responsibilities with remarkable commitment. Transitioning from hesitancy to full engagement and from skepticism to curiosity, Olivia started a path of self-discovery, skillfully linking her insights with her understanding of the company.

The position she chose had not interested her a few weeks earlier when I’d presented her with possible roles. She had been close to resigning, and it would have been my fault. Now, she was excited over the prospect of pioneering in her new position. She was singing the company’s praises and planning to stay with us.

So what changed? She had adopted ownership.

## Embracing Change

Olivia may not have been happy in her current role, but she was comfortable. Any new role is unknown, and we all know change is scary. I had been providing her options and choices, and job descriptions of potential new roles, in what I saw as a logical approach. My approach was straightforward and linear. It made sense. Unfortunately, it only made sense to me.

It made sense to me because the change did not affect me and because it was not my responsibility. In my haste to provide her with roles to choose from, I ignored her trepidation, robbed her of her ability to come to terms with the change, and removed her ability to learn about herself and grow as a person and a professional.

When I stopped doing things for her, when I stopped delegating tasks and allowed her to take control of her own journey of self-discovery and growth, she began to envision a future for herself at the company.

Olivia had to take full charge—owning her transition, making her own decisions, and driving her growth. She needed time to reflect on her likes and dislikes instead of answering questions in the moment. Olivia also needed to identify her options and choices.

## Rethinking Delegation

Have you ever experienced feeling frustrated in your career, an unsettling sense that something isn’t quite right with how tasks are distributed and managed? I bet you have.

Over my three decades of collaborating with managers, leaders, and executives, I’ve encountered familiar hurdles time and time again in the realms of culture, leadership, and enhancing employee and customer experiences. Through extensive research and hands-on guidance, I’ve had the privilege of assisting countless individuals in mastering these challenges, equipping them with valuable tools, techniques, and transformative skill sets. Witnessing the positive impact on their relationships, their spheres of influence, and their overall performance has been truly gratifying.

Delegation is a word tossed around in the corporate world like confetti at a party. Yet delegation is one of the least understood and most seldom discussed topics in the realm of work and leadership.

Think about it. How often do you hear someone say, “I’m really good at delegating”?

Probably not too often, and no wonder.

Delegation feels like an elusive puzzle—one we constantly try to solve, yet the pieces never seem to fit. Managers often struggle relinquishing control, fearing tasks won’t be completed correctly. Meanwhile employees frequently feel overwhelmed and underappreciated, bogged down by tasks without clear direction.

## The Call to Never Delegate Again

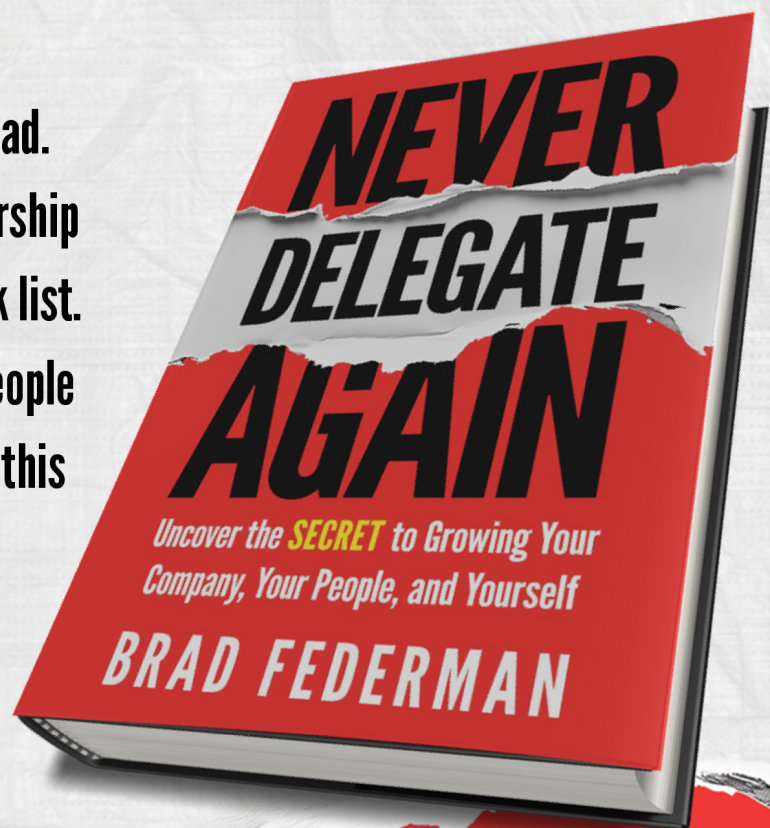
That’s where this book comes in—*Never Delegate Again*. Catchy, right? But more than a catchy phrase, it’s a rallying cry for change. Because let’s face it: The way we’ve been taught to delegate is flawed. Plain and simple.

Please click here to continue reading this article. (<https://hrprofessionalsmagazine.com/2025/09/29/introduction-the-call-to-never-delegate-again/>)

# Are you **DELEGATING** or are you **DUMPING?**

*"Never Delegate Again* turns traditional delegation on its head. Brad Federman reframes leadership as a growth journey—not a task list. If you care about developing people instead of just directing them, this book delivers."

-Alain Hunkins, author of *Cracking the Leadership Code*



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# How to Personalize Your Employee Benefits Offerings



Different employees have different needs and values. Therefore, the same benefits offerings can't satisfy everyone. If your organization is trying to appeal to current and prospective workers, consider tailoring your benefits options.

Below are potential options for expanding existing benefits plan or adding more voluntary perks.

## Tips for Personalizing Benefits

**Survey employees.** One of the best ways to discover employees' benefits desires is by asking them.

**Conduct focus groups.** Similar to a survey, consider meeting with employees in groups to solicit benefits feedback.

**Maintain ongoing benefits conversations.** As employees age and grow in their careers, continue to ask them about their evolving benefits needs.

**Opt for variety.** Consider offering different types of health plans or management programs that address specific health conditions.

## Personalized Benefits Examples

Below is a list of potential benefits and perks that could appeal to a variety of workers:



### Robust retirement plans —

According to a Willis Towers Watson survey, 67% of employees would trade a pay cut for richer retirement benefits.



### Mental health benefits —

Mental health is a hot topic right now, and employees are looking for ways to better themselves and avoid burnout.



### Affordable health plans —

Consider offering tiers of health plans, with high deductible plans that appeal to healthier workers and more comprehensive plans for those with greater health needs.



### Financial wellness benefits —

Personal finance troubles can affect every aspect of an employee's life, so having benefits to help navigate such issues can be a significant lifeline.



### Family-building benefits —

Simultaneously growing a career and a family can be challenging for working parents, but family-building benefits can help ease this burden.



### Life insurance —

Providing employees with life insurance options can give them and their families peace of mind should the worst happen.



### Caregiving benefits —

More employees are now caring for children, adults with disabilities and older adults due to the COVID-19 pandemic's effects, meaning these benefits could be extremely impactful.



### Chronic condition management solutions —

Chronic conditions affect millions of workers, so offering programs such as opt-in diabetes management plans can help save participants' health care dollars.



### Flexible scheduling perks —

While not a traditional benefit, schedule flexibility is a highly sought-after perk that can help balance employees' work and home lives.

This infographic is for informational purposes only and should not be construed as professional advice.



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# HIGHLIGHTS



**1** HR Professionals Magazine was proud to be the official sponsor for the SHRM Tennessee Conference. **2** 2025 SHRM Tennessee State Council **3** Vince Caldwell, SHRM-CP, Partner Products & Program Senior Specialist at SHRM (See our video on Facebook and LinkedIn.) **4** Aramis Taft and Max Osborn, with the FEDogic Group. (See our video on Facebook and LinkedIn.) **5** The SHRM Tennessee Registration Team **6** Gary Hall, PHR, SHRM-CP, Award & Scholarship Chair **7** Paula Humber, SHRM-SCP, Members and Community Director for the Southeast, with Billy Cox, SHRM Tennessee Foundation Director (See our video on Facebook and LinkedIn.)



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**8** The University of Memphis SHRM Student Chapter **9** L-R Joy Johnson-Caruthers, conference co-chair and president-elect of MTSHRM, Elihus Nobrega, recipient of the James House Williamson Scholarship Award, and Heather Thompson, conference chair. He is a student at Middle Tennessee State University. **10** Debra Gates, Director of SHRM Tennessee, presented Pete Eiden with the Human Resource Professional Excellence Award **11** Debra Gates, Director of SHRM Tennessee, presented Jill Barnes with the Human Resource Professional Excellence Award. **12** Debra Gates, Director of SHRM Tennessee, and Patricia Burks-Jelks, recipient of the Human Resource Professional Excellence Award. Additional recipients who were unable to attend were: Neva Burke Hawes, Andy Wainright, and Elyria Sinclair. **13** Dr. Kathy Tuberville, SHRM-SCP, Ed.D., Associate Professor of Teaching, HR and Leadership Faculty Director, Fogelman Women in Leadership Programs at the University of Memphis with Tanya Hart, CHRO with First Horizon Bank, presented “Women in Leadership – and What’s in it for Men?” Dr. Tuberville is the Workforce Readiness Director for SHRM Tennessee. (See our video on LinkedIn.) **14** (L) Debra Gates, president of SHRM Tennessee; Brad Federman, CEO of PerformancePoint and President of SHRM-Memphis, received the James House Williamson Award. This is the most prestigious award given by SHRM Tennessee. (R) Scott Kelly, past president of MTSHRM. (See our video about Brad’s new book, *Never Delegate Again* on Facebook and LinkedIn.) **15** The Bass Berry Sims Booth **16** Debbie Mackey, Ph.D, PHR, presented Lucy Higgins, grad student at the University of Tennessee, with the Joseph P. Goddard scholarship. **17** The Data Facts Booth **18** SHRM TVHRA members invited SHRM Tennessee Conference attendees to the 2026 SHRM Conference September 13-16 in Knoxville. (See our video with Joy Johnson Eargle and Melissa Mitchell on Facebook and LinkedIn.)



# Burnout and Bounce Back

By AMY SCHABACKER DUFRANE

I've written about change management with some frequency in this column. The speed and depth of change have our heads spinning most days. HR professionals almost never catch a break from this accelerated pace of progress. And that's what I want to cover this month.

HR professionals are caught in the middle of organizational changes, layoffs, and crisis management. We're responsible for providing the guidance and support needed by managers and employees during turbulent times. Relied upon for delivering resilience training and a supportive work environment—even during seasons of upheaval—HR is there to minimize stress and provide clear, reassuring messaging.

But when our own workload is overwhelming, when we're trying to do more with less, stress intensifies, and burnout ensues. Who takes care of **you**?

First, it's important to note it's rarely one single instance that drives burnout: it's the combination of multiple factors competing for time and attention. It's the endless to-do list coupled with the uncertainty of economic conditions, legislative changes, and personal problems. It's feeling failure instead of satisfaction at the end of the day and wondering if there's light at the end of the tunnel. We've all been there.

As HR leaders, we might think we need to “just deal with” whatever is thrown our direction. That's not realistic. Self-care, boundary setting, and professional networking can help HR avert burnout. For example:

- Intentionally making time for good health practices, including sleep, physical activity, and nutritious meals, will help “fuel your tank” for when you need it most (both at work and in life).
- Setting firm boundaries and delegating to team members can help you focus on high-value, high-impact work instead of reacting to the crisis du jour.
- Connecting with peers about your burnout concerns can reduce anxiety and create assurances that others are facing similar challenges. The [HRCI ENGAGE community](#) offers a wealth of perspectives on the issues HR professionals are experiencing and how they are choosing to handle them.
- Investing in learning and skill development can add new techniques to your problem-solving arsenal while helping you build confidence and work-related skills.

Sometimes, bouncing back from burnout includes unexpected elements. One of our most popular presenters at HRCI is Kat Kibben, author of “The Bounce Back Factor.” When Kat lost their job, they took an unconventional approach: selling everything they owned and moving into a van for three years. The unpredictability of being on the road forged new lessons and became the foundation for a real-time education in leading during challenging times.

There's a familiar saying about the shoemaker's children not having shoes. In many organizations, HR suffers from this syndrome. Providing systems for mental health, wellness, coaching, and learning for entire workforces without considering the load placed on HR can mean the children are shoeless. Leveraging technology—even something as simple as a calendar—to prioritize time for microlearning, cross-functional team building, and adaptive problem-solving exercises is a discipline worth practicing. Giving more autonomy to team members and delegating responsibilities, such as increasing employee engagement or delivering peer-driven training, can help reduce burnout. Most of all, making HR's needs a priority will safeguard the resiliency of your valuable resources for when they are needed most.

Burnout manifests in many forms: physical tiredness, mental exhaustion, and negative feelings are just a few of the symptoms. Workload, management styles, and uncertainty are contributing factors. Recognizing burnout for what it truly is—having that level of awareness—will enable HR professionals to address it.

Gaining better job control, deepening skills, and expanding knowledge through additional training can be restorative. So can participating in activities like professional networking or taking up new hobbies such as pickleball or painting. Most of all, you—and only you—can orchestrate your bounce back from burnout. HRCI is here to help.



*Amy Schabacker Dufrane, Ed.D., SPHR, CAE, is CEO of HRCI® — where she is responsible for driving and disrupting the conversations about building high-performing, strategic HR teams. An engaging thought leader at the intersection of talent strategy and continuous learning, Dr. Dufrane is an award-winning leader and celebrated keynote speaker on the human side of successful business strategy in the 21st century.*

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# Trick or Treat?

## AI and HR Technology in Hiring

Think back to your childhood Halloween haul. At the bottom of your pillowcase (or plastic pumpkin), there were always some gems. Rich chocolate bars, tangy lollipops, maybe even that king-sized candy that made your night. But mixed in, you likely found a few letdowns like raisins, fruit cups, or the dreaded orange that made you wonder if your neighbor was playing a cruel joke. It was a grab bag of both delights and disappointments.

That's a lot like leaning on technology and artificial intelligence (AI) in hiring. These tools can feel like a sweet breakthrough, faster, smarter, more efficient. But they can also slip in a few unwanted surprises. So, are they showstopping game-changer or damaging risk? The truth, as usual, lands somewhere in between.

**Let's look closer at the "tricks and treats" of using technology tools and AI in your company's hiring process.**

### The Treat: Improved hiring efficiency and speed.

LinkedIn's [2025 Future of Recruiting Report](#) says that 73% of talent acquisition pros agree that AI will change the way organizations hire. It's easy to see why. AI-driven tools can scan thousands of resumes in a fraction of the time it would take a human recruiter. By automating repetitive tasks like resume screening, scheduling interviews, and even providing initial candidate assessments, AI allows HR teams to focus on the elements of the hiring process that require human eyes and intellect.

For example, AI-powered platforms can pre-screen candidates based on specific job requirements, rank them according to qualifications, and predict their potential success in a role. This streamlines the hiring process and can significantly reduce time-to-hire, especially in high-volume hiring situations.

### The Trick: The risk of bias.

AI systems are only as good as their data. If an AI algorithm is fed biased data, the AI may perpetuate those biases. For example, if a company's historical hiring practices have favored one demographic over another, the AI system might, too.

AI has the potential to accidentally screen out diverse candidates if the algorithm is skewed toward a particular profile. HR professionals must cautiously approach using AI, ensuring the tools they use are regularly audited to be fair and minimize bias.

### The Treat: Data-driven decision-making.

AI can analyze vast amounts of data, which helps hiring managers spot trends and patterns that might otherwise go unnoticed. These reviews can lead to better hiring outcomes, as decisions are made based on data-driven insights rather than gut feelings.

For example, AI can predict which candidates are most likely to succeed in a role based on historical performance data. It can also provide insights into which job postings attract the most qualified applicants. Using predictive analytics can make recruitment more strategic and better align it with business goals.

### The Trick: Compliance challenges and legal risks.

AI is still somewhat of a "Wild, Wild West". Laws and regulations governing AI use in employment practices are constantly developing, and HR professionals must stay informed about compliance requirements.

According to [The National Conference of State Legislatures](#), during the 2025 legislative session, all 50 states, Puerto Rico, the Virgin Islands, and Washington, D.C. have introduced legislation on this topic. Thirty-eight states adopted or enacted around 100 measures this year. This intricate patchwork of AI laws is challenging to keep up with. It's especially complex for businesses operating across the U.S. and internationally.

Another potential risk is that AI's use in collecting and analyzing candidate data raises privacy concerns. Companies need to ensure that they are following data protection laws like the California Consumer Privacy Act (CCPA).

### The Treat: A stronger candidate experience.

Technology and AI help provide faster feedback, offer personalized communication, and reduce friction in the application process. Chatbots, for example, can answer candidate questions in real-time, while AI-driven systems can offer personalized job recommendations based on the candidate's profile.

These tools make the hiring process more engaging and candidate-friendly. Applicants can track their application status and receive automated updates, improving their perception of your company and its hiring process.

### The Trick: Missing important qualities because of automation.

Yes, AI can streamline many tasks. However, overreliance on automation can sometimes cause important qualities to be overlooked that would make a candidate a successful addition. While it excels in handling hard skills and qualifications, AI can struggle to assess soft skills, cultural fit, and the creative thinking required in certain roles. These elements are often better identified through human oversight.

### The Treat: Consistency in hiring.

**Consistency is crucial.** AI gives companies the ability to apply the same criteria and processes to every candidate, ensuring a level playing field. Unlike humans, AI doesn't experience fatigue, illness, or distractions when screening resumes or conducting interviews. This ensures all candidates are judged by the same standards, resulting in a more fair and objective hiring process.

### The Bottom Line?

#### Use, but Don't Over-Rely, On Tech and AI

While the HR technology and AI bag may have some tricks mixed in with the treats, it can still benefit your organization. They can offer numerous benefits like efficiency, data-driven insights, and an improved candidate experience. However, these tools also come with potential risks like bias, compliance challenges, and the temptation of over-reliance. To fully embrace the advantages of AI in hiring, HR professionals must approach these tools carefully and understand their limitations.

By striking the right balance between AI and human oversight, you can capitalize on the power of technology while keeping your hiring practices inclusive, ethical, and compliant.

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# Non-Traditional Benefits for Mental Well-Being

BY KATIE O'NEILL, DC, BS

The term “mental health” covers a wide spectrum, ranging from temporary feelings of depression or anxiety to more serious conditions that may need professional care. This can be challenging for employers who want to support workers’ mental health and well-being without overstepping privacy boundaries.

In addition to mental health benefits through the medical plan, many employers offer services through Employee Assistance Programs (EAPs) or specialized providers for things like mindfulness, talk therapy, and cognitive behavioral programs. These options can be more effective when included as part of a broader approach.

Since overall health, especially mental health, is dynamic and multi-faceted, there are other ideas and programs that might not have been considered but could provide additional support.

## **Seed money in health savings and lifestyle spending accounts (HSAs and LSAs):**

As costs for housing, childcare, groceries, and health care keep rising, having an emergency fund can be more helpful for employees than traditional financial wellness programs. It’s often not a matter of employees lacking financial knowledge; they just don’t have the funds to cover things that can pop up in life. A car repair, a broken refrigerator, or an unexpected medical bill could affect their mental well-being and lead to more financial stress if they turn to high interest credit cards or payday loans to get by. Knowing they have money set aside in an emergency fund can help employees feel more prepared for sudden expenses and reduce ongoing stress when those situations come up.

**Virtual primary care:** As healthcare costs go up, employees are often asked to cover more through higher deductibles, co-insurance, and premiums. But this can lead to employees avoiding regular checkups. Chronic conditions like heart disease and diabetes often occur alongside depression and anxiety, creating a cycle where each can make the other worse if not treated. While encouraging employees to establish a relationship with a primary care provider (PCP) can be helpful, many struggle with access and staying in care, not just motivation. The uncertain costs of a PCP visit, provider shortages, and taking time off work can cause people to delay care until it becomes an emergency, which is usually more stressful and costly. Virtual primary care can help with many of these issues: it’s free for members, available in many formats and at any time, and allows people to build a long-term relationship with a provider to manage both physical and mental health.

**Caregiver support:** Compassion fatigue and burnout aren’t just issues for people in caregiving jobs; many folks are caregivers in their daily lives. Along with the logistical stress—like driving to appointments and managing schedules—there’s also a lot of emotional strain from anticipating and meeting others’ needs. Caregivers need support to manage the time and energy it takes to tend to others and themselves. Helping caregivers can take many forms: flexible schedules when possible, vendor programs, and even employer-sponsored services like tele-veterinary care.

**Culture:** Workplace stress and burnout can lead to ongoing stress that’s hard to fix. When daily work creates unrelenting stress it can build up over time, affecting health, reducing productivity, and increasing turnover. EAPs are recognizing this and are expanding their services to include things like manager training for making referrals and mental health first aid courses, helping leaders learn to identify, understand and respond to signs or symptoms of mental health or substance abuse challenges. “ While these tools are helpful, focusing on workplace culture—like work/life balance, employee feedback, and emotional safety in the workplace—can be a key part of supporting mental well-being. Creating a space where employees feel comfortable sharing feedback, safe to express emotions, and have opportunities for purpose and balance can help shape a positive culture. Finding the right balance between supporting business needs and employee well-being is possible, and when done well, both sides can support each other.

Since our well-being is connected across many levels—like physical, mental, emotional, and social health—support programs and tools should work together. Organizations that see this connection can help employees feel cared for in different ways, creating benefits that address multiple needs without becoming overwhelming.

Katie O’Neill, DC, BS

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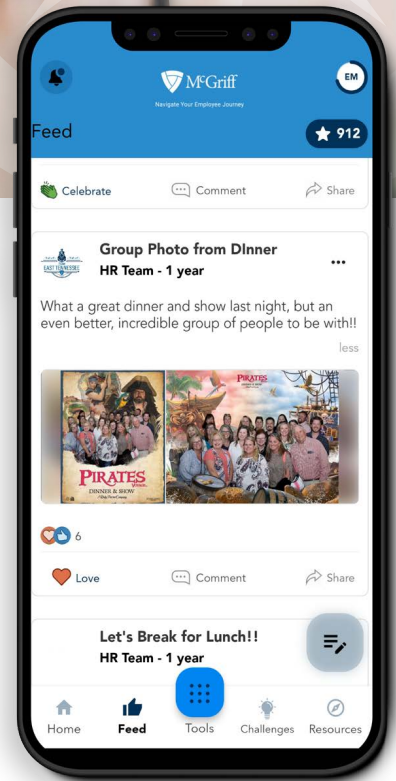


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# Digital Workplaces Need Change: Here's why HR plays a pivotal role.

BY RAKSHIT GHURA

It can be difficult to create an adaptable work environment that caters to the changing needs of new candidates and existing team members. Lenovo's Work Reborn report series explains why digital workplace transformation is necessary, and what HR leaders must do to foster a productive environment for their teams.

## The war for talent

In the last few years, employee demands have increased. Today's talent increasingly expects the flexibility to be able to work from anywhere. They expect to have access to the right tools so that they can think, create and collaborate without disruption. Benedict Schneider, Lenovo's Head of Sales for Digital Workplace Solutions, says: "Young people in particular have less patience for a poor digital experience"—and hybrid working comes with its own set of challenges.

To differentiate your business from the competition, HR teams must take responsibility for providing an engaging and adaptable digital workplace that enhances employee experience. From retaining high-skill workers to creating a more stable and productive workforce, retaining talent is critical. And if you don't offer the next generation of talent a seamless digital workplace experience, they may move to a competitor that can.

Rakshit Ghura, VP and General Manager of Digital Workplace Solutions at Lenovo, explains: "HR feels that when they enhance the employee experience, it will lead to higher productivity and improve the morale of the employees.

"Nowadays, high-skill resource retention is an utmost priority for organizations, because they spend a lot of time hiring and attracting talent. So that is also very important in relation to digital workplace services: they're saying that if you don't give them a better workplace, or superior experience, or an integrated work model, then workers tend to leave the organizations, and it creates a lot of headaches."

In the war for talent, HR can't afford to leave digital workplace strategy to IT. They need to work together to ensure the best possible employee experience. This is business-critical when it comes to retention and engagement. And Lenovo's Work Reborn report series reveals how Gen AI is reinventing the digital workplace and why workplace transformation is key to enhancing employee experiences.

## Productivity and engagement priorities

Lenovo's first Work Reborn study, 'Reinventing Workplace Productivity' reveals that creating a productive and engaging employee experience is a priority for IT leaders. In fact, nearly half (49%) of the 600 IT leaders surveyed globally say it is their main objective, with a further 32% agreeing it's important.<sup>1</sup>

But just 40% of IT leaders surveyed believe their current digital workplace helps them increase productivity 'very effectively'.<sup>1</sup> And many believe hybrid workplaces are fragmenting the employee experience, sometimes undermining productivity and innovation.

It's critical that HR professionals focus their strategic efforts on increasing productivity and engagement. But how can this be achieved while creating an office environment that suits everyone? Leading this change starts with working alongside IT to ensure digital transformation delivers the right work environment for employees.

Benedict Schneider says: "There is a push to return to the office that has emerged over the past couple of quarters. And the question HR needs to answer is, how do I cater to the different requirements that users who are forced back to the office might have?"

"That is then closely linked to the employee experience. You might have a user that goes back to the office and wants to spend concentrated work all by themselves. So, you need to cater and give them that environment. You need to create space for proper collaboration and have an active approach to architect the user experience that is great both for remote work and in-office work."

By helping people focus with the right tools and minimum disruption, HR teams can encourage employee connection wherever they are and ensure everybody is at their happiest and most productive.

## The value of personalization

Digital workplaces need to support individual work styles. However, while the majority (65%) of IT leaders believe that personalizing employees' working environment is 'critical' or 'very important' to providing a productive and engaging employee experience,<sup>1</sup> many are held back by inflexible systems. In fact, 48% rank 'a limited ability to configure devices and applications to users' individual needs' in the top three greatest challenges<sup>1</sup> which is more than any other.

The ideal digital workplace should accommodate every worker's needs, as Rakshit Ghura explains: "It is important that no employee is left behind. It goes without saying that in our workforce we have employees who may have accessibility needs, employees who may have special needs, some people who may be tech savvy, some who might be frontline workers.

"Ideally, your workplace should deliver for all, and it should deliver equally. Everybody should be able to consume the workplace in the

right way. And the workplace should help you do your job in the most effective manner.”

Supporting diverse roles and approaches is critical to boosting engagement and getting the best from your talent. But it's not just devices and software that need to be personalized. The IT support that each employee relies on must be tailored to their specific requirements, meaning personalization assisted by technology is key to productivity and innovation.

Gen AI can unlock both. And alongside IT teams, HR is equally responsible for ensuring employee needs are represented when it comes to integrating new technology.

## Gen AI's potential impact

IT leaders see collaboration and creativity as the areas where Gen AI could have the greatest positive impact on their employees' work.

- 79% believe that by automating operational processes, AI will allow employees to focus on more impactful and important work.
- 82% believe that businesses that use AI to automate operational processes and help employees focus on what matters will be most successful.
- And 76% believe that businesses who fail to empower their employees with AI will fall behind in the next one to two years.<sup>1</sup>

Yet businesses continue to face challenges when it comes to putting Gen AI into practice and transforming the employee experience.

Rakshit Ghura, says: “Traditionally, businesses have invested in productivity by standardizing and optimizing their processes. Productivity was driven by the specialization of roles and economies of scale. But our new age of Gen AI is bringing a new approach to the workplace.

“The revolutionary impact of large language models (LLMs) includes complex tasks now being automated and, as a result, commoditized. Which means that competitive differentiation is increasingly being defined by the tasks that can't be automated: knowledge, creativity and innovation.

“This is where organizations struggling to release real value from AI can surge forward into a new world of productivity. By shifting focus from what can be automated to enhancing what can't, individuals in the workplace can be empowered to energize productivity.”

Gen AI has the power to positively enhance collaboration and productivity, opening new opportunities to hyper-personalize the digital workplace that would previously have been too complex and time-consuming. And to remain competitive in the war for talent, HR is a critical partner in bringing Gen AI to the table.

## The need for digital workplace transformation

Transformation is essential in harnessing AI to boost productivity and enhance the employee experience, but despite this only a minority of organizations have started to transform. Actually, just 39% of IT leaders are actively transforming their digital workplace; the other 61% have yet to start.<sup>2</sup>

Integrated employee experience is needed, yet employee resistance is one of the biggest barriers to successful integration of Gen AI. In fact, 42% rank ‘employees concerns that generative AI will reduce the contribution of their work to the business’ as a top three challenge to wider adoption in their organization.<sup>1</sup> Employees also have concerns about privacy, security and the ethical risks of using AI (reported by 35% of IT leaders), and there is scepticism amongst team members related to the accuracy of generative AI platforms (reported by 32% of IT leaders).<sup>1</sup>

Employee concerns are not the only barrier faced by HR and IT. Other challenges include a lack of vision for how digital workplace transformation could support strategic growth (reported by 55% of IT leaders), employee training costs (reported by 46%) and acquiring new IT support systems (reported by 47%).<sup>2</sup>

In Lenovo's second Work Reborn study, ‘Igniting Real Workplace Transformation’ Rakshit Ghura summarizes: “There are a lot of transformative technologies that are being made available to the employees of an organization. So, organizations are taking a keen interest in that and embracing new technologies. But they are not realizing that some of these new technologies require a different kind of training for the employees.

“Many times, we have seen that this transformation is not very successful because we haven't captured the voice of the employee while building the objectives around the digital workplace. It is equally important to have the voice of the employees included as part of the digital workplace transformation, so that we are creating a holistic strategy through which we can provide the best-in-class experience to the employees.”

So, what does all these mean for HR professionals?  
It's time for Work Reborn.

## HR teams must act now

From employee engagement to increased productivity, HR professionals are a critical partner in the war for talent, but today's digital workplaces often fail employees. Simply automating existing processes will not deliver the productivity improvements that Gen AI promises.

Digital workplace transformation must take place and to be successful, HR can no longer sit back. HR teams are integral in ensuring employee needs are being met. So, they must work closely with their IT counterparts and take an active role in conversations that drive digital workplace transformation while accommodating employee needs.

Now is the time to start building a path towards change—one that is tailored to employees and fosters a productive environment. With true transformation you'll gain a competitive edge in the war for talent and adapt to evolving needs.

Act now. Read [Lenovo's Work Reborn](#) research to get started.

<sup>1</sup>Reinventing Workplace Productivity, *Lenovo Work Reborn Research Series 2025.*

<sup>2</sup>Igniting Real Workplace Transformation, *Lenovo Work Reborn Research Series 2025.*

Rakshit Guru  
Vice President and General Manager  
of Digital Workplace Solution





# Fifth Circuit Rules NLRB's Removal Protections for Members and ALJs Likely Unconstitutional

By TIM K. GARRETT & ALEX REDMOND

In a major setback for the National Labor Relations Board (NLRB), the Fifth Circuit Court of Appeals recently upheld an injunction, preventing the NLRB from holding an unfair labor practice (ULP) hearing against SpaceX and other employers.

Those employers had challenged the NLRB's structure as unconstitutional, and the Fifth Circuit held that the employers had a substantial likelihood of success in making their case that the NLRB's structure was unconstitutional. This ruling puts at risk the NLRB's ability to proceed with ULP proceedings until this issue is resolved, and the ruling likely signals a Supreme Court showdown on this issue.

## Case Background

In a consolidated appeal involving SpaceX, and other similarly situated employers, the Fifth Circuit affirmed a federal district court's preliminary injunction against the NLRB. The NLRB's Regional Director had determined in separate cases that were later consolidated that SpaceX and other employers had engaged in certain unfair labor practices. Thus, these employers faced an administrative trial before an NLRB Administrative Law Judge (ALJ) to determine if their conduct violated the law. As a matter of process, the NLRB ALJ conducts the administrative trial, makes evidentiary rulings, findings of fact, and conclusions of law in rendering a decision. The ALJ's decision then becomes final unless one of the parties – the NLRB or the employer in question – files exceptions before the full NLRB. If exceptions are filed, the board members may adopt the ALJ's decision or render their own decision based on the evidence presented before the ALJ.

Prior to the beginning of SpaceX's administrative trial, SpaceX filed a lawsuit in federal court, alleging that the NLRB's structure was unconstitutional due to the various for-cause removal protections afforded to both members of the NLRB and to NLRB ALJs. SpaceX sought a preliminary injunction, enjoining the pending administrative hearing until resolution of its constitutionally-based claims.

A federal district judge granted the preliminary injunction, and the Fifth Circuit affirmed that decision. A party requesting a preliminary injunction against the government must show the following:

- The likelihood of success on the merits.
- Irreparable harm.

The balance of equities and the public interest weigh in favor of granting the injunction.

Perhaps most notably, the Fifth Circuit found that SpaceX was likely to be successful on the merits because the structure of the NLRB is likely unconstitutional and that SpaceX met the required showing of "irreparable harm" by being subjected to an unconstitutional agency authority.

In concluding that SpaceX was likely to be successful on the merits, the Fifth Circuit reviewed its own precedent along with the precedent of the Supreme Court.

## Prior Precedent

As for the ALJs, the Fifth Circuit looked to its decision in *Jarkesy v. Securities and Exchange Commission*, 34 F.4th 446 (5th Cir. 2022). In *Jarkesy*, the court concluded that the removal protections for SEC ALJs were unconstitutional because the ALJ's were only removable for good cause, which was determined by a Merit System Protection Board (MSPB), and the MSPB members themselves were also only removable for good cause. The Fifth Circuit concluded that such a structure interfered with the president's ability to execute his constitutional duty to take care that the laws are faithfully executed (known as the "take care clause"). The Fifth Circuit found the removal protections afforded to the NLRB's ALJs to be nearly identical, and therefore, likely unconstitutional as well.

As for the NLRB members, the Fifth Circuit looked to *Humphrey's Executor v. United States*, 295 U.S. 602 (1935), a Supreme Court decision that upheld for-cause removal protection for a multimember body of experts working for the Federal Trade Commission. The Fifth Circuit reconciled this holding with its finding that the NLRB's removal protection was unconstitutional by emphasizing that *Humphrey's Executor* only carved out a narrow exception to the general rule. The general rule was that the president has the authority to remove his subordinates at will. The Fifth Circuit noted that in 90 years since *Humphrey's Executor*, the Supreme Court has been reluctant to extend that holding beyond the specific facts of the case, recognizing the exception as limited to "multimember expert agencies that do not wield substantial

executive power.” However, because the NLRB does wield substantial executive power and because the NLRB does not share the structural hallmarks of the multimember body in *Humphrey’s Executor*, its for-cause removal protection is likely unconstitutional.

The Fifth Circuit also relied on *Axon Enterprise, Inc. v. Federal Trade Commission*, 598 U.S. 175 (2023) to determine that SpaceX faced irreparable harm. The Fifth Circuit stated that, as in *Axon*, because SpaceX’s injury—being subjected to a proceeding conducted by an unconstitutionally isolated ALJ—is a “here and now injury,” the harm is irreparable. Additionally, the Fifth Circuit noted that “[b]inding precedent, first principles, and common sense align: forcing the Employers to appear before an unconstitutionally structured agency inflicts irreparable harm.”

In a partial dissent in the SpaceX decision, Circuit Judge Jacques L. Wiener, Jr. found the majority’s holding on irreparable harm to “impermissibly extend” *Axon* and create an unnecessary circuit split. To date, the Second (implicitly), Sixth and Tenth circuits have rejected the argument that being subject to an unconstitutional proceeding alone constitutes the requisite irreparable harm to warrant injunctive relief. In other words, employers in these circuits must show *how* a claimed unconstitutional proceeding would cause them irreparable harm in that particular instance, rather than relying solely on the harm caused by the proceeding itself.

Because these various Circuit Courts of Appeal read the Supreme Court’s *Axon* ruling in different ways, this Fifth Circuit decision will likely lead to the Supreme Court accepting the case to resolve the conflict. Any such Supreme Court ruling could have a major impact on the NLRB and the future of its proceedings.



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*\*Source: HR Adopts AI, SHRM, April 13, 2024.*



# Your Employees Are Stressed About Their High Frequency of Bills – Here’s How You Can Help

By STACY GREINER, CEO, DAILYPAY

Most of your employees are [stressed](#) about money. Who can blame them?

Costs keep climbing, everyday bills never seem to stop, and it can feel like there’s a new expense demanding attention every single day. The weight of constant financial pressure is overwhelming, and your people are carrying it with them to work.

Living with the fear of endless debt is exhausting. Workers deserve the confidence that comes with financial control.

The way we are paid exacerbates that anxiety. Gone are the days when most households managed just a handful of predictable bills, such as rent, utilities, and a car payment, all timed neatly against the pay cycle. In 2025, the average household now manages [over a dozen](#) recurring bills on top of another [12 digital subscriptions](#). So, it shouldn’t come as a surprise that a [significant amount](#) of Americans are paying their bills late and racking up exorbitant fees. The rise of high-frequency micro-payments has fundamentally changed the way we manage money. With so many smaller, irregular charges replacing the predictable monthly bills of years past, balancing a checkbook or even planning around a paycheck has become a far more complicated and stressful task.

Expenses and bills now feel on-demand, arriving in real time and often without warning. To keep pace, access to our pay and how we manage our money must be on-demand as well. For today’s workforce, true wellbeing is not only about healthcare or flexible schedules. It is also about financial stability and lasting peace of mind.

According to the [2024 BrightPlan Wellness Barometer Survey](#), 91% of workers are stressed about finances. That stress does not just affect employees; it also [costs businesses billions each year](#) in lost productivity, absenteeism, and turnover. Employers are taking notice, recognizing that fostering greater day-to-day financial stability is essential for enabling their people to perform at their best.

With the rise of the gig economy, especially among the youngest segment of the workforce, employees are calling out sick or quitting altogether for a gig job that offers access to pay after a shift ends. Their high volume of bills can’t wait. But advancements in payroll technology have helped innovate the antiquated way people are paid.

Fortunately, a number of innovative employers are doubling down on financial wellness for their employees and offering a dynamic solution to the problem of high-frequency bills and misaligned paydays.

On-Demand Pay is a financial wellness benefit offered by employers that has become so popular with employees that it’s typically the [most adopted benefit](#) outside of healthcare. That is because it’s the one benefit that has a direct impact on their day-to-day lives. Research shows [69% of users](#) who previously paid late fees do this less often or not at all since they started using [DailyPay](#), a financial wellness platform that includes the leading On-Demand Pay solution. With choice and control over their earned pay and tools that help users plan and save, employees are now empowered to keep up with the high velocity of bills and better navigate the high costs of living.

According to [research from ADP](#), offering On-Demand Pay is no longer a nice-to-have benefit – it’s a must-have and foundational element of how employers support their workforce. In fact, 96% of employers say it helps attract talent, while 93% report it boosts retention. As competition for talent intensifies and employee expectations evolve, forward-thinking companies are putting On-Demand Pay at the center of their financial wellness strategies. When it comes to recruiting, the ability to access one’s pay is no longer a differentiator, it’s simply table stakes.

So now it’s up to every employer to provide their workforce with the tools they need to thrive in a changing economy and build greater financial confidence for the future.



Stacy Greiner, CEO  
DailyPay

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#### About the instructor:

**Cynthia Y. Thompson** is Principal and Founder of The Thompson HR Firm, a human resources consulting company in Memphis. She is a senior human resources executive with more than twenty years of human resources experience concentrated in publicly traded companies. She is the Editor | Publisher of *HR Professionals Magazine*, an HR publication distributed to HR professionals in Alabama, Arkansas, Florida, Georgia, Kentucky, Louisiana, Mississippi, North Carolina, South Carolina, Tennessee, and Texas.

Cynthia has an MBA and is certified as a Senior Professional in Human Resources (SPHR) by the Human Resource Certification Institute and is also certified as a Senior Certified Professional by the Society for Human Resource Management. She is a faculty member of Christian Brothers University. Cynthia was appointed to serve on the Tennessee DOHR Board of Appeals by Gov. Bill Haslam in 2014.





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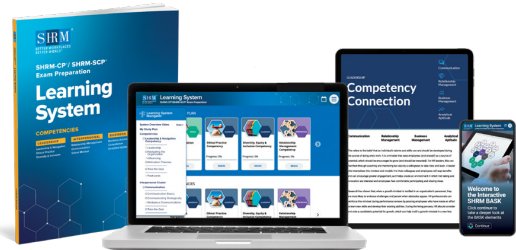
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# Highlights from the September 2025 Meeting of the Greater Employee Benefits Council of Memphis

**GMEBC EXPERT PANEL DISCUSSION**  
Greater Memphis Employee Benefits Council

Aging affects every workplace, often in subtle yet significant ways. This power panel pulls back the curtain on the real impact of aging offering expert insights on planning ahead, the financial toll and emotions on families, and surprising challenges few anticipate.

**REGISTER BY August 28**

Mary Lou "ML" Nowak, Founder & CEO, Resource4Care and Panel Discussion Moderator

Matthew A. Rhoads, Attorney, Douglass & Runger PLLC

Lynn Doyle, MS CDP

Rena Rosenberg, Owner/Founder of ElderCare Consultants, LLC

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