

Iowa Worker Rights Manual

An Introduction to Federal and State Laws
that Apply in Iowa Workplaces

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THE UNIVERSITY OF IOWA



Labor Center

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The Workers' Rights Manual is a collaborative effort of the Labor Center staff. Labor Educators Jennifer Sherer, Robin Clark-Bennett, Paul Iversen, and Matthew Glasson each contributed to the Manual. Research Assistant Brandon Underwood contributed to the research and writing for the 2013 version. Editor for the 2017 Manual was Matthew Glasson. Comments, suggestions and corrections should be addressed to the Labor Center, labor-center@uiowa.edu .

Original artwork (on chapter title pages) by Matt Kristek

Introduction

Work is a central part of our lives. Supporting yourself and your family while being treated with respect and having some voice in your working conditions is key to most people's well-being.

The principle that all workers deserve fair treatment has evolved from centuries of struggle to assert that all humans have basic rights because of their inherent worth and dignity.

In the U.S., our complicated patchwork of federal and state workplace laws reflects this long history of struggle. Laws establishing protections for injured workers, minimum wage standards, limitations on child labor, the right to form unions, health and safety protections, and many others came into being because workers and advocates organized and pressured government and employers to establish new standards. And in thousands of U.S. workplaces, workers have expanded their rights and set even higher standards by organizing unions and negotiating contracts with their employers.

By the end of the twentieth century, workers' fundamental rights had been formally recognized in landmark documents including the Universal Declaration of Human Rights, and in core standards ratified by nearly every country in the world through the International Labour Organization.

Despite global recognition of workers' rights, existing laws don't always live up to human rights standards, and many workers still experience routine violations of basic rights. For example, some workers—especially in low-wage occupations—cannot take for granted their right to be paid for all their work or to work in a safe environment. Studies estimate that in Iowa alone, workers lose \$900 million in unpaid (but legally owed)

Worker Rights and International Human Rights

Along with declaring all humans "free and equal in dignity and rights," the Universal Declaration of Human Rights includes several articles affirming specific rights of workers.

A few examples include rights to:

- just and favourable conditions of work. (Article 23)
- equal pay for equal work. (Article 23)
- the right to form and to join trade unions for the protection of his interests. (Article 23)
- the right to rest and leisure, including reasonable limitation of working hours and periodic holidays with pay. (Article 24)
- a standard of living adequate for health and well-being (Article 25)

wages each year.¹ Between 4,000-5,000 U.S. workers die on the job each year in often preventable accidents, while over 95,000 die from long-term occupational diseases.²

Today, worker struggles to assert basic rights—by enforcing existing laws or contracts, organizing in the workplace to improve standards, or improving laws—are far from over.

One challenge workers continue to face is accessing reliable information about their legal rights. This manual is intended to serve as a starting point, summarizing the state and federal laws that apply in Iowa workplaces, and identifying relevant enforcement agencies.

In addition to the state and federal laws covered in this manual, keep in mind that you may have additional rights that are specific to your workplace:

- If your job is covered by a **union contract**, you have additional rights that are spelled out in that contract, usually including a grievance procedure to resolve problems. It is a good idea to have a copy of your union contract and to consult with your union representatives or stewards about any questions you have about your rights.
- Many employers have an **employee handbook or policy manual** that lays out additional rules for the workplace. Such handbooks cannot contradict laws or union contracts, but can create rules or policies on items not covered elsewhere. Sometimes these policies grant additional rights, but unlike laws, these policies can be changed or revoked at any time by the employer if there is no union contract in place.

We hope the contents of this manual contribute to more thorough and accurate knowledge of how labor and employment laws apply to Iowa workplaces. If you use this manual to find or share information, we also welcome your feedback on which of its features are most useful and how it might be improved. You can contact us at labor-center@uiowa.edu or 319-335-4144.

Note on accuracy and use of legal information

This manual provides information as a public service, and we have made every effort to include accurate information as of the date noted on the cover. Sometimes laws change, and we cannot guarantee that all information in the manual will remain up-to-date. Likewise, this manual is not intended to serve as legal advice. If you need legal assistance, you should contact an attorney.

¹ "A Heist in Plain Sight: Wage Theft in Iowa," Sean Finn (Common Good Iowa, 2022).

² "Preventable Deaths," National Council on Occupational Safety and Health, 2016.

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Part 1: Getting Paid
Minimum Wage
Overtime
Wage Payment Protections

Fair Labor Standards Act (FLSA)

(Federal Law – Fair Labor Standards Act of 1938, 29 USC 201-19)

This important labor law was passed in 1938 as part of the “New Deal.” It requires most employers to pay a minimum wage and requires premium pay (time and a half) for all work over 40 hours in a week. However, not all employers are covered, and many categories of workers are exempt from all or part of the FLSA. The Fair Labor Standards Act also includes child labor protections and, since 2010, rights of nursing mothers to reasonable breaks and locations for expressing breast milk at work (for details on child labor protections, see Protecting Young Workers [Part 9 of this manual]; for details on nursing breaks, see the Nursing Mothers section in Part 3 of this manual.)

WHAT DOES THIS LAW REQUIRE EMPLOYERS TO DO?

- Covered workers must be paid at least the minimum wage for all hours worked.
- Most workers must be paid at least the minimum wage, currently \$7.25 per hour. The minimum wage is adjusted periodically by Congress. The FLSA allows for states and local governments to enact minimum wages higher than the federal minimum wage, though some states (including Iowa) have restricted the ability of local governments to do so.¹
- Young workers (under 20) can be paid \$4.25 during first 90 days
- Tipped workers must be paid at least \$2.13 per hour. However, the combination of the \$2.13 hourly wage plus tips must equal at least the minimum wage. If the combination does not equal at least the minimum wage, the employer is required to pay the difference.
- Most workers must be paid time and a half for all hours worked in excess of 40 hours in a week. FLSA does not require an employer to include paid leave (vacation, holidays, sick leave, etc.) in the 40 hour calculation. There are special overtime rules for hospital employees, police, and fire fighters.
- Employers may not retaliate against workers who complain about overtime violations, file complaints, or sue in court.
- Employers must retain time records of daily and weekly hours worked for at least two years and must allow workers to inspect these records at reasonable times and places.

ADDITIONAL INFORMATION

- The U.S. Department of Labor (DOL) has extensive regulations that define terms like “hours worked” and interpret how the law applies in various circumstances.
- *Note:* Employees covered by a union-negotiated collective bargaining agreement often have overtime provisions that go beyond those required by the FLSA.

¹ Iowa was among the states where several local governments had enacted higher local minimum wages until, in 2017, a new state law was passed prohibiting local governments from adopting local wage ordinances.

WHICH EMPLOYERS ARE COVERED BY THIS LAW?

- Private businesses with annual revenue of at least \$500,000
- Hospitals, care centers and other institutions, schools
- Public agencies

WHAT TYPES OF WORKERS ARE NOT COVERED BY THIS LAW?

1. SOME WORKERS ARE EXEMPT FROM BOTH MINIMUM WAGE AND OVERTIME PAY

- Executive, administrative, and professional employees (including teachers and academic administrative personnel in elementary and secondary schools), outside sales employees, and employees in certain computer-related occupations (as defined in DOL regulations). This exemption applies only to workers who meet the occupational requirements and who are paid on a salaried basis and earn at least \$455 per week.²
- Employees of certain seasonal amusement or recreational establishments, employees of certain small newspapers, seamen employed on foreign vessels, employees engaged in fishing operations, and employees engaged in newspaper delivery
- Farm workers employed by anyone who used no more than 500 “man-days” of farm labor in any calendar quarter of the preceding calendar year
- Casual babysitters and persons employed as companions to the elderly or infirm.

2. SOME WORKERS ARE EXEMPT FROM OVERTIME PAY ONLY

- Certain commissioned employees of retail or service establishments; auto, truck, trailer, farm implement, boat, or aircraft sales-workers; or parts-clerks and mechanics servicing autos, trucks, or farm implements, who are employed by non-manufacturing establishments primarily engaged in selling these items to ultimate purchasers
- Employees of railroads and air carriers, taxi drivers, certain employees of motor carriers, seamen on American vessels, and local delivery employees paid on approved trip rate plans
- Announcers, news editors, and chief engineers of certain non-metropolitan broadcasting stations;
- Domestic service workers living in the employer’s residence
- Employees of motion picture theaters
- Farm workers.

WHAT ARE THE REMEDIES FOR VIOLATIONS OF THIS LAW?

² In 2016, the Department of Labor under the Obama administration published a new rule, raising the salary threshold to \$913. However, before going into effect, the new rule was blocked by a federal court, and the Department of Labor under the Trump administration has indicated intent to withdraw the proposed change rather than defend it in court.

An employer may be ordered to:

- Pay double back pay, plus interest
- Pay worker's attorney fees and court costs
- Pay a fine of up to \$1,100 for each violation
- Serve a jail sentence of up to two years

HOW IS THIS LAW ENFORCED?

The Wage & Hour Division of the U.S. Department of Labor is responsible for enforcing this law. There is no charge for this service. However, the Department of Labor is not required to accept every case.

Wage & Hour Division, U.S. Department of Labor
Des Moines District Office
Federal Building
210 Walnut Street, Room 643
Des Moines, IA 50309-2407
Phone: (515) 284-4625
www.dol.gov/whd/

EMPLOYEE RIGHTS
UNDER THE FAIR LABOR STANDARDS ACT
THE UNITED STATES DEPARTMENT OF LABOR WAGE AND HOUR DIVISION

FEDERAL MINIMUM WAGE
\$7.25 PER HOUR
BEGINNING JULY 24, 2009

OVERTIME PAY At least 1½ times your regular rate of pay for all hours worked over 40 in a workweek.

CHILD LABOR An employee must be at least 16 years old to work in most non-farm jobs and at least 18 to work in non-farm jobs declared hazardous by the Secretary of Labor.

Youths 14 and 15 years old may work outside school hours in various non-manufacturing, non-mining, non-hazardous jobs under the following conditions:

No more than

- 3 hours on a school day or 18 hours in a school week;
- 8 hours on a non-school day or 40 hours in a non-school week.

Also, work may not begin before 7 a.m. or end after 7 p.m., except from June 1 through Labor Day, when evening hours are extended to 9 p.m. Different rules apply in agricultural employment.

TIP CREDIT Employers of "tipped employees" must pay a cash wage of at least \$2.13 per hour if they claim a tip credit against their minimum wage obligation. If an employer's tips combined with the employer's cash wage of at least \$2.13 per hour do not equal the minimum hourly wage, the employer must make up the difference. Certain other conditions must also be met.

ENFORCEMENT The Department of Labor may recover back wages either administratively or through court action, for the employees that have been underpaid in violation of the law. Violations may result in civil or criminal action.

Employers may be assessed civil money penalties of up to \$1,100 for each willful or repeated violation of the minimum wage or overtime pay provisions of the law and up to \$11,000 for each employee who is the subject of a violation of the Act's child labor provisions. In addition, a civil money penalty of up to \$60,000 may be assessed for each child labor violation that causes the death or serious injury of any minor employee, and such assessments may be doubled, up to \$100,000, when the violations are determined to be willful or repeated. The law also prohibits discriminating against or discharging workers who file a complaint or participate in any proceeding under the Act.

ADDITIONAL INFORMATION

- Certain occupations and establishments are exempt from the minimum wage and/or overtime pay provisions.
- Special provisions apply to workers in American Samoa and the Commonwealth of the Northern Mariana Islands.
- Some state laws provide greater employee protections; employers must comply with both.
- The law requires employers to display this poster where employees can readily see it.
- Employees under 20 years of age may be paid \$4.25 per hour during their first 90 consecutive calendar days of employment with an employer.
- Certain full-time students, student learners, apprentices, and workers with disabilities may be paid less than the minimum wage under special certificates issued by the Department of Labor.

For additional information:
1-866-4-USWAGE
(1-866-487-9243) TTY: 1-877-889-5627
WWW.WAGEHOUR.DOL.GOV

U.S. Department of Labor | Wage and Hour Division
WHC Publication 1005 (Revised July 2009)

Workers also have the right to file their own case in federal or state court, without the assistance of the Department of Labor. If the amount owed is under \$5,000, the claim can be filed in small claims court (state court). Low-wage workers may be entitled to representation at no cost by Iowa Legal Aid (contact information is available at <https://www.iowalegalaid.org/>). Workers who are represented by private attorneys can request that their legal fees in a successful case be paid by the employer.

Iowa Minimum Wage Law

(Iowa Code, Chapter 91D)

The Iowa Minimum Wage Law is similar to the FLSA's minimum wage provisions, but it applies to some additional employers. The Iowa minimum wage is currently the same as the federal minimum wage, but the amounts are adjusted separately and may not always be the same. Employers in Iowa must pay whichever rate is higher.

Employers with a payroll of at least \$500,000 annually will be covered by both the state and federal minimum wage laws. Employers with payrolls between \$300,000 and \$500,000 annually will be covered by the Iowa minimum wage law only. The Iowa minimum wage law also applies to certain kinds of employers, called "named enterprises," regardless of the size of their payrolls. (See: "Which Employers Are Covered," below.)

WHAT DOES THIS LAW REQUIRE EMPLOYERS TO DO?

- Covered employers must pay workers at least \$7.25 per hour, with two exceptions:
 - Newly hired workers may be paid at little as \$6.35 per hour during their first 90 calendar days of employment.
 - "Tipped workers" are defined as employees of a restaurant, hotel, motel, inn or cabin who customarily receive more than \$30/month in tips. A worker who meets that definition must receive a total of at least \$7.25/hour (after the first 90 days) but some of the compensation, up to 40%, can be in the form of tips. In other words, the employer must pay tipped workers at least 60% of the minimum wage (\$4.35/hour currently) and more if the worker's tips are not at least the equivalent of \$2.90/hour.

WHICH EMPLOYERS ARE COVERED BY THIS LAW?

- Private businesses with annual revenue of more than \$300,000
- Public agencies
- Hospitals
- Residential care facilities for the sick, elderly, mentally or physically handicapped or gifted children
- Schools and pre-schools
- Most daycare (with exceptions, below)
- Public transportation enterprises (if subject to state or local regulation)
- Construction
- Laundry and dry cleaning

WHAT TYPES OF WORKERS ARE NOT COVERED BY THIS LAW?

- Professional employees
- Outside sales persons

- Day care employees who work for an employer with five or fewer children, or only one employee, or whose employees are all members of the employer's immediate family
- Participants in certain training and rehabilitation programs
- Inmates working in prison
- Independent contractors

WHAT ARE THE REMEDIES FOR VIOLATIONS OF THIS LAW?

An employer may be ordered to:

- Pay double unpaid wages (if violation was willful) plus interest
- Reimburse employees for legal fees and court costs
- Pay a fine of up to \$500/pay period for each violation

HOW IS THIS LAW ENFORCED?

The Iowa Division of Labor, which is part of Workforce Development, is responsible for enforcing this law. There is no charge for this service. However, the Division of Labor does not have sufficient staff to assist all workers with wage claims.

Iowa Division of Labor - Wage
 Iowa Workforce Development
 1000 East Grand Avenue
 Des Moines, IA 50319-0209
 Phone: (515) 725-5619
<http://www.iowadivisionoflabor.gov/>

Workers also have the right to file their own case in state court, without the assistance of the Division of Labor. If the amount owed is under \$5,000, the claim can be filed in small claims court. Low-wage workers may be entitled to representation at no cost by Iowa Legal Aid (contact information is available at <https://www.iowalegalaid.org/>). Workers who are represented by private attorneys can request that their legal fees in a successful case be paid by the employer.

County Minimum Wage Ordinances

In 2015-16 several Iowa counties passed local ordinances which raised the local minimum wage above the federal and state minimum wages. Under these local ordinances covered employers were required to pay covered workers at least the federal minimum wage, the state minimum wage or the county minimum wage, whichever was higher.

The local ordinances were very similar to the state minimum wage law (except for the amount) and covered the same employers and the same workers as the state law.

These ordinances are no longer in effect, due to a new law enacted in the 2017 legislative session, which prohibits cities and counties from adopting local minimum wage ordinances or setting any other minimum labor standards.

Iowa Wage Payment Collection Act

(Iowa Code, Chapter 91A)

This law includes comprehensive rules about how and when workers must be paid. Employers who do not comply with the law may be fined and are liable to the worker for any amounts not paid promptly, plus liquidated damages equal to unpaid amounts (if the failure to pay was intentional). Workers can also recover attorney fees from the employer in cases where they are successful.

WHAT DOES THIS LAW REQUIRE EMPLOYERS TO DO?

- Employers must pay workers at least monthly and at regular intervals.
- Employers must pay workers within 12 days of the end of the payroll period.
- Employers must pay terminated workers in full on the next regular pay day. Payment must include any severance, vacation, holiday pay, sick pay, etc. due to worker. (Note that Iowa law does not require these benefits, only requires that they are paid promptly, if the worker is entitled to them by a contract or employer policy.)
- If an employer does not make timely payment and the worker bounces a check as a result, the employer may be liable for any resulting overdraft fees from the worker's bank or credit union.
- Employers must pay workers in cash, check, or (in some cases) direct deposit or debit card.
- Employers are allowed to pay workers by direct deposit,
 - (1) if the worker agrees or
 - (2) if all of the following conditions are met:
 - The worker was hired after July 1, 2005.
 - The worker can choose the bank or credit union where his or her pay will be deposited.
 - The cost of opening and maintaining the account does not drop the worker's pay below the minimum wage.
 - The worker is not charged a fee for the direct deposit.
 - The worker is not covered by a collective bargaining agreement that prohibits direct deposit.
- According to Iowa Workforce Development, employers are allowed to pay by debit card if all of the following conditions are met:
 - The worker agrees in writing to accept payment by debit card.
 - The funds are available on or before each pay day
 - The worker is allowed access to all wages due without a fee or charge. The number of free transactions required may vary based on the card's transaction limit. For example, if the worker's pay is \$400 and the transaction limit is \$200, the card must allow at least two free transactions. If the transaction limit is \$400 (or more) the card would only be required to allow one free transaction.
- Regardless of the method of payment, employers must provide workers with a written statements of hours worked, amount earned and any deductions made. If

payment is made by direct deposit or debit card, the employer may elect to provide the worker with an electronic pay record as long as the worker can print the pay record at the employer's cost.

- Employers may not deduct from workers' pay unless the deduction is authorized by law (for details, see the next section on "Wage Garnishments") or unless the worker authorizes the deduction in writing. No deductions are allowed for cash shortages, bad checks, property damage caused by the worker, lost or stolen property, cost of personal protective equipment or costs of relocating the worker in excess of \$20 (applies to only certain employers).
- Employers must promptly make any required payments to benefit funds (medical, hospital, pension or profit sharing, etc.). (Note that Iowa law does not require these benefits, only requires that they are paid promptly, if the worker is entitled to them by a contract or employer policy.)
- Employers must pay workers for time traveling between worksites during the work day. (Note that this Iowa law does not require compensation for travel to and from worksite at beginning or end of day, unless employer provides transportation and workers are required to use it and/or required to provide some service during travel time.)
- Employers must notify workers about wage rates and paydays in writing at time of hiring, and provide written policies explaining vacation pay, sick leave, reimbursement for expenses, retirement benefits, severance pay, or other benefits (if any).
- Employers must maintain written records of hours worked, amounts paid and all deductions for at least 3 years.
- Employers may not retaliate against workers who make wage claims or assist someone else in making a claim.
- Employers must allow veterans of certain wars to take Veterans Day as a paid holiday if (1) the veteran would otherwise be working, (2) the veteran requests it in writing 30 days in advance, and (3) the veteran's absence would not adversely affect public health or safety or cause the employer "to experience significant economic or operational disruption."

WHICH EMPLOYERS ARE COVERED BY THIS LAW?

- All private sector employers and public agencies (state & local government)

WHAT TYPES OF WORKERS ARE NOT COVERED BY THIS LAW?

- Spouses and family members of farmers
- Neighbors of farmers who are exchanging labor
- Sharecroppers
- Independent contractors
- Licensed professionals (doctors, lawyers, etc.) who provided services to clients or patients on a fee for service basis

WHAT ARE THE REMEDIES FOR VIOLATIONS OF THIS LAW?

An employer may be ordered to:

- Pay unpaid wages due, including all benefits due, plus interest
- Pay liquidated damages (if violation was willful)
- Reimburse workers for attorney fees and court costs
- The Iowa Division of Labor can assess penalties of up to \$500 for each violation.

HOW IS THIS LAW ENFORCED?

The Iowa Division of Labor, which is part of Workforce Development, is responsible for enforcing this law. There is no charge for this service. However, the Division of Labor does not have sufficient staff to assist all workers with wage claims.

Iowa Division of Labor - Wage
Iowa Workforce Development
1000 East Grand Avenue
Des Moines, IA 50319-0209
Phone: (515) 725-5619
<http://www.iowadivisionoflabor.gov/>

Workers also have the right to file their own case in state court, without the assistance of the Division of Labor. If the amount owed is under \$5,000, the claim can be filed in small claims court. Low-wage workers may be entitled to representation at no cost by Iowa Legal Aid (contact information is available at <https://www.iowalegalaid.org/>). The law *requires* the Court to award attorney fees (paid by the employer) to workers who bring successful cases under Chapter 91A.

Theft of Services

(Iowa Code, Section 714.1(3))

The legal definition of the crime of theft includes a person who receives services from someone else through deception. That definition of theft is broad enough to cover some kinds of wage theft.

WHAT DOES THIS LAW PROHIBIT?

The law provides that a person commits theft if the person “obtains the labor or services of another... by deception. Where compensation for... services is ordinarily paid immediately upon... the rendering of such services, the refusal to pay or leaving the premises without payment... gives rise to an inference that the goods or services were obtained by deception.” In other words, a person who hires someone to do something by falsely promising to pay for the service and who then refuses to pay is guilty of theft.

WHICH EMPLOYERS ARE COVERED BY THIS LAW?

- This law applies to everyone.

WHAT TYPES OF WORKERS ARE COVERED BY THIS LAW?

Anyone who provides a service in this state is covered.

- Workers of all types
- Independent contractors

WHAT ARE THE REMEDIES FOR VIOLATIONS OF THIS LAW?

- Theft may be a misdemeanor or a felony depending primarily on the amount of the theft.
- Persons convicted of theft may be fined or imprisoned.

HOW IS THIS LAW ENFORCED?

Iowa criminal laws are enforced by the county attorneys in each county. However, county attorneys have great discretion in selecting which cases they choose to prosecute. In a criminal case, the standard of proof is guilt beyond a reasonable doubt. That high standard of proof will make most county attorneys reluctant to pursue a theft of services case unless the evidence is very strong.

Crimes should be reported to local law enforcement officials (police or sheriff) who will conduct an investigation and make a recommendation to the county attorney. If necessary, you can also contact the county attorney directly. The county attorney’s office is usually in the county seat of each county, often in the courthouse or county office building.



Wage Garnishments

(Federal Law - Consumer Credit Protection Act of 1982, 15 USC 1671-77 and Iowa Code, Chapter 642)

Garnishment is a way for a creditor to collect money from a debtor who has failed to pay. Garnishment is the result of a legal process. First, the creditor must sue the debtor and prove that the debtor really owes the money. After a trial, the court will decide whether a debt is really owed. If the judge decides that the debt is valid, the court will issue a “judgment” which specifies the amount that is due. If the debtor does not pay the judgment voluntarily, the creditor can ask the sheriff to seize the debtor’s property and sell it to pay the debt. Certain kinds of property (including your home and vehicle) are exempt from this process; many low-wage workers do not possess property that can be legally seized. The creditor can also ask the sheriff to garnish a debtor’s wages, which is much more common.

WHAT DOES THIS LAW REQUIRE EMPLOYERS TO DO?

Federal and state laws put limits on the amount of wages that can be garnished from a worker’s wages. Employers must comply with whichever limit provides the most protection for the worker.

Iowa Code Section 642.21 puts a limit on the amount of wages that may be garnished each year. The amount depends on the worker’s expected earnings for that year.

Up to \$12,000	\$250/year
\$12,000 to \$16,000	\$400/year
\$16,000 to \$24,000.....	\$800/year
\$24,000 to \$35,000	\$1,500/year
\$35,000 to \$50,000	\$2,000/year
\$50,000 and up.....	10% of expected annual earnings

Keep in mind that these are annual limits on what each creditor can collect from a debtor each year. A worker with multiple judgments issued against him or her could have wages garnished for \$250 in January by creditor A and then be garnished by creditor B for \$250 in February. The same thing could happen again the following year, and so on, until the judgments are paid.

These limits do not apply to judgments for child support or for back taxes.

An employer who receives a garnishment order from the sheriff must notify the worker that his/her wages are being garnished. The worker then has 10 days to contest the garnishment, including the garnishment amount.

Employers are prohibited from deducting more than the amounts specified or for deducting any amounts without a proper garnishment order.

The Consumer Credit Protection Act (CCPA) is the federal law which limits wage garnishments, among other things. The CCPA limits are higher than the limits under Iowa law, so workers generally will not be affected by them. However, if the limits under Iowa law *do not* apply, (*i.e.*, the judgment is for child support or back taxes) then the CCPA limits will apply. CCPA allows garnishment of up to 50% of the worker's disposable earnings for support of the worker's current spouse and children (if there is no support order), up to 60% if there is a divorce decree or child support order requiring support, and up to 65% if the worker is more than 12 months behind in support payments. "Disposable earnings" means the amount left after taxes (and some other legally required payments) are deducted from the wages due to the worker. Judgments for federal and state taxes and certain bankruptcy orders are exempt from these limits. There are also special limits on garnishments for non-tax debts owed to federal, state and local governments.

The CCPA also prohibits employers from discharging a worker based on garnishment for a single debt. The CCPA does not prohibit an employer from discharging a worker who has multiple judgments against him/her.

WHICH EMPLOYERS ARE COVERED BY THIS LAW?

- All employers

WHAT ARE THE REMEDIES FOR VIOLATIONS OF THIS LAW?

If a worker makes an objection to the garnishment within 10 days of receiving notice, the court can reduce or eliminate an improper garnishment under Iowa Code, Chapter 642.

The CCPA allows a worker to recover improperly garnished amounts from the employer. It also allows a worker who is improperly discharged to be reinstated and to recover back pay from the employer. Willful violations can result in criminal prosecutions, fines up to \$1,000, or imprisonment.

HOW IS THIS LAW ENFORCED?

Both laws may be enforced through private civil suits. If the amount owed is under \$5,000, the claim can be filed in small claims court. Low-wage workers may be entitled to representation at no cost by Iowa Legal Aid (contact information available at <https://www.iowalegalaid.org/>).

The CCPA, including the criminal sanctions, is also enforced by the U.S. Department of Labor:

Wage & Hour Division, U.S. Department of Labor
Des Moines District Office
Federal Building
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Part 2: Fringe Benefits

Holidays, Vacations, Paid Sick Leave

Health Insurance

Disability

Retirement Benefits

Fringe Benefits: Rarely required by law, sometimes regulated, and sometimes negotiated

Even though employers in the private sector are generally not required by law to offer any fringe benefits, some laws do regulate aspects of fringe benefit programs. These include two important federal laws: the Affordable Care Act (sometimes known as “Obamacare”), which sets some requirements for employer-provided health insurance plans, and the Employee Retirement Income Security Act (ERISA), which regulates many aspects of pension and retirement benefits.

The United States is the only developed country in the world that does not require employers to provide basic fringe benefits such as paid sick leave, paid holidays, paid vacations, health insurance or retirement benefits. As a consequence, employers are free to make decisions about whether to provide any or all of these kinds of benefits, without many legal restrictions and often without any input from workers.

In the private sector, if workers are represented by a union, fringe benefits must be negotiated between the employer and the union. As a result, many private sector union contracts include paid time off, insurance and retirement benefits. Many large employers offer various fringe benefits even when not required to by law or contract, in part because those benefits have become a traditional part of the compensation package and serve as an important tool for attracting or retaining qualified workers.

For the same reasons in the public sector, government agencies also typically provide fringe benefits to workers. Some types of fringe benefits for public workers are specified by state or federal laws (described below). Public sector workers who are represented by a union, may be able to negotiate some fringe benefits with their employers, but usually not all. For example, federal employee unions cannot negotiate about fringe benefits if those benefits are “specifically provided by federal statute”; for Iowa state and local government unions, most benefits, except “retirement systems,” were negotiable before 2017. Now only public safety workers have the right to negotiate about most benefits. These rights and restrictions are described in more detail below.

Paid Time Off

Holidays

Although both federal and state laws designate certain days as public holidays, there is no law requiring private sector employers to close on holidays or to give their workers those days off or, if workers do get the day off, to pay their workers for the holiday.

Public employers, on the other hand, generally are closed on public holidays and state and federal employees are paid for the holidays. Iowa state and local government employees

who are required to work on a holiday, because of the nature of the service that they provide (health care, law enforcement, transportation, etc.) usually are entitled to additional compensation or compensatory time off, according to Iowa Code Sections 1C and 70A.1.

Vacations

There is no law requiring private sector employers to provide any paid vacation. However, in Iowa, state employees are entitled to some paid vacation according to Iowa Code Section 70A.1.

Sick Leave

There is no law requiring private sector employers to provide any paid sick leave. However, if the worker is absent due to work-related injury or illness, see the Workers' Compensation section of this manual. If the worker is absent due to a serious health condition, the worker may be entitled to unpaid leave. See the Family and Medical Leave section of this manual.

Employees of the State of Iowa are entitled to some paid sick leave according to Iowa Code Section 70A.1.

Collective Bargaining

Private sector workers: Time off (leave) is a mandatory topic of bargaining under the NLRA and must be negotiated between the employer and the union. Most private sector collective bargaining agreements contain leave provisions (holiday, vacations and sick leave) although those provisions vary widely.

Public sector workers: For Iowa state and local government **public safety workers**, vacations, holidays and leaves of absence are still mandatory topics of bargaining under Iowa Code Chapter 20 and *must* be negotiated between the employer and the union. For **all other** Iowa state and local government workers, these items *may* be negotiated, but only if the employer and union *agree* to discuss them. Leave for federal employees is set by statute, but the details about how leave is used may be negotiated between the union and the employing agency.

Health Insurance-Affordable Care Act

Federal Law - The Patient Protection and Affordable Care Acts of 2010 (ACA), 42 U.S.C. § 18001 et seq.

Note: As of the printing of this manual, Congress is debating possible major revisions to the ACA.

Prior to 2010, there was no legal requirement for employers to provide health insurance to their workers. If an employer chose to provide insurance to its workers, there were very few legal requirements about what kind of insurance would be provided or under what circumstances it could be changed or eliminated (but see COBRA rights, below in this section). The passage of the Affordable Care Act (ACA), changed things in important and complicated ways.

WHAT DOES THIS LAW REQUIRE EMPLOYERS TO DO?

Contrary to popular belief, the ACA does not *require* employers to provide health insurance to all workers. The intent of the ACA is more limited. The ACA is meant to *encourage* large employers to offer health insurance to most full-time workers, by imposing a tax penalty on large employers if they don't offer health insurance.

Can an employer offer whatever kind of insurance it wants or are there some minimum requirements? There are some minimum requirements, but employers still have a great deal of discretion when it comes to choosing what plan to offer. All employer-sponsored plans are required to provide a certain "minimum value" defined as covering, on average, at least 60% of the cost of health care, for an average person in an average year. All employer-sponsored plans must allow children to be covered on their parents' insurance to age 26. Employer-sponsored plans cannot include annual or lifetime limits on benefits, cannot exclude coverage for pre-existing conditions and cannot contain waiting periods (before coverage begins) of more than 90 days.

There are other, more extensive, requirements for plans that are not "grandfathered." A plan is "grandfathered" if it was in effect before March 23, 2010 and has not substantially changed since then. Among other things, non-grandfathered plans must cover a long list of "essential health services" and must cover most preventative care at no cost to the worker.

Does the ACA require the employer to pay a certain percentage of the cost of insurance?

The ACA only requires employers to "offer" insurance, *i.e.*, to make it available to workers. There is no specific amount (or percentage) that an employer has to pay. However, under the ACA, the insurance must be "affordable" to the worker, which means that the cost of the worker's share of the single premium is no more than 9.5% of the worker's family income. (There is no requirement that the family premium be "affordable.") As a practical matter, this means that an employer who wants to avoid the penalty needs to pay a significant part of the single premium, especially for lower wage workers.

What's the penalty if an employer doesn't offer insurance? A large employer that does not offer insurance is liable for a tax penalty of \$2,000/worker/year. There are other taxes and penalties as well, but this is the main economic incentive for an employer to offer insurance.

Are workers required to take the insurance offered by their employers? The ACA requires employers to offer insurance, but it does not require workers to accept the offered insurance. There is no penalty for declining the offer. However, the ACA does require everyone to get health insurance coverage somewhere. (There are many exceptions to this requirement.) A worker may decline the employer's offer of insurance if he/she is covered by a spouse's insurance or a parent's. Or a worker may obtain coverage through the state Marketplace. However, workers who decline an employer's offer of insurance will not be eligible for any federal subsidy to offset the cost of insurance.

Are there other ways for workers to get health insurance? Yes. The ACA creates two new ways for individuals to obtain insurance. Lower income people, those earning up to 138% of the federal poverty level (FPL), may be eligible for enrollment in an expanded version of Medicaid, in states that have agreed to expand Medicaid (including Iowa). People who make more than 138% of the FPL may obtain insurance through the insurance Marketplace in their state. Families with incomes between 138% and 400% of FPL can usually receive a federal tax subsidy to cover part of the premium cost.

Is there a penalty for not having insurance? Yes, unless you qualify for one of the exceptions. For the 2016 tax year and after, the penalty is \$695/adult and \$347.50 per child up to a maximum of \$2,085 or 2.5% of the family's income, whichever is larger.

Collective Bargaining

Private sector workers: Insurance is a mandatory topic of bargaining under the NLRA and must be negotiated between the employer and the union. The parties are free to negotiate the details of insurance coverage for workers. The only requirement is that the insurance negotiated must meet the minimum standards of the ACA.

Public sector workers: Health insurance for federal workers is usually set by statute and therefore not negotiable for federal workers' unions. From 1974 to 2017, insurance was a mandatory topic of bargaining for all state and local government workers in Iowa. However, revisions to Chapter 20 of Iowa Code enacted during the 2017 legislative session, makes insurance an illegal topic of bargaining for most Iowa public sector workers. Health insurance remains a mandatory topic of bargaining for Iowa state and local public safety workers.

ADDITIONAL INFORMATION

This is a very simplified description of some of the provisions of the Affordable Care Act. More information is available at <https://www.healthcare.gov/>

WHICH EMPLOYERS ARE COVERED BY THIS LAW?

The requirement to offer insurance applies only to large employers (public and private sector). The ACA defines a large employer as having at least 50 employees. There is no requirement that smaller employers offer insurance.

WHAT TYPES OF WORKERS ARE NOT COVERED BY THIS LAW?

Employers are only required to offer insurance to full-time workers. A full-time worker, for purposes of the ACA, means someone who works at least 30 hours per week on average. Employers are not required to offer insurance to workers who average less than 30 hours per week. In determining whether the worker has averaged 30 hours per week, the employer must count hours actually worked plus any paid leave (vacations, holidays, sick leave, etc.) and unpaid leaves of absence up to 160 hours. There are special rules for school employees, seasonal employees, and new employees.

HOW IS THIS LAW ENFORCED?

Many of the provisions of the Affordable Care Act are intended to be enforced through the tax code. For example, the Internal Revenue Service (IRS) will assess and collect a tax penalty against a covered employer that does not offer insurance to full-time workers. The IRS will also assess a tax penalty against individuals who do not obtain health insurance for themselves and their dependents.

Health Insurance-Medicaid

Note: As of the printing of this manual, Congress is continuing to consider substantial changes to the Medicaid program.

Medicaid is a public health insurance program. It was created by Congress in 1965 to provide health insurance to low income people. It is funded primarily by the federal government (about 60%) and administered by the states. Medicaid is a single-payer plan, meaning that each state operates as an insurance company for everyone covered by Medicaid. Each state can make changes to the Medicaid program, with federal approval. In Iowa, the Department of Human Services (DHS) administers Medicaid, determines eligibility, etc. and the Iowa Medicaid Enterprise (IME) processes and pays claims, etc.³

The Medicaid program was significantly expanded by the Affordable Care Act (ACA) in 2010. The expansion was intended to cover more people, with fewer restrictions on qualifications. The expansion is paid for entirely by the federal government.

WHO IS ELIGIBLE FOR MEDICAID?

Medicaid is available to US citizens or legal permanent residents who meet certain need requirements. Prior to 2010, in order to qualify for Medicaid, you had to show that you were:

- **Low income**, defined as household income below the federal poverty level (FPL)⁴ with no substantial assets, AND
- **Needy** in at least one other way
 - Having minor children in the home
 - Being a young adult (under 21)
 - Having certain diseases
 - Being blind or otherwise disabled
 - Being over 65

The ACA expanded Medicaid to cover US citizens or legal permanent residents who live in households with income below 138% of the FPL, without regard to the other criteria.

WHAT DOES MEDICAID COVER?

In Iowa, Medicaid is a comprehensive health insurance plan covering both in-patient and out-patient treatment, medical service and supplies, mental health services, dental care, vision care, and prescription drugs.

Traditional Medicaid (but not expanded Medicaid) also covers things not typically covered by health insurance, including:

- Long-term care (including nursing home care)
- In-home care (sometimes provided by family members)

³, In 2016, Gov. Branstad decided to contract out Medicaid services to private insurance companies.

⁴ The standard in Iowa was 100% of the FPL. However, not every state provided enough funding for their Medicaid costs and in some states, the standard was much lower, as low as 40% of FPL.

Medicaid does not cover routine foot care, cosmetic surgery, or acupuncture.

Keep in mind that not every health care provider accepts Medicaid.

HOW MUCH DOES MEDICAID COST?

There is no premium cost for Medicaid. There is no deductible. For most services, there are no co-pays. The main exception is for ER treatment for non-emergency care.

ADDITIONAL INFORMATION

You can get more information about Medicaid at <https://dhs.iowa.gov/ime/members> or at your local DHS office (every county has an office).

HOW DO I GET MEDICAID?

You can apply on-line at <https://dhsservices.iowa.gov/apspsp/ssp.portal> or at your local DHS office (every county has an office).

Health Insurance-Medicare

Note: As of the printing of this manual, Congress is continuing to consider substantial changes to the Medicare program.

Medicare is a public health insurance program. It was created by the Congress in 1965 to provide health insurance to retired and disabled people. It is federally funded and federally administered. Medicaid is a single-payer plan, meaning that the federal government operates as an insurance company for everyone covered by Medicare.

WHO IS ELIGIBLE FOR MEDICARE?

There are two sets of eligibility tests for Medicare. Since Medicare is part of the Social Security system, the first test is whether you (or your spouse) is a participant in the Social Security system. You (or your spouse, former spouse or deceased spouse) must:

- Be a US citizen or legal permanent resident; and
- Have worked in a job where you paid into Social Security long enough to get 40 quarterly “credits” (usually about ten years)

The second test is whether you are in a covered category. To be eligible for Medicare, you must be either:

- Age 65 or older; or
- Permanently disabled

Being “disabled” for purposes of Medicare eligibility has the same definition as for Social Security. You must be permanently disabled in a way that prevents you from working at any job. If you meet that standard and have been receiving Social Security Disability benefits for at least 24 months, then you will qualify for Medicare. There are some other very specific forms of disability which also meet this qualification.

WHAT DOES MEDICARE COVER?

Medicare is a comprehensive health insurance plan. It comes in parts. Part A is hospitalization insurance. It covers in-patient treatment and services. Part B covers doctor visits and other out-patient treatment and services. Part C, Medicare Advantage, is a private sector optional replacement for Parts A and B. Part D is the newest part of Medicare. It covers prescription drugs. Unlike the other parts, Part D is 100% private insurance.

Medicare does not cover long-term care, most dental care, routine eye exams, hearing aids, routine foot care, cosmetic surgery, or acupuncture.

HOW MUCH DOES MEDICARE COST?

Part A (hospitalization) is premium-free for most people. (Most of the cost is paid by Medicare payroll taxes.) However, if you don't have a full 40 “credits” to qualify, you can still get Medicare by paying the premium which can be up to \$413/month in 2017. In addition, Part A has an annual deductible of \$1,316 in 2017 and co-pays for certain services.

The Part B (medical) premium will be \$109 for most people in 2017. High income people may pay higher premiums. The Part B annual deductible is \$183. There are 20% co-pays for most services.

Part C (Medicare Advantage) and Part D (prescriptions) are private plans and costs vary widely.

ADDITIONAL INFORMATION

This is a very simplified description of a complex health insurance plan. For more information call (800) 633-4227 or visit www.medicare.gov

HOW DO I GET MEDICARE?

Contact your local Social Security office or call (800) 772-1213 or visit www.socialsecurity.gov

Health Insurance-COBRA Rights

(Federal Law – The Consolidated Omnibus Budget Reconciliation Act of 1986, 29 USC 1161, et seq.)

COBRA requires that employers offer workers an opportunity to continue their insurance coverage for a period of time after their employment is terminated.

WHAT DOES THIS LAW REQUIRE EMPLOYERS TO DO?

Covered employers must give qualified beneficiaries an opportunity to continue to participate in the employer-sponsored group health insurance plan, if the worker experiences a “qualifying event.”

Who’s a qualified beneficiary? There are two categories of people who could be qualified beneficiaries: workers who currently have insurance through their employer’s health plan, and spouses and dependents of those workers.

What’s a qualifying event? Something that would cause the qualified beneficiary to lose coverage. For a worker, qualifying events include:

- Termination of the employee's employment for any reason other than gross misconduct; or
- Reduction in the number of hours of employment

For spouses and dependents, qualifying events include:

- Termination of the covered employee's employment for any reason other than gross misconduct;
- Reduction in the hours worked by the covered employee;
- Covered employee becomes entitled to Medicare;
- Divorce or legal separation of the spouse from the covered employee; or
- Death of the covered employee

What kind of coverage do I receive? COBRA coverage is identical to the insurance provided to current employees. However, if the coverage changes for current employees, it will also change for COBRA beneficiaries.

How long does it last? COBRA coverage can last for up to 18 months if the qualifying event was the worker’s termination or reduction in hours. It can last up to 36 months for other qualifying events. COBRA eligibility ends if the beneficiary receives insurance somewhere else, becomes eligible for Medicare or fails to pay the premium.

How much does it cost? COBRA does not require an employer to contribute to the cost of COBRA coverage. Unless the plan says something different, the beneficiary is responsible for the total cost of the insurance. COBRA allows the plan to charge COBRA beneficiaries up to 102% of the total premium. For example, if the total cost of family insurance is \$1,000/month (\$800 paid by the employer and \$200 paid by the worker) COBRA coverage could cost up to \$1,020/month.

How do I find out about COBRA rights? The plan must provide workers with a written notice of their rights to continue insurance under COBRA. The notice must be given within 14 days of the time that the plan becomes aware of the qualifying event. COBRA rights should also be described in the plan's Summary Plan Description (SPD).

How long do I have to decide? What do I have to do? The qualified beneficiary has 60 days to decide whether to continue insurance. The qualified beneficiary must notify the plan and pay the premium within that time.

What if I can get insurance cheaper somewhere else? There is no requirement to purchase COBRA coverage if you can find a better deal elsewhere. Keep in mind that COBRA coverage is not considered to be "employer provided insurance" for ACA purposes. That means that the worker will be eligible for federal subsidies based on his/her family income.

ADDITIONAL INFORMATION

The Employee Benefits Security Administration (EBSA), part of the U.S. Department of Labor, provides information about COBRA. Their Employee Guide to Benefits under COBRA is available at <http://www.dol.gov/ebsa/publications/cobraemployee.html>

WHICH EMPLOYERS ARE COVERED BY THIS LAW?

COBRA applies to all group health plans maintained by private sector employers with more than 20 employees or by state or local government agencies.

WHAT TYPES OF EMPLOYERS ARE NOT COVERED BY THIS LAW?

COBRA does not apply to small employers, church sponsored plans or to federal agencies. However, there is a similar requirement which does apply to federal agencies.

WHAT ARE THE REMEDIES FOR VIOLATIONS OF THIS LAW?

Courts have the ability to impose a civil penalty of up to \$110/day for each day that a required COBRA notice was not given. Qualified beneficiaries who are improperly denied COBRA continuation rights can also recover the actual cost of medical services that should have been covered by insurance.

HOW IS THIS LAW ENFORCED?

COBRA continuation coverage laws are administered by several agencies. The Departments of Labor and the Treasury have jurisdiction over private-sector group health plans. The Department of Health and Human Services administers the continuation coverage law as it applies to state and local government health plans. The Labor Department's interpretive responsibility for COBRA is limited to the disclosure and notification requirements of COBRA.

Qualified beneficiaries who have been injured by an employer's failure to comply with COBRA can file their own lawsuits in federal court.

Retirement: Social Security

(Federal Law – Social Security Act of 1935, 42 USC 301, et seq.)

The Social Security Act is a 1935 federal law, passed in the middle of the Great Depression as part of the New Deal. The Social Security Act has been amended a number of times since 1935. It is one of the most important pieces of social legislation ever enacted in the United States. It does a number of things, but one of its main purposes was to decrease poverty among the elderly by providing retirement benefits to older people. It has been extremely successful in doing that, reducing poverty among the elderly from nearly 50% to under 10%.

HOW IS SOCIAL SECURITY FINANCED?

Social Security is a form of social insurance. It is not a pension plan or a savings account. No one has a separate account set aside for them individually. Instead, workers and employers pay payroll taxes into a common pool of funds held by the Social Security Administration, and those funds are used to pay benefits to people who are already retired. This is sometimes described as “pay as you go” funding. At present, the Social Security retirement fund has a large surplus (more than \$2 trillion) accumulated to pay anticipated benefits to workers as they retire.⁵

WHO IS COVERED BY SOCIAL SECURITY?

Social Security covers the vast majority of civilian workers in the United States. The main exception is for employees who are covered by an alternative retirement system, usually one that existed when the Social Security Act was passed. Most railroad employees are covered by the Railroad Retirement Act, which is similar to, but slightly different from, Social Security. Iowa police and fire fighters who work for certain cities are covered by Municipal Fire & Police Retirement System of Iowa (see details in next section). Prior to 1984, some federal employees were covered by a separate retirement system, but that coverage is being phased out. Religious organizations that have a moral objection to receiving Social Security may request an exemption if they provide alternative provisions for their members.

There are some limited occupational exclusions;

- Agricultural workers who earn less than \$150 annually are excluded from Social Security
- Domestic workers (housekeepers, babysitters, cooks, gardeners, etc.) who are paid less than \$2,000⁶ annually are exempt from Social Security
- Election workers (poll watchers, etc.) who are paid less than \$1,700⁷ annually are exempt from Social Security

WHAT ARE THE ELIGIBILITY REQUIREMENTS FOR SOCIAL SECURITY?

In order to be eligible for benefits, you must:

- Be a US citizen or have an immigration status that allows you to work in the US
- Have a history of working in a job covered by Social Security during at least 40 calendar quarters

⁵ Other parts of the Social Security Fund, particularly the disability and Medicare funds are not in such good shape.

⁶ Annually adjusted, this is the 2016 amount.

⁷ Annually adjusted, this is the 2016 amount.

- Be at least 62 years of age (or disabled)

WHEN CAN I COLLECT SOCIAL SECURITY?

There are two important age-related benchmarks for Social Security. The first is your “normal retirement age.” Originally this was set at age 65. In the 1980s, the normal retirement age was raised to 67, but that change is being phased in. Your specific normal retirement age depends on your date of birth. The second important age-related benchmark is your early retirement age, which is 62. You can start receiving Social Security retirement benefits as early as 62, but the amount will be reduced by a certain percentage, based on the number of years until your normal retirement age.

Once you have reached age 62, you can start your Social Security retirement benefits whenever you want. You do not actually stop working. You can continue to work full-time and still receive Social Security retirement benefits. However, the amount of your benefits will be reduced, based on the amount that you earn through employment.

Deciding when to start receiving benefits is an important decision and can't be changed later. It's important to get some good advice before making this decision.

HOW MUCH WILL I GET?

The amount of your Social Security benefits are based on your age at “retirement” and your wage history. Essentially, Social Security will replace a percentage of what you earned while you were working. If you made more money while you were working, your benefits will be higher. However, Social Security benefits are “progressive,” meaning that low-wage workers will have a higher percentage of their wages replaced than higher wage workers, partially offsetting the wage difference. You can get an estimate of your own benefit amount on the Social Security website. You can also calculate how that amount would be affected if you retire before your normal retirement age.

Social Security has an automatic cost of living increase, which is based on changes in the Consumer Price Index (CPI).

WHAT ABOUT SPOUSES?

If you don't qualify for Social Security benefits based on your own earnings, you may still be eligible based upon your spouse's earnings. You can even qualify based upon the earnings of a former spouse or deceased spouse, if your marriage lasted at least 10 years.

ADDITIONAL INFORMATION

This is a summary of a complex program. For more information, contact your local Social Security office or call (800) 772-1213 or visit www.socialsecurity.gov

HOW DO I GET SOCIAL SECURITY?

You can apply on-line at www.socialsecurity.gov or at your local Social Security office.

Disability & Survivor Benefits: Social Security

In addition to retirement benefits, Social Security also includes three other important categories of benefits: disability, supplemental income and survivor benefits.

DISABILITY BENEFITS

WHO'S COVERED? WHAT ARE THE REQUIREMENTS?

The Social Security disability program is similar in many ways to the retirement program. Generally, the same people are covered by the program. You still have to have work experience in order to be qualified. However, there is a sliding scale, based on your age, to determine how many years of work experience are required. For people under age 28, the requirement is 1.5 years of work. That number gradually increases up to 10 years of work experience at age 62.

WHEN CAN I COLLECT DISABILITY BENEFITS?

You must be completely disabled to collect Social Security disability benefits. That means that you are unable to work in any meaningful job in our economy because of a mental or physical disability. The disabling condition must be permanent or at least long-term (more than 12 months). In determining whether you are disabled, the Social Security Administration looks at five questions:

1. Are you working now? If so, you are not qualified.
2. Do you have a health condition that substantially interferes with major work activities? If not, then you are not qualified.
3. Is your health condition on the list of disabling conditions? (There are a few disabilities that are considered to be automatically qualifying as meeting the Social Security standard.) If it is not, then you must show that you meet the other parts of the definition.
4. Could you return to the same type of work that you were doing before the health condition started? If yes, then you are not qualified.
5. Can you do any other type of work? If yes, then you are not qualified.

In answering the last question, the Social Security Administration considers your personal circumstances, including age, education, skills, training and work experience. The purpose is to try to measure the likelihood that you could do a different job. A person with limited education and few skills is more likely to be considered disabled than a person with the same physical impairment who is well-educated and has lots of transferable skills. An older person (over 55) is more likely to be disabled than a younger person.

HOW MUCH WILL I GET?

Disability benefits work the same way as retirement benefits. Your work experience and previous earnings will determine the amount of your benefits.

SUPPLEMENTAL SECURITY INCOME BENEFITS

WHO'S COVERED? WHAT ARE THE REQUIREMENTS?

SSI is a joint federal state program that covers low-income people who are elderly, blind or disabled, but who do not have enough of a work history to qualify for other kinds of Social Security benefits. The amount of benefits depends primarily on your income.

SURVIVOR BENEFITS

WHO'S COVERED? WHAT ARE THE REQUIREMENTS?

If a person who is covered by Social Security dies and leaves a surviving spouse or minor children, the spouse and/or children may be entitled to receive the deceased person's benefits.

Spouse:

A surviving spouse is entitled to receive the deceased person's Social Security retirement benefits at the surviving spouse's normal retirement age and a reduced amount as early as age 50. If the surviving spouse is disabled, benefits can begin as early as age 50. Generally, a person can only collect one Social Security retirement benefit. So, a person who is eligible to receive benefits for themselves and for a deceased spouse will receive whichever is larger and not both.

A surviving spouse who is caring for the minor child of a deceased person can receive survivor benefits at any age.

A former spouse may qualify for benefits if the marriage lasted at least 10 years.

Children:

Unmarried children of a deceased person are entitled to survivor benefits if they are under age 18 or up to age 19 if they are still in school. Disabled children may receive benefits up to age 22. Under some limited circumstances, step-children, grandchildren and adopted children may be eligible for survivor benefits.

ADDITIONAL INFORMATION

This is a summary of a complex program. For more information, contact your local Social Security office or call (800) 772-1213 or visit www.socialsecurity.gov

HOW DO I GET SOCIAL SECURITY?

You can apply on-line at www.socialsecurity.gov or at your local Social Security office.

Retirement: Pensions as an Employment Benefit

Private Sector Workers: There is no general requirement for private sector employers to provide any pension or retirement benefits to their workers. However, private sector employers that do offer pension or retirement benefits must comply with a federal law called the Employee Retirement Income Security Act (ERISA), which is described in the following section.

Collective Bargaining of Retirement Benefits in the Private Sector: Pension and retirement benefits are considered to be mandatory topics of bargaining under the National Labor Relations Act (NLRA) and must be negotiated between the employer and the union. However, there is an important limitation on the union's right to negotiate about these issues. The federal courts have decided that an employer is required to negotiate with the union about future pension and retirement benefits for current workers (whom the union represents) who will retire in the future. Since the union does not represent workers who have already retired, the employer is not obligated to bargain with the union about what happens to workers after they have retired. This creates a dilemma for the union and requires great skill in bargaining in order to protect retirement benefits. Fortunately, the comprehensive rules contained in ERISA provide significant protection for pension benefits. Unfortunately, ERISA does not protect other kinds of retirement benefits, and retiree health insurance is particularly vulnerable under the current interpretation of the NLRA.

Public Sector Workers: Most public employers provide retirement benefits to most public workers. The details may vary. Usually, retirement benefits for public workers are specified by law.

Most civilian federal workers are covered by the Federal Employees Retirement System (FERS). FERS consists of three parts, Basic Benefits (an annuity plan), Social Security and a Thrift Savings Plan [similar to a 401(k)]. More information about FERS is available at <https://www.opm.gov/retirement-services/fers-information/>

In Iowa, most state and local government workers are covered by the Iowa Public Employment Retirement System (IPERS). IPERS is a defined benefit plan, meaning that the worker will receive a fixed benefit amount, based upon salary, length of service and age at retirement. More information about IPERS is available at <https://www.ipers.org/>

Fire fighters and police officers employed by larger Iowa cities are covered by a separate retirement system call the Municipal Fire & Police Retirement System of Iowa (MFPRSI). More information about MFPRSI is available at <http://www.mfprsi.org/>

Collective Bargaining of Retirement Benefits in the Public Sector: Since federal retirement benefits are determined by statute, federal unions generally cannot negotiate about retirement benefits. Unions representing state or local government workers in Iowa are prohibited from negotiating about retirement systems.

Retirement: Employee Retirement Income Security Act (ERISA)

(Federal Law - The Employee Retirement Income Security Act of 1974, 29 USC 1001, et seq.)

ERISA is a federal law that sets minimum standards for most pension plans and, to a lesser extent, health plans in private industry. ERISA was passed to prevent employers from defaulting on their pension obligations and to provide greater security for workers who have a pension.

WHAT DOES THIS LAW REQUIRE EMPLOYERS TO DO?

If an employer agrees to provide pension benefits to its workers upon retirement, ERISA imposes a number of obligations on the employer, to make sure that workers actually receive the benefits they have been promised.

1. The employer is required to transfer money to a separate legal entity (“the pension plan”) to fund future pension benefits. Once the funds have been received by the pension plan, the employer has no control over the money.
2. The people who run the pension plan (trustees) are classified as “fiduciaries” which means they are held to a very high standard of behavior. The trustees are required to hold and invest the assets of the pension plan for the sole benefit of the workers (“participants”).
3. ERISA establishes minimum funding standards to insure that the pension plan has enough assets to pay future pension benefits. The trustees may be required to take certain actions to increase funding if plan assets dip below the required minimums.
4. The trustees are required to provide participants with plan information including important information about plan features and funding; to set minimum standards for participation, vesting, benefit accrual and funding and to establish a grievance and appeals process for participants to get benefits from their plans.
5. ERISA requires that participants are considered “vested” within a certain period of time. Being vested means that the participants’ benefits are guaranteed and can’t be lost, even if the participant leaves employment with the employer. (However, under some circumstances, benefits may be reduced.) Several different vesting rules are permitted under ERISA.
6. ERISA gives participants the right to sue for benefits and breaches of fiduciary duty.
7. If a defined benefit plan is terminated (for example, when an employer goes out of business), ERISA guarantees payment of certain benefits through a federally chartered corporation, known as the Pension Benefit Guaranty Corporation (PBGC).

ERISA also applies to retirement savings accounts, like 401(k) accounts. However, retirement savings accounts are not subject to any of the regulations or guarantees described above.

ERISA also applies to health insurance plans and other benefit plans (“known as welfare plans”). These types of plans are much less regulated. The most important ERISA requirement is that health insurance plans (and other welfare plans) must prepare a Summary Plan Description (SPD) outlining the main provisions of the plan and must provide the SPD to all participants upon request.

ADDITIONAL INFORMATION

For more detailed information about ERISA, visit the U.S. Department of Labor's website <http://www.dol.gov/ebsa/publications/wyskapr.html>

WHICH EMPLOYERS ARE COVERED BY THIS LAW?

Private sector employers that provide retirement benefits or health insurance benefits.

WHAT TYPES OF EMPLOYERS ARE NOT COVERED BY THIS LAW?

In general, ERISA does not cover retirement plans established or maintained by governmental agencies or churches.

WHAT ARE THE REMEDIES FOR VIOLATIONS OF THIS LAW?

Depending on the nature of the violation, a worker can ask for injunctive relief (an order requiring the employer for the plan to follow the law) or monetary damages, including, but not limited to, benefits under a pension or welfare plan, and in some cases, civil penalties. In addition, a worker who is successful in an ERISA case is usually entitled to recover attorney's fees.

Criminal penalties are possible in enforcement actions brought by the U.S. Department of Labor.

HOW IS THIS LAW ENFORCED?

Individual workers and their dependents may file lawsuits to enforce ERISA in federal court. The U.S. Department of Labor has the right to intervene in any private lawsuit.

The U.S. Department of Labor also has enforcement powers over some aspects of ERISA. A description of those enforcement powers can be found at http://www.dol.gov/ebsa/erisa_enforcement.html

Requests for assistance from the U.S. Department of Labor should be directed to the regional office of the Employee Benefits Security Administration. Iowa is covered by:

Employee Benefits Security Administration
Kansas City Regional Office
2300 Main Street, Suite 1100
Kansas City, MO 64108
Phone: (816) 285-1800
Fax: (816) 285-1888

Older Worker Benefits Protection Act of 1990 (OWBPA)

(Federal Law – 29 USC 623 et seq.)

In 1990 Congress passed the Older Worker Benefits Protection Act as an amendment to the Age Discrimination in Employment Act (ADEA). The purpose of the law is to prohibit discrimination relating to benefits for older workers and to provide a measure of protection to older workers who are considering whether to accept early retirement offers.

WHAT DO THESE LAWS REQUIRE EMPLOYERS TO DO?

OWBPA prohibits discrimination against older workers (anyone at least 40 years old) in the way that benefits are provided. For example, an employer may not provide different benefits to workers based on their age. An employer may not target older workers for layoffs.

OWBPA also puts restrictions on the use of early retirement agreements that affect older workers. Prior to the enactment of OWBPA, some employers offered early retirement incentives to older workers as a way of reducing the size of their workforce. Older workers who accepted the early retirement incentives were usually required to sign a waiver of all other claims against the employer including waiving any claim of age discrimination. The OWBPA does not prohibit early retirement agreements, but it does impose serious restrictions on their use and requires that certain procedures must be followed when negotiating with older workers.

Early retirement or severance agreements negotiated with older workers must:

- Be written in language which is understandable to the average person
- Give the older workers something extra, above what is already owed to them by contract or law
- Mention the ADEA specifically, if the worker is being asked to waive any rights under that law, and make it clear that the worker is not waiving any claims that may be discovered after signing the release
- Advise the older worker that he/she has the right to consult with an attorney
- Give the worker a reasonable amount of time to consider whether to accept the offer, at least 21 days for an individual offer and at least 45 days for a group offer
- If the offer is being made to a group of workers, the employer must tell the older worker how the group is defined, the job titles and ages of all the workers in the same classification who have received the offer
- Allow the worker at least seven days to rescind the agreement after signing it

WHICH EMPLOYERS ARE COVERED BY THIS LAW?

- Private sector employers with 20 or more employees
- Labor organizations
- State and local government

WHICH WORKERS ARE NOT COVERED THIS LAW?

- Workers who are younger than 40
- Executives and policy makers
- Federal employees

WHAT ARE THE REMEDIES FOR VIOLATIONS OF THIS LAW?

Depending on the type of violation, an employer may be ordered to:

- Cease discriminatory practices
- Rescind an early retirement agreement
- Hire, promote, or restore employment
- Pay back wages and benefits
- Compensate for emotional distress
- Pay punitive damages
- Pay fines of up to \$25,000
- Pay worker's attorney fees and litigation expenses

HOW IS THIS LAW ENFORCED?

Both the federal Equal Employment Opportunity Commission (EEOC) and the state Iowa Civil Rights Commission (ICRC) civil rights agencies are responsible for enforcing these laws. Types of discrimination covered by both federal and state civil rights laws may be enforced by either the state civil rights agency or the federal EEOC.

A worker who has been discriminated against must file with the civil rights agency first and may not sue the employer until the agency has processed the case. In cases where both the state and federal agencies have jurisdiction, the worker can file with either agency, but most cases will be handled initially by the ICRC. Complaints must be filed with the ICRC or the EEOC within 300 days of a violation. There is no charge for this service.

Equal Employment Opportunity Commission (EEOC)

Reuss Federal Plaza

310 West Wisconsin Ave, Suite 500

Milwaukee, WI 53203-2292

Phone: (800) 669-4000; TTY: (800) 669-6820

Fax: (414) 297-4133

www.eeoc.gov

Iowa Civil Rights Commission (ICRC)

400 East 14th Street

Des Moines, IA 50319-0201

Phone: (515) 281-4121 or (800) 457-4416

<https://icrc.iowa.gov/>

Workers also have the right to take cases to state or federal court after the agency has processed the case. The worker may wait and let the agency complete its process, or the worker may request a “right to sue” letter 60 days after filing a complaint with the ICRC or EEOC. Civil suits may be filed in state or federal court, depending on the law. Workers who are represented by private attorneys can request that their legal fees be paid by the employer if their case is successful.



Part 3: Time Off, If You Need It

Family, Medical, & Pregnancy Leave

Leave for Military Families

Restroom Breaks

Breaks for Nursing Mothers

The Family and Medical Leave Act (FMLA)

(Federal Law – Family Medical Leave Act of 1993, 29 USC 2601, 2611-19)

This 1993 law requires certain employers to permit an eligible employee up to 12 weeks of unpaid leave annually for their own serious health condition or to care for family members under certain conditions.

WHAT DOES THIS LAW REQUIRE EMPLOYERS TO DO?

- Employers must allow eligible workers to take unpaid time off from work (leave) for up to a total of 12 weeks a year, on an intermittent or continuous basis:
 - Due to a worker’s own serious health condition
 - To care for a spouse, child (under 18 or incapable of self-care), or parent with a serious health condition
 - For childbirth or bonding with a newborn, adopted, or foster child
 - For certain circumstances related to deployment of a spouse, child, or parent in the armed forces
- Employers must allow eligible workers to use up to 26 weeks of unpaid leave to care for a military family member with a serious illness or injury incurred in the line of duty
- Employers must reinstate workers to the same job or an equivalent one at the end of FMLA-covered periods of leave
- Employers must continue workers’ medical insurance during FMLA leaves on the same basis as when they were working
- Employers may not discourage, retaliate against, or penalize workers for using FMLA leave: absences related to FMLA-covered circumstances cannot be counted as unexcused absences or used as grounds for discipline
- Employers must inform workers of their FMLA rights

WHICH EMPLOYERS ARE COVERED BY THIS LAW?

- Private businesses with 50 or more employees
- Public agencies

WHAT TYPES OF WORKERS ARE NOT COVERED BY THIS LAW?

- Workers who have worked less than 12 months for their current employer
- Workers who worked less than 1250 hours in the previous year for their current employer
- Workers at a worksite with fewer than 50 employees within 75 miles
- K-12 teachers generally *are* covered by this law, but some special rules apply to teachers affecting rights to take leave near the end of a school term or to be restored

to the same position when returning to work.

WHAT ARE THE REMEDIES FOR VIOLATIONS OF THIS LAW?

An employer may be ordered to:

- Allow time off
- Provide reinstatement and back pay to employees discharged or refused reinstatement because of protected absences
- Promote an employee who has been denied advancement because of FMLA absences

ADDITIONAL INFORMATION

- The U.S. Department of Labor has extensive regulations that define terms like “serious health condition” and interpret how the law applies in various circumstances
- Eligible workers may use FMLA leave on an intermittent basis (short periods of time) for medical appointments, treatment, isolated episodes of incapacity, and other circumstances related to their own or a family member’s serious health condition
- Workers must request FMLA leave by providing employers with enough information to know that an absence is related to a qualifying FMLA circumstance
- Employers may require workers to provide certification documenting the need for FMLA leave

HOW IS THIS LAW ENFORCED?

The Wage & Hour Division of the U.S. Department of Labor is responsible for enforcing this law. There is no charge for this service. However, the Department of Labor is not required to accept every case. The U.S. Department of Labor also can provide information and assistance at no cost. Consultation with the DOL may be particularly helpful in cases where an employer does not understand what the FMLA requires.

Wage & Hour Division, U.S. Department of Labor
Des Moines District Office
Federal Building
210 Walnut Street Room 643
Des Moines, IA 50309-2407
Phone: (515) 284-4625
www.dol.gov/whd/

Workers also have the right to file civil suits against employers if they are improperly denied FMLA leave, are not properly reinstated following their leave, or are disciplined or discharged for taking FMLA leave. If the amount owed is under \$5,000, the claim can be filed in small claims court. Low-wage workers may be entitled to representation at no cost by Iowa Legal Aid (contact information is available at <https://www.iowalegalaid.org/>). Workers who are represented by private attorneys can request that their legal fees be paid by the employer, in successful cases.

Iowa Pregnancy Disability Law

(Iowa Code Section 216.6(2)(e))

This state law is intended to protect workers from being penalized because of their inability to work due to pregnancy or childbirth.

WHAT DOES THIS LAW REQUIRE EMPLOYERS TO DO?

- Workers who are disabled because of pregnancy, childbirth, or related medical conditions must be granted an unpaid leave of absence for up to 8 weeks

WHICH EMPLOYERS ARE COVERED BY THIS LAW?

- Public and private employers in the State of Iowa with 4 or more workers

WHAT TYPES OF WORKERS ARE NOT COVERED BY THIS LAW?

- Workers who are members of the employer's family
- Certain domestic and personal service workers
- Employees of religious institutions are excluded under limited circumstances

WHAT ARE THE REMEDIES FOR VIOLATIONS OF THIS LAW?

A violation of this law is considered an Unfair Employment Practice. After a hearing, the Civil Rights Commission can:

- Order the employer to stop violating the law
- Require the employer to take "remedial action" including but not limited to: reinstating the worker, posting notices at the workplace, paying lost wages, court costs, and attorney fees

ADDITIONAL INFORMATION

- Workers must provide the employer with timely notice of the period of leave requested
- The employer must approve any change in the period requested before the change is effective
- The employer may require a medical verification stating that due to a pregnancy-related disability, the employee is not able to reasonably perform the duties of employment
- Claims alleging violation of this law must be filed with the Commission within 300 days after the alleged unfair practice occurred



HOW IS THIS LAW ENFORCED?

The Iowa Civil Rights Commission is responsible for enforcing this law.

Iowa Civil Rights Commission
400 East 14th Street
Des Moines, IA 50319-0201
Phone: (515) 281-4121 or (800) 457-4416
<https://icrc.iowa.gov/>

Details about the ICRC complaint process are spelled out in greater detail in the civil rights section of this manual, in Part 4.

Restroom Breaks

(Occupational Safety and Health Act & Iowa Occupational Safety and Health Act)



There is no general law requiring employers to provide breaks to most workers. There are specific laws applying to youth under age 16, interstate truckers, and airline pilots. Most other workers are not guaranteed any breaks by law. However, the federal Occupational Safety and Health Administration (OSHA) and the Iowa Occupational Health and Safety Administration (IOSHA) have both recognized that the ability to use the restroom is part of a safe and healthy workplace.

WHAT DOES THIS LAW REQUIRE EMPLOYERS TO DO?

- OSHA requires employers to provide restrooms for workers (except in unusual circumstances) and requires that workers be allowed “reasonable” use of restroom facilities.
- IOSHA rules go further, requiring that employers must allow workers to use the facilities whenever they need to do so.

HOW IS THIS LAW ENFORCED?

Violation of these standards is treated in the same manner as any other violation of an OSHA standard. See the OSHA section in Part 4 of this manual for enforcement details.

U.S. Department of Labor Occupational Safety and Health Administration
Federal Building
210 Walnut Street, Room 815
Des Moines, IA 50309-2015
Phone: (515) 284-4794
Fax: (515) 284-4058
www.osha.gov

Iowa OSHA Enforcement
Division of Labor Services
1000 East Grand Avenue
Des Moines, Iowa 50319-0209
Phone: (515) 725-5621
<http://www.iowaosha.gov/iowa-osha>

Break Times for Nursing Mothers

(Federal Law – 29 U.S.C. 207(r))

Section 4207 of the 2010 Affordable Care Act amended the Fair Labor Standards Act to add a requirement that nursing mothers be given a reasonable opportunity to express breast milk during work hours.

WHAT DOES THIS LAW REQUIRE EMPLOYERS TO DO?

- Employers must provide reasonable break time for a mother to express breast milk for up to one year following the birth of a child. The law does not require that the break time be paid.
- Employers must provide an appropriate location, other than a bathroom, that is away from co-workers and the public.



WHICH EMPLOYERS ARE COVERED BY THIS LAW?

- All employers covered by the FLSA (see the FLSA section in Part 1 of this manual)
- Employers with fewer than 50 workers don't have to comply if it would cause "an undue hardship"

WHAT ARE THE REMEDIES FOR VIOLATIONS OF THIS LAW?

None specified in the 2010 amendment, but presumably the same as for other FLSA violations.

HOW IS THIS LAW ENFORCED?

This law can be enforced in the same manner as other FLSA violation, through a complaint to the Department of Labor or private legal action. See the FLSA section in Part 1 of this manual for additional enforcement details.

Wage & Hour Division, U.S. Department of Labor
Des Moines District Office
Federal Building
210 Walnut Street, Room 643
Des Moines, IA 50309-2407
Phone: (515) 284-4625
www.dol.gov/whd/



Part 4: Staying Safe

*Health and Safety Protections
Compensation for Injuries*

Occupational Safety and Health Act (OSHA)

(Federal Law – Occupational Safety and Health Act of 1970, 29 USC 651-78)

Iowa Occupational Safety and Health Act

(Iowa Code, Chapter 88)

The federal Occupational Safety and Health Act was passed in 1970 to create safer workplaces. Iowa law is nearly identical to federal law. Most enforcement is by state agency.

WHAT DOES THIS LAW REQUIRE EMPLOYERS TO DO?

- Employers must furnish workplaces free from recognized hazards
- Employers must comply with specific health and safety standards
- Employers may not punish workers who complain about safety hazards or file an OSHA complaint



WHICH EMPLOYERS ARE COVERED BY THIS LAW?

- Private businesses
- U.S. Postal Service
- Federal agencies (through executive order)
- State and local public agencies (covered by Iowa Occupational Safety and Health Act)

WHAT ARE THE REMEDIES FOR VIOLATIONS OF THIS LAW?

Under OSHA, an employer can be ordered to:

- Pay up to \$7,000 per violation (up to \$70,000 for a willful or repeat violation)
- Eliminate health hazards or pay up to \$7,000 per day
- Shut down an operation that is creating an imminent danger

HOW ARE THESE LAWS ENFORCED?

These laws are enforced exclusively by the state and federal OSHA agencies. There is no right to file a private lawsuit for violation of OSHA standards. Complaints can be filed with either the state or federal agency, but in most cases the complaint will be handled initially by the state agency. Complaints may be made anonymously. There is no cost to file a complaint.

U.S. Department of Labor Occupational Safety and Health Administration
Federal Building
210 Walnut Street, Room 815
Des Moines, IA 50309-2015
Phone: (515) 284-4794
Fax: (515) 284-4058
www.osha.gov

Iowa OSHA Enforcement
Division of Labor Services
1000 East Grand Avenue
Des Moines, Iowa 50319-0209
Phone: (515) 725-5621
<http://www.iowaosha.gov/iowa-osha>

For life-threatening situations, call (800) 321-OSHA

Iowa Workers' Compensation Act

(Iowa Code, Chapters 85, 85A, 85B, 86, 87)

The Iowa Workers' Compensation Act dates back to 1913. It is a "no-fault" insurance law, requiring employers to carry insurance intended to financially compensate workers who are injured on the job, regardless of what factors may contribute to workplace accidents. The law also provides employers with immunity from negligence lawsuits. The Iowa legislature made significant changes to the Workers' Compensation system in 2017, affecting the procedures for making a claim and the amount of compensation received by injured workers. These changes, for the most part, only apply to injuries that occur after the effective date of the legislation (July 1, 2017).

Separate laws apply to federal workers, railroad and maritime workers, and local police and firefighters.

WHAT DOES THIS LAW REQUIRE EMPLOYERS TO DO?

- Employers must provide financial compensation to workers who are injured on the job, including:
 - Medical care and expenses related to a workplace injury
 - Partial replacement of wages lost when unable to work due to workplace injury (weekly benefits based approximately on 80% of take-home pay)
 - Compensation for permanent injuries. Permanent injuries are divided into two categories:
 1. Injuries to certain body parts are called "scheduled injuries". The value (in weeks of benefits) of each body part is listed in the law.
 2. Injuries to non-listed body parts are called "body as a whole" injuries. The value of a body as a whole injury is determined by an individualized analysis that is meant to measure the impact that the injury will have on the worker's ability to earn a living.
- Employers must purchase workers' compensation insurance or qualify as self-insured
- Employers have the right to direct injured workers' medical care if the care is being paid for by workers' compensation insurance, including choosing the physician or health care provider who will provide the care. If the care provided is inadequate, workers have the right to petition for alternate care.

WHICH EMPLOYERS ARE COVERED BY THIS LAW?

- Private businesses
- State and local government agencies

WHAT TYPES OF WORKERS ARE NOT COVERED BY THIS LAW?

- Federal government employees (covered by separate law)
- Maritime and railroad workers (covered by separate law)

- Police officers and firefighters (partially)
- Some domestic and casual employees
- Some agricultural workers
- Independent contractors (narrowly construed)

WHAT ARE THE REMEDIES FOR VIOLATIONS OF THIS LAW?

If benefits are not paid in a timely manner, the employer or insurance company may be required to pay penalty benefits, if the failure to pay was intentional.

HOW IS THIS LAW ENFORCED?

Benefits are paid by private insurance, but the law is enforced by the Iowa Division of Workers' Compensation. Workers must report injuries to their employer within 90 days. The employer must report the injury to the Division of Workers' Compensation. If the employer or insurance company disputes a claim, they should notify the worker that the claim will not be paid. Disputed claims are decided by an administrative law judge (ALJ) from the Division of Workers' Compensation. Contested claims must be filed by the worker within 2 years of the date of injury or 3 years from the last payment if weekly benefits are paid. There is a \$100 filing fee for a contested case.

Division of Workers' Compensation
Iowa Workforce Development
1000 East Grand Avenue
Des Moines, Iowa 50319-0209
Phone: (515) 725-4120 or (800) 645-4583
E-mail: IWD.DWC@iwd.iowa.gov
<http://www.iowaworkcomp.gov/>

The Division of Workers' Compensation can provide information about how to file a claim, but does not represent workers in contested cases. Workers can represent themselves or can be represented by an attorney or some other advocate, like a union representative, for example. Low-wage workers may be entitled to representation at no cost by Iowa Legal Aid.

Although workers may file contested case claims without the assistance of an attorney, it is not usually advisable to do so. The workers' compensation law is confusing, and the agency's procedure is complicated. In all but the simplest cases, injured workers should seek advice from a workers' compensation attorney or some other person (e.g., a union representative) who has experience with the system. Many lawyers will accept workers' compensation cases on a contingent fee basis, meaning that the lawyer's fee will be paid as a percentage of the amount of compensation that the worker receives.



Part 5: Unfair Treatment

Laws Protecting Workers from Discrimination

Civil Rights Act of 1964 – Title VII

(Federal Law – Civil Rights Act of 1964, 42 USC 2000e-2000e-17)

Pregnancy Discrimination Act (PDA)

(Federal Law – Pregnancy Discrimination Act of 1978, 42 USC 2000e(k))

Equal Pay Act (EPA)

(Federal Law – Equal Pay Act of 1963, 29 USC 206(d))

Age Discrimination in Employment Act (ADEA)

(Federal Law – Age Discrimination Act of 1967, 29 USC 621-34)

Genetic Information Nondiscrimination Act (GINA)

(Federal Law – Genetic Information Nondiscrimination Act of 2008, 42 USC 2000ff-2000ff-11)

Iowa Civil Rights Act

(Iowa Code, Chapter 216)

The federal Civil Rights Act of 1964 was intended primarily to eliminate race discrimination, but it also prohibits discrimination on the basis of color, sex, religion, creed and national origin. The Iowa Civil Rights Act was enacted in 1965 and is very similar to the federal law; however, there are some small but important differences. The other laws listed above supplement the Civil Rights Act, adding additional protections against other types of prohibited discrimination (pregnancy, gender-based pay, age, genetic information, etc.). Although the laws are all very similar, each has its own peculiarities.

WHAT DO THESE LAWS REQUIRE EMPLOYERS TO DO?

- Employers may not discriminate against job applicants or workers on the basis of race, color, religion, national origin, or sex (Title VII, Iowa Civil Rights Act)
- Employers may not discriminate against job applicants or workers on the basis of sexual orientation (Iowa Civil Rights Act)
- Employers may not discriminate against job applicants or workers on the basis of pregnancy, childbirth or related medical condition (PDA)
- Employers may not discriminate against job applicants or workers on the basis of age (ADEA, Iowa Civil Rights Act). Note: ADEA covers age discrimination only for individuals over age 40.

- Employers may not request genetic information from workers or family members and may not discriminate against job applicants or employees on basis of genetic information from the worker or the worker's family members (GINA)
- Employers may not pay men and women different wage rates for the same work (EPA)
- Employers may not adopt hiring or promotion policies that screen out a disproportionate percentage of minorities or women, unless justified by a business necessity
- Employers may not discharge or otherwise punish employees for opposing discriminatory practices, complaining to management, or taking legal action

WHICH EMPLOYERS ARE COVERED BY THIS LAW?

- Private businesses with 15 or more employees (In Iowa, some smaller employers are also covered under some laws. Call the Iowa Civil Rights Commission for more information.)
- Public agencies
- Employment agencies
- Labor organizations
- State and local government (covered by Iowa Civil Rights Act)

WHICH EMPLOYERS DON'T HAVE TO FOLLOW THIS LAW?

- Tax-exempt private membership clubs
- Religious organizations

WHAT ARE THE REMEDIES FOR VIOLATIONS OF THIS LAW?

Employers may be ordered to:

- Cease discriminatory practices
- Hire, promote, or restore employment
- Pay back wages and benefits
- Compensate for emotional distress
- Pay punitive damages
- Pay fines of up to \$25,000
- Pay worker's attorney fees and litigation expenses

HOW ARE THESE LAWS ENFORCED?

Both the federal Equal Employment Opportunity Commission (EEOC) and the state Iowa Civil Rights Commission (ICRC) civil rights agencies are responsible for enforcing these laws. Types of discrimination covered by both federal and state civil rights laws may be enforced by either the state civil rights agency or the federal EEOC.

A worker who has been discriminated against must file with the civil rights agency first and may not sue the employer until the agency has processed the case. In cases where both the state and federal agencies have jurisdiction, the worker can file with either agency, but most cases will be handled initially by the ICRC. Complaints must be filed with the ICRC or the EEOC within 300 days of a violation. There is no charge for this service.

Equal Employment Opportunity Commission (EEOC)

Reuss Federal Plaza

310 West Wisconsin Ave, Suite 500

Milwaukee, WI 53203-2292

Phone: (800) 669-4000; TTY: (800) 669-6820

Fax: (414) 297-4133

www.eeoc.gov

Iowa Civil Rights Commission (ICRC)

400 East 14th Street

Des Moines, IA 50319-1004

Phone: (515) 281-4121 or (800) 457-4416

<https://icrc.iowa.gov/>

Workers also have the right to take cases to state or federal court after the agency has processed the case. The worker may wait and let the agency complete its process, or the worker may request a “right to sue” letter 60 days after filing a complaint with the ICRC or EEOC. Civil suits may be filed in state or federal court, depending on the law. Workers who are represented by private attorneys can request that their legal fees be paid by the employer if their case is successful.

Discrimination on the Basis of Criminal History

Consideration of Arrest and Conviction Records in Employment Decisions under Title VII of the Civil Rights Act of 1964 (Federal Law – USC 2000e-2000e-17)

There is no law that directly prohibits an employer from considering an applicant's prior criminal history. In fact, for certain jobs, an employer may be required to consider an applicant's criminal history. At the same time, courts have recognized that in some instances, over-reliance on criminal history may result in unlawful discrimination on the basis of race and national origin, due to documented racial disparities that persist in the criminal justice system and result in highly disproportionate arrest and conviction rates for black and Latino workers in the U.S.

Since the 1960s, courts have found that the use of criminal history records as a basis for employment decisions can be a form of race discrimination, but each case was decided on its own facts. On April 25, 2012, the Equal Employment Opportunity Commission (EEOC), prompted by technological and legal changes, issued new enforcement guidance for employers. These guidelines do not have the force of law but are intended to help employers to avoid violating the civil rights of job applicants.



WHAT IS PROHIBITED BY THE EEOC RULES?

An employer may not use criminal history information as a way to discriminate on the basis of race or national origin. For example:

- An employer must not consider criminal history information differently for different applicants or workers, based on their race or national origin. For example, an employer can't require criminal history records for Latino workers but not for Anglos. An employer can't refuse to hire African-Americans with any criminal history, but ignore the criminal history of white workers.
- An employer must not refuse to employ a worker based solely on the fact that the worker has been *arrested*. As several courts have noted, an arrest, without a conviction, is not sufficiently reliable evidence of criminal conduct, and a rule prohibiting employment of all workers who have been *arrested* is likely to disparately impact black and Latino workers who are disproportionately at risk for arrest due to documented biases in the U.S. law enforcement system. A worker may prove discrimination under Title VII by showing that (1) the employer has a policy of excluding applicants on the basis of an arrest and (2) the policy is in fact excluding a disproportionate number of black or Latino applicants.

WHAT IS ALLOWED BY THE EEOC RULES?

The rules do not prohibit employers from ever considering criminal history, but they do offer some guidance on when it is permissible to do so.

- In contrast to arrests, convictions are reliable evidence of criminal conduct. Though it is legal to do so, the EEOC recommends that employers not ask about convictions on *job applications*. Instead, an employer should first make a determination as to

whether an applicant is qualified and only request criminal history information in connection with a job offer.

- The EEOC recommends that if employers do ask about convictions, they only ask about convictions that are relevant, *i.e.*, those that are (1) related to the job duties and (2) inconsistent with the necessities of the business. For example, a prior conviction for child molestation would be very relevant for someone applying for a job as a school bus driver, but maybe not for a bank teller.
- If a worker does have a criminal conviction, that fact alone should not result in automatic disqualification for the job. The EEOC rules strongly suggests that the employer consider the nature of the crime, the length of time passed since the crime occurred, and the nature of the job the worker will be doing, before making any decision.
- An employer should then assess the worker individually, which includes notifying the worker that he or she had been screened because of a criminal history, giving the worker a chance explain why he or she should not be excluded because of a criminal history, and considering whether an exception should be granted to the worker despite the worker's criminal history.
- When assessing an individual worker, an employer should consider such things as: the facts surrounding the criminal conduct, the worker's age at the time the conduct occurred, employment history or education and training since the criminal conduct occurred, and employment or character references.

ARE THERE EXCEPTIONS TO THE EEOC RULES?

- The EEOC rules do not apply if there is a specific federal law that *requires* an employer to consider past criminal convictions. Such requirements exist in many industries including transportation, nuclear energy, finance, import/export, etc. However, state and local laws that exclude people from employment based on prior convictions may be invalid if they are not consistent with Title VII and EEOC rules.
- The EEOC rules do not prohibit an employer from making employment decisions based on its own investigation of misconduct, even if the alleged misconduct is criminal in nature. For example, if a teacher is accused of improper contact with a student, the school district is not required to wait for the criminal proceedings to be concluded before deciding whether to terminate the teacher's employment. The school district can conduct its own investigation and can make a decision even before the criminal case goes to trial.

WHICH EMPLOYERS ARE COVERED BY THIS LAW?

The same as those covered by Title VII of the Civil Rights Act of 1964.

WHAT TYPES OF WORKERS ARE NOT COVERED BY THIS LAW?

The same as those not covered by Title VII of The Civil Rights Act of 1964.

WHAT ARE THE REMEDIES FOR VIOLATIONS OF THIS LAW?

The same as those provided for other violations of Title VII of The Civil Rights Act of 1964.

HOW IS THE LAW ENFORCED?

In the same manner as the other provisions of Title VII of The Civil Rights Act of 1964.

Americans with Disabilities Act (ADA)

(Federal Law – Americans with Disabilities Act of 1990, 42 USC 12111-117)

This 1990 civil rights law was intended to increase employment opportunities for workers with disabilities. It prohibits discrimination in public accommodation, housing, education and employment. The ADA is based on and is similar in many ways to the other civil rights laws described in the previous section.

WHAT DOES THIS LAW REQUIRE EMPLOYERS TO DO?

- Employers may not discriminate against qualified individuals with disabilities. “Disability” is broadly defined to include any permanent illness, injury or condition that limits one or more major life activity
- Employers must make reasonable accommodations for workers with disabilities
- Employers may not discharge or punish employees who request accommodations, file complaints, or sue in court

WHICH EMPLOYERS ARE COVERED BY THIS LAW?

- Private businesses with six or more employees
- Public agencies
- Labor organizations

WHICH EMPLOYERS DON'T HAVE TO FOLLOW THIS LAW?

- Tax-exempt private membership clubs

WHAT ARE THE REMEDIES FOR VIOLATIONS OF THIS LAW?

Employers may be ordered to:

- Stop discriminatory practices
- Hire, promote, or restore employment
- Make reasonable accommodations so that disabled workers can perform their jobs
- Pay back wages and related benefits
- Pay damages for emotional pain
- Pay punitive damages
- Pay worker’s legal fees and litigation costs

HOW IS THIS LAW ENFORCED?

The ADA is enforced in the same way as other civil rights laws. Complaints must be filed with the Iowa Civil Rights Commission or the Equal Employment Opportunity Commission within 300 days of a violation (see previous section for details).



Anti-Discrimination Provisions of the Immigration and Nationality Act

(Federal Law – 8 USC 1324b)

The Immigration Reform and Control Act of 1986 was the first federal law requiring employers to check the identity and work eligibility of each worker, and making it unlawful for employers to knowingly hire people who are not authorized to work in the U.S. However, this law also contains important provisions that prohibit employers from discriminating against workers in hiring and firing, based on the workers' national origin or citizenship status.

WHAT DOES THIS LAW REQUIRE EMPLOYERS TO DO?

The antidiscrimination provisions of this law prohibit employers from engaging in certain types of discrimination in hiring, firing, recruiting, or referring workers for a fee:

- Citizenship/immigration status discrimination: Employers may not treat work-authorized individuals differently based on their citizenship or immigration status. Most “citizens-only” hiring policies are illegal under this provision, which protects U.S. citizens, permanent residents, temporary residents, asylees and refugees from discriminatory treatment.
- National origin discrimination: Employers may not fire or refuse to hire people based on their place of birth, ancestry, native language, accent, or because they are perceived as looking or sounding “foreign.”
- Document abuse: When workers are hired, they are required to show documents to prove their identity and work authorization as part of filling out a form called Form I-9. *Workers have the right to choose which documents they will show*, from among those listed on the Form I-9. Employers may not demand that workers produce more or different documents, as long as the worker has fulfilled the requirements of the Form I-9. Employers may not reject reasonably genuine-looking documents, or prefer certain documents over others, based on the worker's citizenship status or national origin. These protections also apply when employers “re-verify” or re-check an employee's work authorization documents.
- Retaliation: Employers may not intimidate, threaten, or coerce workers to interfere with their right to file charges or participate in investigations.

WHICH EMPLOYERS ARE COVERED BY THIS LAW?

- All employers with more than 3 employees
- Note: in cases of national origin discrimination, employers with 15 or more employees are covered by the Civil Rights Act of 1965, which is enforced by the Equal Employment Opportunity Commission (EEOC). The Immigration and Nationality Act covers national origin discrimination only in workplaces with more than 3 and less than 15 employees.

WHICH EMPLOYERS DON'T HAVE TO FOLLOW THIS LAW?

- The law exempts certain employers from citizenship status discrimination, when they are required to hire U.S. citizens by law, regulation, executive order, or government contract.

WHAT TYPES OF WORKERS ARE PROTECTED BY THIS LAW?

- Citizens and non-citizens who are authorized to work in the U.S.

WHAT ARE THE REMEDIES FOR VIOLATIONS OF THIS LAW?

An employer can be ordered to:

- Hire or rehire a worker
- Provide back pay
- Pay fines – amount varies based on type of violation, and whether it is a repeat violation
- Provide training for supervisors or company officials

HOW IS THIS LAW ENFORCED?

The Immigrant and Employee Rights Section (IER) in the U.S. Department of Justice Civil Rights Division is responsible for enforcing this law. Work-authorized individuals can file charges of immigration-related employment discrimination within 180 days of the discriminatory act, by filling out a charge form (which is available in several languages on the IER website) electronically, or by faxing or mailing a printed form to the IER at:

Immigrant and Employee Rights Section
Civil Rights Division
U.S. Department of Justice
950 Pennsylvania Avenue, N.W.
Washington, D.C. 20530
Worker Hotline Phone: 1-800-255-7688
Fax: (202) 616-5509
<https://www.justice.gov/crt/filing-charge>

There is no cost to file a charge with the IER. Charges can be filed by the victim of discrimination, or by another person or group, although the charge form requires specific information about the act(s) of discrimination and the person or people involved. If IER determines that an employer appears to have violated the law, the agency may negotiate a voluntary settlement agreement with the employer, or the agency may file a complaint to bring the case before a judge.

The IER also maintains a free telephone hotline for workers and their advocates to ask questions, to file a complaint, or to request printed outreach materials for workers and employers. The number of the IER hotline is 1-800-255-7688.

Services for Non-English Speaking Employees

(Iowa Code, Chapter 91E)

This state law requires certain employers to provide translation services and social service referrals for non-English speaking employees if at least 10% of the work force is non-English speaking. The law also regulates employer recruiting practices.

WHAT DOES THIS LAW REQUIRE EMPLOYERS TO DO?

- Employers must provide translation services to non-English speaking workers at each work location and on each shift where non-English speakers are employed
- If Spanish interpretation is required, the interpreter must come from a list certified by the Commission on Latino Affairs
- Employers must also provide a person “whose primary responsibility is to serve as a referral agent to community services”
- Employers or agents who recruit non-English speaking workers from more than 500 miles away must provide written information about the job when recruiting workers, including the hours, wage rates, job duties, health risks, and a warning about penalties for falsifying immigration documents. Employers must also provide return transportation back home if a recruited worker resigns within 4 weeks and makes a request for transportation within 3 business days.



WHICH EMPLOYERS ARE COVERED BY THIS LAW?

- Private businesses with at least 100 employees where at least 10% of the workforce is non-English speaking

WHAT TYPES OF WORKERS ARE NOT COVERED BY THIS LAW?

- Government workers (federal, state & local)
- Spouse and family members of farmers
- Sharecroppers or neighbors of farmers who are exchanging labor
- Seasonal agricultural workers who work directly for farmers
- Independent contractors
- Licensed professionals (doctors, lawyers, etc.) who provide services to clients or patients on a fee for service basis

WHAT ARE THE REMEDIES FOR VIOLATIONS OF THIS LAW?

Employers may be ordered to:

- Pay penalties of up to \$1,000 for each violation
- Pay punitive damages for repeated violations
- Repeated violation is also a simple misdemeanor

HOW IS THIS LAW ENFORCED?

This law is enforced by the Iowa Division of Labor.

Iowa Division of Labor
Iowa Workforce Development
1000 East Grand Avenue
Des Moines, IA 50319-0209
Phone: (515) 242-5870
<http://www.iowadivisionoflabor.gov/>



Part 6: Organizing for Better Conditions: Speaking Up and Taking Collective Action

*Rights to Speak Up, Take Collective
Action, Form a Union, and Bargain*

National Labor Relations Act (NLRA)

(Federal Law – 29 USC 151-69)

This law, enacted in 1935 as part of the New Deal, was designed to provide basic organizational rights to workers, to prohibit employer interference with those rights and to encourage the practice of collective bargaining.

WHAT DOES THIS LAW REQUIRE EMPLOYERS TO DO?

- Employers must respect workers' rights to engage in concerted activity (collective discussion or action) to improve their wages and working conditions, including meeting, talking to co-workers, soliciting, petitioning, leafleting, signing union cards, picketing, striking, and other collective activities related to improving workplace conditions.
- Employers may not restrain, interfere with, or coerce workers exercising their rights.
- Once workers form a union, employers must bargain in good faith with the union about all matters relating to wages, hours, and terms and conditions of employment.

WHICH EMPLOYERS ARE COVERED BY THIS LAW?

- Private businesses with annual revenue of more than \$500,000
- U.S. Postal Service

WHAT TYPES OF EMPLOYERS DON'T HAVE TO FOLLOW THIS LAW?

- Federal government, other than Postal Service (a separate, similar federal law covers federal workers)
- Railroads and airlines (covered by a separate federal law)
- State and local government (covered by a separate state law)
- Religious schools

WHAT TYPES OF WORKERS ARE NOT COVERED BY THIS LAW?

- Agricultural laborers
- Domestic service employees
- Supervisors, managers
- Confidential employees (those who have access to employer's bargaining information)
- Independent contractors
- Undocumented workers are also covered by this law, but they no longer have legal rights to be reinstated or receive back pay for violations because of a U.S. Supreme Court case called *Hoffman Plastics v. NLRB*, 535 US 137 (2002)

WHAT ARE THE REMEDIES FOR VIOLATIONS OF THIS LAW?

Violations of the NLRA are called unfair labor practices. Employers found to have committed unfair labor practices may be ordered to:

- Stop violating worker or union rights
- Reinstatement of an employee fired for unlawful reasons (with back pay and benefits)
- Reverse any other action taken against a worker because the worker engaged in activities protected under the NLRA
- Recognize and bargain in good faith with the union

HOW IS THIS LAW ENFORCED?

This law is enforced by the National Labor Relations Board (NLRB). Unfair labor practice charges must be filed with the appropriate NLRB regional office within 6 months of a violation. Charges are investigated by the agency, with the assistance of the parties. If the NLRB Regional Director finds probable cause, the worker will be represented by the Regional Director and the case will be decided by an administrative law judge from the NLRB. There is no cost for the service.

If the worker is filing an unfair labor practice charge based on union activity, it is very important to consult with the union and to involve the union in the unfair labor practice charge process.

For most of Iowa:

NLRB Region 18
Federal Office Building
212 - 3rd Avenue S, Suite 200
Minneapolis, MN 55401
Phone: (612) 348-1757
Fax: (612) 348-1785
<https://www.nlr.gov/>

For Iowa counties along the Mississippi:

Peoria (Sub-region 33)
101 SW Adams Street, Suite 400
Peoria, IL 61602
Phone: (309) 671-7080
Fax: (309) 671-7095
<https://www.nlr.gov/>

Iowa Public Employment Relations Act (PERA)

(Iowa Code, Chapter 20)

This 1974 Iowa law was modeled on the National Labor Relations Act (NLRA) and was intended to provide similar rights to public workers in Iowa. The law as originally passed was very similar to the NLRA (see previous section), except:

- Public employees cannot legally strike
- Unresolved contract negotiations are resolved by an arbitrator
- Mandatory topics of bargaining are limited to a list included in the law

The Iowa legislature made sweeping changes to the public sector bargaining law in 2017, and the new version of PERA places very strict new limitations on what Iowa public employers and employees may negotiate about.

WHAT DOES THIS LAW REQUIRE EMPLOYERS TO DO?

- Employers must respect workers' rights to engage in concerted activity (collective discussion or action) to improve wages and working conditions, including meeting, talking to co-workers, soliciting, petitioning, leafleting, signing union cards, picketing, and other collective activities related to improving workplace conditions (but not striking).
- Employers may not restrain, interfere with, or coerce workers exercising their rights.
- Once workers form a union, employers must bargain in good faith with the union about mandatory topics of bargaining, which are listed in the law.
 - For bargaining units with at least 30% public safety workers, the mandatory topics of bargaining are: Wages, hours, vacations, insurance, holidays, leaves of absence, shift differentials, overtime compensation, supplemental pay, seniority, transfer procedures, job classifications, health and safety matters, evaluation procedures, procedures for staff reduction, in-service training and grievance procedures. Bargaining about retirement systems, dues checkoffs and other payroll deductions for political action committees or other political contributions or activities is prohibited.
 - For all other bargaining units, "base wages" is the only mandatory topic of bargaining. Bargaining about the following topics is prohibited: retirement systems, dues checkoffs and other payroll deductions for political action committees or other political contributions or activities, insurance, leaves of absence for political activities, supplemental pay, transfer procedures, procedures for staff reduction and subcontracting public services. Bargaining about any other topics (including release time, grievance procedures, seniority, etc.) is "permissive," meaning the items may be bargained only if both parties agree to discuss them.

WHICH EMPLOYERS ARE COVERED BY THIS LAW?

- State and local government agencies

WHAT TYPES OF WORKERS ARE NOT COVERED BY THIS LAW?

- Supervisors, managers
- Elected officials
- Judicial officers
- Patients or inmates
- Confidential employees (those who have access to employer's bargaining information)
- Temporary employees (less than 4 months)
- Work-study students
- National Guard
- Employees of Iowa's Justice Department other than Consumer Advocate Division
- Employees of the credit union and banking divisions of Iowa's Department of Commerce

WHAT ARE THE REMEDIES FOR VIOLATIONS OF THIS LAW?

Violations of the PERA are called prohibited practices. Employers found to have committed prohibited practices may be ordered to:

- Stop violating worker or union rights
- Reinstatement workers fired for unlawful reasons (with back pay and benefits)
- Reverse any other action taken against a worker because the worker engaged in activities protected by the PERA
- Bargain in good faith with the union

HOW IS THIS LAW ENFORCED?

The Iowa Public Employment Relations Board (PERB) is responsible for enforcing this law. Charges must be filed with PERB within 90 days of a prohibited practice. Parties are responsible for gathering necessary evidence and presenting their own cases. Contested cases will be decided by an administrative law judge (ALJ) from PERB. There is no charge for filing a case with PERB.

If the worker is filing a prohibited practice charge based on union activity, it is very important to consult with the union and to involve the union in the prohibited practice charge process.

Public Employment Relations Board (PERB)
510 E. 12th Street, Suite 1B
Des Moines, IA 50319
Phone (515) 281-4144
Fax: (515) 242-6511
Email: iaperb@iowa.gov
<https://www.iowaperb.iowa.gov/>



Part 7: Privacy at Work

*Medical Records and
Other Personal Information*

Medical Records

(Americans with Disabilities Act - Federal Law - 42 USC 12111-117)

In addition to the prohibiting discrimination against people with disabilities, the Americans with Disabilities Act (ADA) protects the privacy of workers' medical records.

WHAT DOES THIS LAW REQUIRE EMPLOYERS TO DO?

- Employers may not require job applicants or current employees to provide medical records or disclose pre-existing conditions or other facts from their medical histories
- Employers may not require that job applicants pass a physical examination until after a job offer has been made. Employers may require workers (new or current employees) to undergo physical examinations only if the exam is limited to determining whether workers can safely perform the essential functions of a job; no other information should be disclosed by the examining doctor.
- If a worker's medical information is voluntarily disclosed (e.g., in relation to a physical exam, request for disability accommodation, workers' compensation injury claim, or FMLA leave request, etc.), employers must keep this medical information confidential unless release or the information is authorized by a worker. Note that ADA confidentiality requirements prohibit employers from sharing a worker's information with co-workers and supervisors, but may not prohibit sharing information with insurance companies.
- Employers must store medical records of current and former employees in a secure (locked) area, separate from worker personnel files.

WHICH EMPLOYERS ARE COVERED BY THIS LAW?

- Private businesses with 15 or more employees (total)
- Public agencies
- Labor organizations

WHAT TYPES OF EMPLOYERS DON'T HAVE TO FOLLOW THIS LAW?

- Tax-exempt private membership clubs

WHAT ARE THE REMEDIES FOR VIOLATIONS OF THIS LAW?

Employers may be ordered to:

- Keep information confidential
- Pay money damages for improper disclosure
- Pay damages for emotional pain
- Pay punitive damages
- Pay worker's legal fees and litigation costs

HOW IS THIS LAW ENFORCED?

The ADA is enforced in the same way as other civil rights laws, see civil rights section in Part 5 of this manual for details.

Genetic Information

(Genetic Information Nondiscrimination Act - Federal Law - 42 USC 2000ff-2000ff-11)

In addition to prohibiting discrimination on the basis of a worker's genetic information (see the civil rights section, in Part 5 of this manual), the Genetic Information Nondiscrimination Act (GINA) also provides privacy protections for workers' genetic information.

WHAT DOES THIS LAW REQUIRE EMPLOYERS TO DO?

- Employers and health insurance companies are prohibited from requiring genetic information from workers or their family members
- Health insurance companies cannot request or require a person to undergo a genetic test, and cannot purchase genetic information about a person prior to issuing an insurance policy
- Health insurance companies cannot deny coverage or increase premiums based on genetic information (applies to both group and individual plans).

WHICH EMPLOYERS ARE COVERED BY THIS LAW?

- Private businesses with 15 or more employees
- Public agencies (federal, state and local)
- Employment agencies
- Labor organizations
- Also applies to health insurance companies

WHAT TYPES OF EMPLOYERS DON'T HAVE TO FOLLOW THIS LAW?

- Tax-exempt private membership clubs
- Religious organizations
- Does not apply to life insurance or disability insurance companies

WHAT ARE THE REMEDIES FOR VIOLATIONS OF THIS LAW?

Employers and health insurers may be ordered to:

- Cease discriminatory practices
- Hire, promote, or restore employment
- Pay back wages and benefits
- Compensate for emotional distress
- Pay punitive damages
- Pay fines of up to \$25,000
- Pay worker's attorney fees and litigation expenses

HOW ARE THESE LAWS ENFORCED?

GINA is enforced in the same way as other civil rights laws, see the civil rights section in Part 5 of this manual for details.

Personnel Files

Iowa Code, Chapter 91B

This 1990 Iowa law guarantees workers the right to review their own personnel files and provides immunity to employers who disclose information from personnel files under some circumstances.

WHAT DOES THIS LAW REQUIRE EMPLOYERS TO DO?

- Employers must allow workers to review and copy their own personnel files, including performance evaluations, disciplinary records and “other information concerning employer-employee relations” (does not include the right to review confidential references). Review must take place at a mutually agreeable time, the employer can be present, and the worker can be charged a “reasonable fee” for copies.
- Employers may provide certain types of information from the personnel file of a current or former worker to a prospective employer, and are immune from any claim for damages unless:
 - The disclosure violates the worker’s civil rights
 - The information is intentionally provided to someone who has no legitimate interest in the information
 - The information is not relevant to the request
 - The information is provided with malice (intended harm to the worker)
 - The information is known by the employer to be false

WHICH EMPLOYERS ARE COVERED BY THIS LAW?

- Private businesses
- State & local government agencies

WHAT TYPES OF EMPLOYERS DON’T HAVE TO FOLLOW THIS LAW?

- Federal government (not covered by state laws, but separate laws or policies may apply)

WHAT ARE THE REMEDIES FOR VIOLATIONS OF THIS LAW?

- Remedies are not specified in the law, but Iowa courts could order an employer to provide access to personnel files and award attorney fees if an employer acted “in bad faith.”
- No penalties are specified for improper disclosure of personnel information, but workers could recover damages for defamation or invasion of privacy, etc. depending on what was disclosed.

HOW IS THIS LAW ENFORCED?

This law is enforced by private legal actions in state court. There is no provision for recovering attorney fees under this law.

Employee Polygraph Protection Act (EPPA)

(Federal Law – 29 USC 2001-09)

The Employee Polygraph Protection Act of 1988 (EPPA) generally prevents employers from using “lie detector” tests, either for pre-employment screening or during the course of employment, with certain exceptions.



WHAT DOES THIS LAW REQUIRE EMPLOYERS TO DO?

- Employers generally may not require or request any worker or job applicant to take a lie detector test— except for “for cause” testing of employees who are reasonably suspected of involvement in a specific workplace incident (theft, embezzlement, etc.) that resulted in economic loss to the employer
- Employers may not discharge, discipline, or discriminate against workers or job applicants for refusing to take a test that is not “for cause”
- Employers may not retaliate against workers for exercising other rights under the Act
- Employers must display the EPPA poster in the workplace

WHICH EMPLOYERS ARE COVERED BY THIS LAW?

- Private businesses

WHAT TYPES OF EMPLOYERS DON'T HAVE TO FOLLOW THIS LAW?

- Government agencies (federal, state & local)

WHAT TYPES OF WORKERS ARE NOT COVERED BY THIS LAW?

- Security services (guards, alarm services, armored cars, etc.)
- Pharmaceutical manufacturers, distributors and dispensers

WHAT ARE THE REMEDIES FOR VIOLATIONS OF THIS LAW?

Employers may be ordered to:

- Cease practices that violate the law
- Reinstatement of workers fired for illegal reasons (with back pay and benefits)
- Pay penalties of up to \$10,000 per violation

HOW IS THIS LAW ENFORCED?

The Wage & Hour Division of the U.S. Department of Labor is responsible for enforcing this law. There is no charge for this service. However, the Department of Labor is not required to accept every case.

Wage & Hour Division, U.S. Department of Labor
Des Moines District Office
Federal Building
210 Walnut Street, Room 643
Des Moines, IA 50309-2407
Phone: (515) 284-4625
www.dol.gov/whd/

Workers also have the right to file their own cases in federal or state court, without the assistance of the Department of Labor. If the amount owed is under \$5,000, the claim can be filed in small claims court (state court). Low-wage workers may be entitled to representation at no cost by Iowa Legal Aid (contact information is available at <https://www.iowalegalaid.org/>). There is no provision for recovering attorney fees in this kind of case.

Iowa Polygraph Law

Iowa Codes Section 730.4

The Iowa Polygraph Law is similar to the federal Employee Polygraph Protection Act (EPPA), but also covers state and local government employees

WHAT DOES THIS LAW REQUIRE EMPLOYERS TO DO?

- Employers generally may not require or request any worker or job applicant to take a lie detector test as a condition of employment, promotion or change in status, or as a condition of a benefit or privilege of employment
- Employers may not administer worker lie detector tests

WHICH EMPLOYERS ARE COVERED BY THIS LAW?

- Private businesses
- State and local government agencies

WHAT TYPES OF EMPLOYERS DON'T HAVE TO FOLLOW THIS LAW?

- Federal government

WHAT TYPES OF WORKERS ARE NOT COVERED BY THIS LAW?

- Law enforcement
- Corrections

WHAT ARE THE REMEDIES FOR VIOLATIONS OF THIS LAW?

Employers may be ordered to:

- Cease practices that violate the law
- Reinstatement workers fired for illegal reasons (with back pay and benefits)
- Pay fines of at least \$150 if charged with a simple misdemeanor under the criminal provisions of the statute

HOW IS THIS LAW ENFORCED?

Criminal provisions of the law are enforced by county attorneys. However, a county attorney will have discretion about whether to pursue this kind of case.

Workers also have the right to file their own cases in state court, without the assistance of the county attorney. If the amount owed is under \$5,000, the claim can be filed in small claims court. Low-wage workers may be entitled to representation at no cost by Iowa Legal Aid (contact information available at <https://www.iowalegalaid.org/>). There is no provision for recovering attorney fees in this kind of case.

Private Sector Drug Free Workplaces Act

Iowa Code, Section 730.5

Iowa's drug testing law limits the circumstances under which an employer can require a drug or alcohol test from a worker and provides details about how such tests can be conducted.

WHAT DOES THIS LAW REQUIRE EMPLOYERS TO DO?

Employers may conduct drug or alcohol tests of workers under limited circumstances

- Employers may test job applicants
- Employers may test current workers under the following circumstances:
 - Based on a reasonable suspicion that the worker is under the influence
 - Based on the worker's involvement in an accident
 - Randomly
 - As a follow-up to drug or alcohol treatment
 - As required by federal law or law enforcement
- Employers may only conduct tests if they have previously provided workers with a written policy on drug testing
- Employers may only test samples of saliva, urine, breath, or, in limited circumstances, blood or hair. Blood can only be tested if it is part of medical treatment received by the employee after an accident at work, and was ordered by a doctor, without any suggestion by the employer to do so. Hair samples can only be tested for job applicants, not existing employees.
- Employer tests must be conducted by qualified labs, and results must be reviewed by a medical officer
- Employers must follow standards for positive tests based on federal law
- Employers must pay full costs of drug tests
- Employers must allow workers to request a confirmatory (second) test
- Employers must offer workers who test positive for alcohol for the first time an option to enter rehabilitation treatment
- Employers must keep test results confidential, with some exceptions

WHICH EMPLOYERS ARE COVERED BY THIS LAW?

- Private businesses

WHAT TYPES OF EMPLOYERS DON'T HAVE TO FOLLOW THIS LAW?

- Government agencies (federal, state & local)

WHAT ARE THE REMEDIES FOR VIOLATIONS OF THIS LAW?

Employers who *intentionally* violate the law may be ordered to:

- Cease practices that violate the law
- Reinstatement of workers fired for illegal reasons (with back pay and benefits)

Note the law relieves employers of liability for most unintentional violations of the law

HOW IS THIS LAW ENFORCED?

The Iowa Attorney General can enforce the confidentiality provisions of the law. All other provisions must be enforced by private legal actions in state court. There are no provisions for recovering attorney fees under this law.



Part 8: Losing Your Job

Discharge & Unemployment

Employment Termination

Iowa's Employment at Will Standard

Iowa law provides workers very little protection from being fired. The Iowa Supreme Court (along with courts from many other states) has adopted a standard called “employment at will.” That standard means that workers may be fired at any time for any reason, or for no reason at all, unless (1) the worker has a contract of employment or (2) the termination is for a reason that is specifically prohibited by law or (3) the termination is for a reason that violates “public policy.”

- 1) Contractual protections against termination.** Most workers are not covered by contracts. The most common exception would be workers who are covered by a union-negotiated collective bargaining agreement. Typically, collective bargaining agreements include substantial limitations on an employer's right to discharge or discipline workers unless the employer has “just cause” for doing so. Individual employment contracts may also prevent an employer from arbitrarily firing a worker. Individual contracts are not unusual for executives, some kinds of professionals, performing artists and professional athletes. Very few other workers have individual employment contracts. In some extremely limited circumstances, a court may treat some other document (for example, an employee handbook) as if it were an employment contract, if it provides an explicit limitation on the employer's right to fire workers.



- 2) Terminations that violate other laws.** There are many federal and Iowa laws (many of which are discussed in previous sections) that prohibit employers from discharging workers for specific reasons, such as the worker's race or gender, union activity, or in retaliation for making a complaint under various laws or testifying in investigations. In order to be successful in these kinds of cases the worker must show evidence that the reason for his/her discharge was due to a legally prohibited factor(s).
- 3) Terminations that violate “public policy.”** The Iowa Supreme Court has also created its own exception to the “employment at will” doctrine. In *Springer v. Weeks & Leo Co., Inc.*, 429 N.W.2d. 558 (Iowa 1988), the court decided that a worker who had been fired after the employer found out she was planning to file a workers' compensation claim, could sue the employer for damages, despite the “employment at will” doctrine. The court said that it would only permit this kind of case where the worker could show that the discharge was in retaliation for the worker exercising some important legal right (filing a workers compensation claim in this case) or engaging in some important civic duty (serving on a jury, for example). The exact limits of this protection are still unclear.

Civil Service protections for public employees

Some public employees are covered by civil service laws, which protect them from being discharged without a good reason. The civil service system was created more than 100 years ago to guard against abuses of power, nepotism, and corruption due to political patronage in government employment. Various forms of civil service laws apply to different types of government employees:

- Most federal civilian workers are covered by federal civil service laws [Civil Service Reform Act of 1978, 5 USC §2301, *et seq.*]
- Most employees of the state of Iowa are covered by the state's merit system [Iowa Code, Chapter 8A]
- School teachers and administrators are covered by a state law that provides them with some protection from discharge without a good reason and provides them with some procedural rights before they are laid off [Iowa Code, Chapter 279]
- County sheriffs' deputies are covered by county civil service commissions [Iowa Code, Chapter 341A]
- City workers in cities with populations of more than 15,000 and police and fire fighters in cities with populations of more than 8,000 are protected by local civil service commissions [Iowa Code, Chapter 400.]

Protections for veterans who are public employees

Most veterans who are employed by state and local government are protected from discharge, unless the employer can prove incompetence or misconduct. See the Veterans Preference Section in Part 10 of this manual.

Worker Adjustment & Retraining Notification Act (WARN Act) (Federal Law – 29 USC 2101-09)

The WARN Act was passed in 1988 and is intended to provide workers and communities with an advance warning of an impending plant closing or major layoff. Most employers with more than 100 workers are required to provide 60 days' notice before a plant closing or a mass layoff.



WHAT DOES THE LAW REQUIRE EMPLOYERS TO DO?

Sixty days in advance of any plant closing or mass layoff, covered employers must provide notice to (1) the workers or their union, (2) state government and (3) local government where the plant is located. “Plant closing” is defined as shutting down operations at a worksite that affects at least 50 full-time workers at that worksite.

- “Mass layoff” is defined as a loss of employment, not caused by a plant closing, that affects either:
 - 500 or more full-time workers
 - 50 to 499 full-time workers, if they constitute 33% of the workforce
- “Full-time workers” does not include workers who have worked less than 6 months in the last year or workers who work less than 20 hours per week on average.
- Job losses that occur in a 30-day period of time are counted together for purposes of calculating the threshold numbers. In some circumstances, two or more instances of job loss that do not separately meet the threshold numbers may be counted together if they occur within a 90-day period of time.
- If workers are represented by a union, the employer must give written notice to the chief elected officer of the union. If workers are not represented by a union, the employer must give written notice to the individual workers.
- Part-time workers who are being laid off are entitled to notice of the layoff or closing even though they are not counted toward the threshold numbers.
- The notice must contain: an explanation of whether the closing or layoff is permanent or temporary, the date of the closing or layoff and the date when workers’ employment will be separated, an explanation of workers’ right to bump another employee, and contact information for a person within the company who can provide additional information.
- If the job loss is due to a plant sale, either the seller or the buyer must give notice to workers. The seller must give notice if the plant closing or layoff takes place before or up to the time of the sale. The buyer must give notice if the closing or layoff takes place after the time of the sale. Notice of the sale is not required if the sale does not result in a closing or layoff.

EXCEPTIONS TO THE NOTICE REQUIREMENT

In certain circumstances, a covered employer may not be required to give the full 60 days' notice.

- The employer is actively seeking new capital or business which could postpone or prevent the layoff or closing.
- The employer could not foresee circumstances that led to the layoff or closing, such as sudden or dramatic market changes.
- The layoff or closing is the result of a natural disaster.

In all three cases the employer must give notice to workers as soon as practicable.

WHICH EMPLOYERS ARE COVERED BY THIS LAW?

- Private businesses and organizations, including non-profit organizations, with 100 or more full-time workers.
- Private businesses and organizations, including non-profit organizations, with 100 or more workers who work at least a combined 4,000 hours per week.
- Public and quasi-public entities that are separately organized and operate in the commercial context are covered.
- Federal, state and local governments are not covered.

WHAT TYPES OF WORKERS ARE NOT COVERED BY THIS LAW?

- Workers on strike or workers who have been locked out as part of a labor dispute.
- Workers working on temporary projects or facilities who understood the temporary nature of the work when they were hired.
- Contract workers who work at a worksite, but who are employed by another employer (for example, employees working for a temp service).
- Government employees.

WHAT ARE THE REMEDIES FOR VIOLATIONS OF THIS LAW?

An employer may be ordered to:

- Pay back pay for up to 60 days.
- Pay attorney's fees and costs.
- For failing to provide notice to the local government, an employer may be subject to a civil penalty of up to \$500 for each day of violation.

HOW IS THE LAW ENFORCED?

The U.S. Department of Labor has no enforcement authority under this law. Workers, states, and local governments may file cases in state courts. Low-wage workers may be entitled to representation at no cost by Iowa Legal Aid (contact information available at <https://www.iowalegalaid.org/>). Workers who are represented by private attorneys can request that their legal fees in a successful case be paid by the employer.

The U.S. Department of Labor does provide assistance in understanding the law and its regulations.

U.S. Department of Labor
Employment and Training Administration
Office of Policy Development and Research
Division of Policy, Legislation, and Regulations
200 Constitution Ave, NW
Room N5641
Washington, DC 20210
Phone: (202) 693-3079
<https://www.doleta.gov/layoff/warn.cfm>

Iowa Worker Adjustment and Retraining Notification Act (Iowa Code, Chapter 84C)

The Iowa Worker Adjustment and Retraining Notification Act is similar to the WARN Act, but it applies to smaller employers and requires only 30 days' notice prior to a closing or layoff. Under this state law, employers are required to provide notice of a closing to the workers and to Iowa Workforce Development.

WHAT DOES THE LAW REQUIRE EMPLOYERS TO DO?

- An employer must give 30 days' notice to workers if a plant closing will result in a layoff or termination of at least 25 full-time workers. Workers who have worked less than 6 months in the last year and workers who work on average less than 20 hours per week are not counted.
- If workers are represented by a union, the employer must give written notice to the union. If workers are not represented by a union, the employer must give written notice to the individual workers.
- The notice must contain: an explanation of whether the closing or layoff is permanent or temporary, the date of the closing or layoff and the date when your employment will be separated, the job titles to be affected and the names of the individuals to be affected, and contact information for a person within the company who can provide additional information.
- If a business is sold, either the seller or the buyer must give notice to workers. The seller must give notice if the plant closing or layoff takes place before or up to the time of the sale. The buyer must give notice if the closing or layoff takes place after the time of the sale. Notice of the sale is not required if the sale does not result in a closing or layoff.



EXCEPTIONS TO THE NOTICE REQUIREMENT

An employer is not required to give the full 30 days' notice if:

- The employer is actively seeking new capital or business which may postpone or prevent the layoff or closing.
- The employer could not foresee circumstances that led to the layoff or closing, such as sudden or dramatic market changes.
- The layoff or closing is the result of a natural disaster.

If the notice is less than 30 days in advance of the employment loss, the notice provided to employees must contain specific explanation for reducing the notice period.

WHICH EMPLOYERS ARE COVERED BY THIS LAW?

- Private businesses and organizations with 25 or more full-time workers.
- Public agencies with 25 or more full-time workers.

WHAT TYPES OF WORKERS ARE NOT COVERED BY THIS LAW?

- Workers on strike or workers who have been locked out as part of a labor dispute.

WHAT ARE THE REMEDIES FOR VIOLATIONS OF THIS LAW?

An employer who does not provide appropriate notice to the Iowa Department of Workforce Development may be ordered to:

- Pay a civil penalty of up to \$100 for each day of violation.

HOW IS THE LAW ENFORCED?

This law is enforced exclusively by the Iowa Department of Workforce Development. There is no right to file a private lawsuit under this law.

State Rapid Response Coordinator
Iowa Workforce Development
1000 E Grand Avenue
Des Moines, IA 50319
Phone: (515) 725-2007
Fax: (515) 281-9641
Email: dislocated.worker@iwd.iowa.gov

Interference with Future Employment

Iowa Code, Sections 730.1, 2, 3 & 9

Iowa has three infrequently used laws, first enacted in 1924, which protect workers from malicious efforts to interfere with their employment. These laws were specifically intended to protect railroad workers, but also apply to other private sector workers. A more recent law protects the seniority rights of laid off workers.

WHAT DOES THIS LAW REQUIRE EMPLOYERS TO DO?

- Employers may not prevent discharged workers from finding new jobs, though employers may provide a truthful statement of the reasons for the worker's discharge. [§730.1]
- Employers may not "blacklist" former workers ("blacklisting" is defined as any attempt to prevent workers from finding new employment except as permitted by §730.1). [§730.2]
- Individuals are prohibited from attempting to get a worker fired by making false accusations about the worker failing to charge customers for services provided. [§730.3]
- Employers may not refuse to hire someone unless they give up their seniority rights from a previous job. [§730.9]

WHICH EMPLOYERS ARE COVERED BY THIS LAW?

- Private businesses
- Individuals

WHAT TYPES OF EMPLOYERS DON'T HAVE TO FOLLOW THIS LAW?

- No specific exclusions, but probably not intended to apply to government agencies

WHAT ARE THE REMEDIES FOR VIOLATIONS OF THIS LAW?

Employers may be ordered to:

- Cease practices that violate the law
- Pay damages (treble damages are allowed for blacklisting violations)

Violations of §730.1 or §730.3 are also simple misdemeanors

HOW IS THIS LAW ENFORCED?

The criminal provisions are enforced by county attorneys. All other provisions are enforced by private legal actions in state court. None of these laws contain provisions for the recovery of attorney fees.

Iowa Employment Security Act (Unemployment Insurance)

(Iowa Code, Chapter 96)

The Social Security Act, enacted in 1935 as part of the New Deal, requires states to adopt unemployment insurance laws. Iowa's version is similar to many other states' laws, although details of each law are slightly different. Iowa's law creates an unemployment insurance fund which is administered by Iowa Workforce Development. Employers are required to contribute to the fund through payroll taxes. The tax rate is based on the number of hours worked, wages paid, and claims experience. Workers who become unemployed through no fault of their own are eligible for benefits during their period of unemployment.

WHAT DOES THIS LAW REQUIRE EMPLOYERS TO DO?

- Employers must contribute to a state fund that provides compensation to unemployed workers, based on their earnings history
- Employers must notify Iowa Workforce Development when a worker leaves employment and must describe whether the person was discharged, laid off or left voluntarily.
- An employer may contest a worker's claim for benefits if they believe the worker is not eligible under the law, but the final eligibility decision will be made by Iowa Workforce Development.

WHAT RIGHTS OR BENEFITS DOES THIS LAW PROVIDE TO WORKERS?

- Unemployed workers have a basic entitlement to 16 weeks of benefits as of July 3, 2022 (a 2022 law reduced the maximum length of benefits from 26 to 16 weeks). In disasters, plant closures, and other specific cases, additional weeks may be available.
- Workers may also be entitled to benefits during certain job training programs.
- To qualify for benefits, workers must:
 - Have worked and earned wages in 15 out of the last 18 months
 - Be unemployed through no fault of their own
 - Be able to work and available to work
 - Actively search for work and maintain records of work search
- Certain circumstances may disqualify a worker from receiving benefits, including:
 - Being discharged for misconduct (intentional wrongdoing)
 - Voluntarily quitting (usually)
 - Refusing to accept suitable work
- A worker who is disqualified may become re-qualified by working 10 weeks or more for another employer

CAN WE GET UNEMPLOYMENT DURING A LABOR DISPUTE (STRIKE OR LOCKOUT)?

There are special rules that apply during labor disputes. (*See: Iowa Code, Section 96.5(4)*)

and 871 IAC 24.33.) If you are not working because of a labor dispute at your place of employment, you are not eligible for unemployment benefits, with a few exceptions. If you meet one of these exceptions, you will be eligible for benefits:

- You are not part of the bargaining unit that is directly affected by the labor dispute and you are not personally participating in the labor dispute, *e.g.*, you are unemployed because there is no work for you to do during the strike, even though you are not on strike and your unemployment is not the result of your own refusal to cross the picket line.
- The union that represents you has made an offer to continue working under the terms of an expired collective bargaining agreement for a reasonable period of time and the employer refuses that offer and locks out the workers instead.

A person who is receiving unemployment benefits and who is offered a job as a replacement for workers who are on strike or who are locked out can refuse that offer and still receive benefits, because the offer is not considered suitable.

WHICH EMPLOYERS ARE COVERED BY THIS LAW?

- Private businesses
- Government agencies (federal, state & local)

WHAT TYPES OF EMPLOYERS DON'T HAVE TO FOLLOW THIS LAW?

- Agricultural employers, if the employer did not:
 - Pay wages of more than \$20,000 annually in the either of the last two years; or
 - Have more than 10 employees on the payroll during any 20 week period during the year (not including aliens working legally in the U.S.)

WHAT TYPES OF WORKERS ARE NOT COVERED BY THIS LAW?

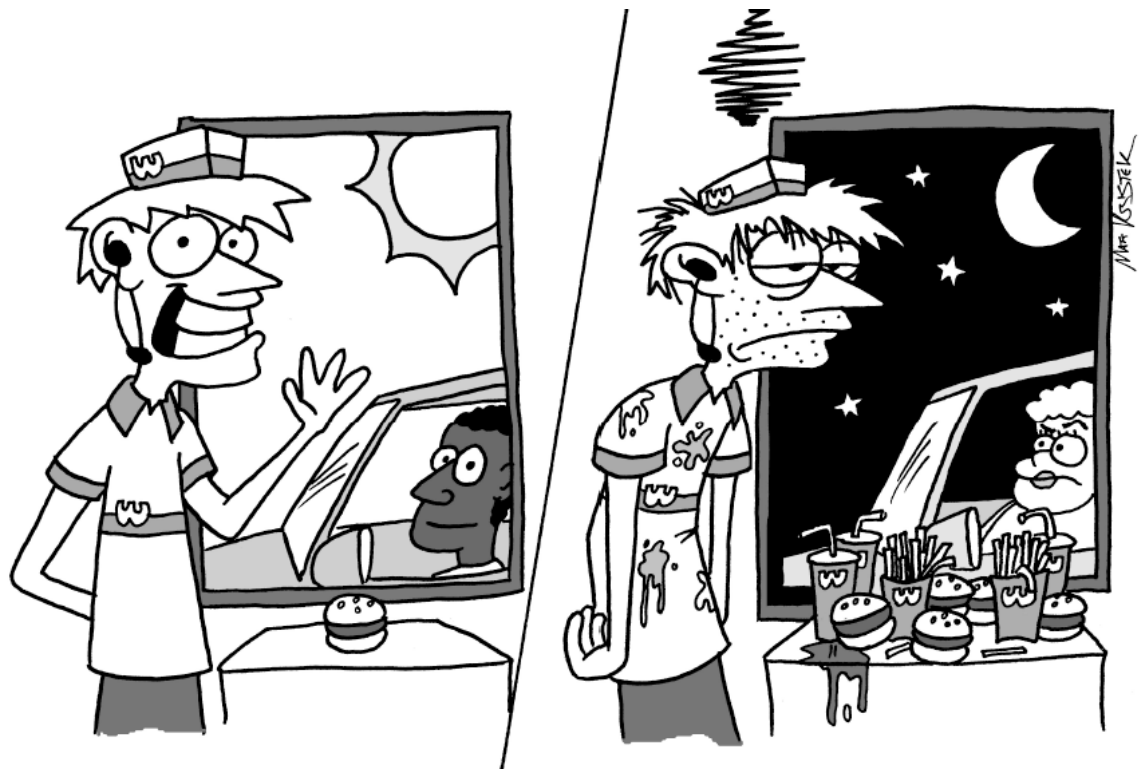
- Immigrant workers who do not have legal authorization to work are not eligible to receive benefits, even if they have paid into the system
- Independent contractors
- Ministers and other church employees
- Employees of certain non-public schools
- Disabled workers employed in sheltered workshops
- Participants in work training programs
- Elected officials
- Domestic service workers working in a private home, local college club, or fraternity or sorority, which did not have a total payroll in excess of \$1,000 in any calendar quarter of the previous year
- Work study students
- Prisoners
- Family members working in the home
- School employees during school recess (*e.g.*, summer break), if they have been promised employment when school resumes

HOW IS THIS LAW ENFORCED?

An unemployed worker must file a claim for benefits with Iowa Workforce Development, either in person at a local office or on-line. The employer will be notified of the claim and has 10 days to contest the claim. An administrative law judge (ALJ) from Workforce Development will decide contested claims. There are several levels of possible appeals of the ALJ's decision.

Iowa Workforce Development
1000 East Grand Avenue
Des Moines, Iowa 50319-0209
Phone: (866) 239-0843
E-mail: UIClaimsHelp@iwd.iowa.gov
<https://www.iowaworkforcedevelopment.gov/welcome>

Workforce Development can provide information about how to file a claim, but does not represent workers in contested cases. Workers can represent themselves or can be represented by an attorney or some other person, like a union representative. Low-wage workers may be entitled to representation at no cost by Iowa Legal Aid (contact information available at <https://www.iowalegalaid.org/>).



Part 9: Protecting Young Workers

Federal and State Child Labor Laws

Child Labor Provisions of the Fair Labor Standards Act (Federal Law – Fair Labor Standards Act of 1938, 29 USC 201-19)

In addition to its minimum wage and overtime requirements, the Fair Labor Standards Act (FLSA) contains provisions to protect young people from exploitative child labor. The FLSA establishes a minimum age of 14 for most types of work, and sets restrictions on the hours and types of work permitted for young workers. (See also: Iowa Child Labor Law, next section)

WHAT DOES THIS LAW REQUIRE EMPLOYERS TO DO?

In non-agricultural employment:

- An employee must be at least 16 years old to work unlimited hours in most non-farm jobs and at least 18 years old to work in jobs declared hazardous by the U.S. Secretary of Labor. See the U.S. Department of Labor website for details about hazardous jobs.
- Youth 14 and 15 years old may work outside school hours in certain non-hazardous jobs permitted by the U.S. Department of Labor, under the following conditions:
 - No more than 3 hours on a school day or 18 hours in a school week.
 - No more than 8 hours on a non-school day or 40 hours in a non-school week.
 - Work may not begin before 7am or end after 7pm, except from June 1 through Labor Day when evening hours are extended until 9pm.

In agricultural employment:

- An employee must be at least 16 years old to work unlimited hours in most agricultural jobs, including those declared hazardous by the U.S. Secretary of Labor. See the U.S. Department of Labor website for details about hazardous jobs.
- Youth under 16-years-old may work outside school hours in various non-hazardous agricultural jobs under the following conditions:
 - Youth age 10 and 11 must have parental consent, and may only work on farms that are not covered by minimum wage requirements (using no more than 500 “man-days” of farm labor in any quarter of the preceding calendar year).
 - Youth age 12 and 13 must have parental consent.



In all covered employment: employers may not discriminate against or discharge workers who file a complaint or participate in any proceeding under the Act.

WHICH EMPLOYERS ARE COVERED BY THIS LAW?

- Private businesses with annual revenue of at least \$500,000

- Hospitals, care centers and other institutions, schools
- Public agencies

WHAT TYPES OF WORKERS ARE NOT COVERED BY THIS LAW?

Workers engaged in certain occupations are exempted from the minimum age provisions:

- Newspaper delivery
- Performance in radio, television, movie, or theatrical productions
- Work for parents in a family business
- Gathering evergreens and making evergreen wreaths

WHAT ARE THE REMEDIES FOR VIOLATIONS OF THIS LAW?

An employer may be ordered to:

- Pay a civil penalty of up to \$11,000 for each employee who is the subject of a violation of the FLSA's child labor provisions, and a civil penalty of up to \$50,000 in cases that cause death or serious injury of a minor employee (penalty for death or serious injury can be doubled if the violation is determined to be willful or repeated).
- Pay a criminal fine of up to \$10,000 if convicted for a willful violation. For a second conviction for a willful violation, the employer can be fined up to \$10,000 and serve a jail sentence of up to six months.

HOW IS THIS LAW ENFORCED?

The Wage & Hour Division of the U.S. Department of Labor is responsible for enforcing this law. There is no charge for this service. However, the Department of Labor is not required to accept every case.

Wage & Hour Division, U.S. Department of Labor
Des Moines District Office
Federal Building
210 Walnut Street, Room 643
Des Moines, IA 50309-2407
Phone: (515) 284-4625
www.dol.gov/whd/

Iowa Child Labor Law

(Iowa Code, Chapter 92)

Iowa Child Labor Law is similar to the federal Fair Labor Standards Act (FLSA) in that it sets minimum age, hours of work, and hazardous jobs standards for youth employment. There are also significant differences between the federal and Iowa laws. If an employer is covered by both federal and Iowa child labor law, the law with the stricter standard must be obeyed.

WHAT DOES THIS LAW REQUIRE EMPLOYERS TO DO?

In non-agricultural employment:

- An employee must be at least 16 years old to work unlimited hours without a work permit in most non-farm jobs, and at least 18 years old to work in certain hazardous jobs. See Iowa Code, Section 92.8 for a list of jobs prohibited under age 18.
- Youth 14 and 15 years old may work outside school hours in certain non-hazardous jobs permitted by the Iowa Code, under the following conditions:
 - Must have a work permit. Contact Iowa Workforce Development for details.
 - No more than 4 hours on a school day or 28 hours in a school week.
 - No more than 8 hours on a non-school day or 40 hours in a non-school week. Minors younger than 16 must be given a 30 minute break if they work more than five hours in a day.
 - Work may not begin before 7am or end after 7pm, except from June 1 through Labor Day when evening hours are extended until 9pm.
 - Workdays of 5 hours or more must allow a 30-minute break.
- Street vendors must be at least 10 years old, and must have a street trades permit until they reach age 16. Street vendors may not work during school hours, or before 4am or after 7:30pm, except from June 1 to Labor Day when hours extend to 8:30pm.
- Child models under age 16 must have written parental permission, and may not work during school hours, or more than 3 hours per day and 12 hours per month. Work may not begin before 7am or end after 10pm.

In agricultural employment:

- An employee must be at least 16 years old to work unlimited hours without a work permit in most agricultural jobs.
- Youth under 16-years-old may work outside school hours in various agricultural jobs under the following conditions:
 - At least 14 years old, with a work permit, *unless work is “part-time” (up to 14 hours/week during the school year; up to 20 hours/week outside school year)*. No minimum age or permits are required for “part-time” agricultural workers.
 - At least 14 years old for certain types of seed production, including removal of corn tassels during June, July, August (no work permit required)
 - Migratory workers must be at least 12 years old, and hold a migrant labor

permit until they reach age 16. Youth age 12 to 14 may not work prior to school hours. Work may not begin before 5am or end after 7:30pm, except from June 1 through Labor Day when evening hours are extended until 9pm.

WHICH EMPLOYERS ARE COVERED BY THIS LAW?

- All employers in the state of Iowa

WHAT TYPES OF WORK SITUATIONS ARE NOT COVERED BY THIS LAW?

- Part-time, occasional, or volunteer work for nonprofit educational, charitable, religious, or community service organizations
- Work in or around any home, outside of school hours, that is not related to the business, trade, or profession of the employer
- Work in an occupation or business operated by the child's parents
- Work ordered by a juvenile court, involving a child at least 12 years old

WHAT ARE THE REMEDIES FOR VIOLATIONS OF THIS LAW?

An employer may be ordered to:

- Pay a civil penalty of up to \$10,000 for each permit violation, and each day that each child works in violation of specific provisions of the law.
- Pay a civil penalty of \$10,000 when a child is permitted to perform prohibited work that results in a fatality.

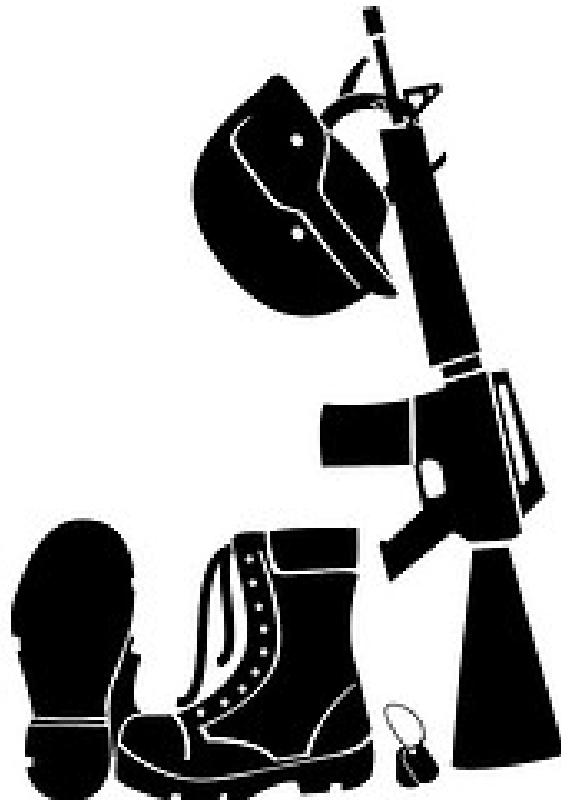
Violations of this law for which a penalty is not specifically provided constitute a serious misdemeanor.

The parent or guardian of a minor child who negligently allows the child to work in violation of the law is guilty of a serious misdemeanor, punishable by \$1875 in fines and/or one year in jail per offense.

HOW IS THIS LAW ENFORCED?

Iowa Workforce Development, Division of Labor Services, is responsible for enforcing this law. There is no charge for this service. However, Iowa Workforce Development is not required to accept every case.

Division of Labor – Child Labor
Iowa Workforce Development
1000 East Grand Avenue
Des Moines, Iowa 50319-0209
Phone: (515) 725-5619
Email: iachildlabor@iwd.iowa.gov
<http://www.iowadivisionoflabor.gov/child-labor>



Part 10: Protecting Veterans' Rights
*Federal & State Laws That Protect the
Employment Rights of Military Service
Personnel & Veterans*

Uniformed Services Employment and Reemployment Rights Act (USERRA)

(Federal Law – 38 USC 4301-35)

USERRA was passed in 1994 and protects the civilian jobs and benefits of military and reserve personnel. It provides that returning service members are to be reemployed in the job they would have attained had they not been absent for military service, which includes the same seniority, status and pay, and rights and benefits.

WHAT DOES THE LAW REQUIRE EMPLOYERS TO DO?

- An employer may not deny initial employment, reemployment, retention in employment, promotion, or any other benefit on the basis of the worker's membership in the uniformed services, application for membership, performance of service, application for service, or obligation to perform service. An employer may not retaliate against a worker for exercising rights under this law.
- An employer must grant reemployment to a worker whose absence from employment was due to service in the uniformed service if the worker gave notice to the employer, the worker submits an application for reemployment with the employer, and the length of all the worker's absences from the employer due to uniformed service total 5 years or less. There are several exceptions to the 5 years total. For instance, periodic National Guard training does not count towards the 5 year total.
- An employer must reemploy the returning service member in the position the service member would have attained had the service member not been absent. The worker is entitled to the same seniority, pay and status, and rights and benefits. An employer must make reasonable efforts to provide skills training to permit the worker to qualify for reemployment.
- An employer must retain an employee's health and pension coverage. If a worker's service is for 31 days or more, the worker may be required to pay up to 102% of the health insurance premium. If the worker's service is for less than 31 days, the worker may not be required to pay more than the employee share of the health coverage.
- An employer must post a notice informing workers of their rights and obligations under the law. The employer must post the notice in the place where the employer customarily posts notices to workers.

WHICH EMPLOYERS ARE COVERED BY THIS LAW?

- Private businesses
- Public agencies

WHAT TYPES OF WORKERS ARE NOT COVERED BY THIS LAW?

- Independent contractors

WHAT ARE THE REMEDIES FOR VIOLATIONS OF THIS LAW?

An employer may be ordered to:

- Comply with the law.
- Pay lost wages and benefits due to the employer's failure to comply with the law.
- Pay liquidated damages in an amount equal to the lost wages and benefits, if the violation was willful.
- Pay attorney's fees and costs.

HOW IS THE LAW ENFORCED?

The Veterans Employment and Training Service (VETS) of the U.S. Department of Labor is responsible for enforcing this law. There is no charge for this service. However, the Department of Labor is not required to accept every case.

Veterans' Employment and Training Service (VETS)

U.S. Department of Labor

1000 East Grand Avenue, 1st Floor West

Des Moines, Iowa 50319

Main Office (515) 281-9061

<http://www.dol.gov/vets/>

Workers also have the right to file their own court case. Workers may file cases against private employers in federal courts. Workers may file cases against states in state courts. Low-wage workers may be entitled to representation at no cost by Iowa Legal Aid (contact information available at <https://www.iowalegalaid.org/>). Workers who are represented by private attorneys can request that their legal fees in a successful case be paid by the employer.

Leaves of Absence for Military Service of Public Employees

Iowa Code, Section 29A.28

Section 29A.28 of the Code of Iowa provides rights similar to USERRA, but applies only to state and local government employers. However, it covers more types of military and quasi-military service than USERRA.



WHAT DOES THE LAW REQUIRE EMPLOYERS TO DO?

- Public employers are required to grant a leave of absence to any worker who is called to active duty in the armed forces of the United States, or of the state of Iowa or in the “nurse corps” or in the civil air patrol or in the national disaster medical team of the United States.
- Section 29A.28 does not restrict the length of the leave granted. The first 30 days of the leave are without loss of pay.
- A public employer may temporarily replace an absent worker, but upon return from active duty, the worker is entitled to reinstatement.
- A public employer must reemploy the returning service member in the position, classification and in the same geographic location held by the service member at the time he/she entered active duty.

WHICH EMPLOYERS ARE COVERED BY THIS LAW?

- State and local government.

WHAT TYPES OF WORKERS ARE NOT COVERED BY THIS LAW?

- Temporary public workers employed for six months or less.
- Private sector workers.

WHAT ARE THE REMEDIES FOR VIOLATIONS OF THIS LAW?

None are specified in the law, but presumably a veteran would be entitled to reinstatement and/or back pay.

HOW IS THE LAW ENFORCED?

The enforcement mechanism not specified in the law. Presumably it is enforced by private legal action in state court.

Veterans Preference in Public Employment

Iowa Code, Chapter 35C

This law was originally passed to give a preference in public employment to veterans of the Civil War. It has since been amended to include veterans of other wars, other kinds of military service and long term reserve and National Guard members. This law requires public employers to give preferences in hiring and job retention to qualified veterans. (A similar requirement appears in Chapter 400, Iowa's Municipal Civil Service law.)

WHAT DOES THE LAW REQUIRE EMPLOYERS TO DO?

- A public employer must give preference to a qualified veteran over equally qualified non-veterans.
- A qualified veteran who has a disability or is aged cannot be disqualified from a job unless he/she is "incompetent to perform properly the duties of the position applied for."
- A qualified veteran cannot be removed from public employment except for incompetence or misconduct. The veteran is entitled to a hearing prior to removal and the public employer has the burden of proving incompetence or misconduct.

WHICH EMPLOYERS ARE COVERED BY THIS LAW?

- State and local government

WHICH VETERANS ARE COVERED BY THIS LAW?

Most, but not all, veterans are entitled to a preference. Veterans must be citizens of the United States and fall into one or more specific categories of service, including:

- Service in the armed forces of the United States during certain specific conflicts described in Iowa Code, Section 35.1, including: Korea, Vietnam, Lebanon, Grenada, Panama, the Persian Gulf, etc.
- Certain reserve veterans from the Korean War.
- Current or former reserve members with at least 20 years of service.
- Current National Guard members with at least 20 years of service.
- Any veteran who served on active federal service, other than training, and who was honorably discharged.

WHAT ARE THE REMEDIES FOR VIOLATIONS OF THIS LAW?

A qualified veteran who is not given a preference can request a court order requiring the public employer to hire him/her. Chapter 35C does not specify other remedies, but presumably an improperly discharged veteran could request reinstatement and/or back pay as a remedy.

HOW IS THE LAW ENFORCED?

The law is enforced by private legal action. A veteran who is denied a preference or who has had his/her salary reduced may choose between two kinds of legal actions or submit the dispute to arbitration. The procedure for challenging an improper termination is not specified in the law.

Veterans Day

Iowa Code Section 91A.5A

Employers must allow veterans of certain wars to take Veterans Day as a paid holiday if (1) the veteran would otherwise be working, (2) the veteran requests it in writing 30 days in advance, and (3) the veteran's absence would not adversely affect public health or safety or cause the employer "to experience significant economic or operational disruption."