



# SOLEX HRC NEWSLETTER

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## HUMAN RESOURCE CONSULTING SERVICES



Solex HRC recognizes that managing your employees and growing your business requires a significant amount of time and effort! Many growing businesses do not have an HR professional, or if they do, they are overburdened with compliance tasks and operational projects. Solex HRC can help!


By partnering with Solex HRC, you will have a dedicated HR Consultant that meets with you regularly to stay on top of important tasks, compliance items, and employee relation issues. We take the time to meet with you and to understand your business so we can efficiently manage your workforce. Our intention is to keep your employees happy so you can focus on growing your business.

## HR Highlight of the Month


### Isolved Benefits - COBRA Administration Services

Proper COBRA compliance entails many required notices and tracking numerous time frames. The notice requirements and the work related to them are endless. With isolved Benefit Services as your benefits administration partner, you can spend your time managing your workforce, not administering COBRA and the timeframes and notices that go with it. We ensure COBRA, Open Enrollment, State Continuation, USERRA and Eligibility are all handled properly.


Our full service includes:




WEB-BASED OR EDT REPORTING




WEB AND CALL CENTER SUPPORT




PREMIUM COLLECTION



ONLINE ELECTION AND PAYMENT OPTION FOR PARTICIPANTS



COBRA NOTICES THAT EXCEED DOL REQUIREMENTS



OVER 10,000,000 NOTICES SENT AND NOT A SINGLE PENALTY

## WEBINAR CALENDAR



\* ALL WEBINARS ARE FREE AND OPEN TO THE PUBLIC\*

MAR 18TH

**HRC QUARTERLY WEBINAR**  
**TOPIC: MA PFML UPDATES**  
**3/18/2026 12:00PM-1:00PM**



**REGISTER NOW**

**KEEP A LOOK OUT FOR**  
**OUR REMAINING 2026**  
**WEBINAR DATES!**



# HR COMPLIANCE CORNER

## 401K 2026 CONTRIBUTION LIMITS

Great news for retirement savers: the IRS has increased the contribution limits for 401(k) plans in 2026 to help workers put more away for the future. These limits reflect inflation adjustments and changes under the SECURE 2.0 Act.

### ✔ Employee Contribution Limits

- Under age 50: You can contribute up to \$24,500 to your 401(k) in 2026—up from \$23,500 in 2025.
- Age 50 and older (catch-up): If you're 50 or older, you can make an additional \$8,000 in catch-up contributions, bringing your total to \$32,500.
- Age 60–63 “super catch-up”: If your plan allows, those aged 60–63 can contribute up to \$11,250 in catch-up contributions — making a potential total of \$35,750.

### 👛 Total Contributions (Employee + Employer)

- The combined limit for employee and employer contributions rises to \$72,000 in 2026 (not including catch-up amounts).

### 🧠 Notes for Savers

- These contribution limits apply to both traditional 401(k) and Roth 401(k) plans — the total amount you defer cannot exceed the annual maximum regardless of how you split contributions between pretax and Roth.
- Catch-up contributions for higher-income workers may have additional Roth-only rules under SECURE 2.0, depending on income and plan design.

If your business does not currently offer a retirement plan but is interested in implementing one, reach out to Solex HRC. We partner with several reputable retirement brokers who can review your options and help you select a plan that best meets the needs of your business and employees. [EMessier@solexhrc.com](mailto:EMessier@solexhrc.com)

## IMPORTANT UPDATE FOR RHODE ISLAND EMPLOYERS

Starting January 1, 2026, Rhode Island will implement a new mandatory requirement for nearly all employers to provide every employee with a written employee handbook (or “mini-handbook”) at the time of hire — and it's not just best practice anymore, it's required by state law.

■ **What the Handbook Must Include:** The new requirement is designed to give employees clear written notice of fundamental employment terms. At a minimum, the handbook provided at hire must contain: Rate(s) of pay and how wages are calculated (hourly, salary, commission, etc.), Pay schedule and regular payday, Allowances (if any) for meals and lodging, Policies on sick leave, vacation, personal leave, holidays, and work hours, Employment status, including exempt/non-exempt classification for wage-and-hour purposes, List of possible pay deductions, Employer's legal name, operating name (if different), physical address, mailing address, and telephone number, First scheduled payday for the employee. Employers must also obtain a signed acknowledgment of receipt from each employee — proving that the handbook has been given and understood.

👛 **Who This Applies To:** This requirement applies broadly to employers across industries and sizes in Rhode Island. There is no exemption for small businesses in the statute text, meaning virtually all employers who hire employees within the state must comply.

! **Penalties for Non-Compliance:** Failure to comply with the new handbook requirement has real consequences: \$400 fine for the first and second violations. Misdemeanor charges for subsequent violations, which can include further fines and even potential imprisonment under state wage law enforcement provisions. This makes compliance not just a good HR practice — it's a legal obligation.

✦ **What Employers Should Do Next.** To prepare for the January 1, 2026 effective date, employers should: Draft or update a written employee handbook tailored to Rhode Island requirements. Include all mandatory wage and employment-term disclosures as described above. Implement a system for handing out handbooks at hire and collecting signed acknowledgments. Train HR or onboarding staff to ensure compliance from day one of employment. Review existing policies to confirm alignment with Rhode Island law and avoid conflicting language. If you already have a handbook, now is the time to ensure it meets the new minimum provisions required by law.

◀ **Final Note:** This new Rhode Island requirement reflects a broader trend toward transparency and fairness in the workplace. While it does create an added step for employers, it also offers an opportunity to clearly communicate workplace expectations, pay practices, and benefits — which can improve trust, morale, and reduce confusion or disputes down the road. For businesses operating in Rhode Island, January 1, 2026, is the deadline you cannot afford to miss.



# HR COMPLIANCE CORNER

## OSHA 300 LOG

As we move through the year, it's a good time to remind employers of their responsibilities related to OSHA injury and illness recordkeeping. The OSHA 300 Log plays a key role in workplace safety compliance and transparency.

**What Is the OSHA 300 Log?** The OSHA 300 Log, formally known as the Log of Work-Related Injuries and Illnesses, is used to record specific work-related injuries and illnesses that occur during the calendar year. It helps employers track safety trends and identify areas where workplace hazards may exist.

**Who Is Required to Maintain an OSHA 300 Log?** Most employers with 11 or more employees are required to maintain OSHA injury and illness records unless they fall under a partially exempt low-hazard industry. Even exempt employers must still report certain severe incidents, such as fatalities, hospitalizations, amputations, or loss of an eye.

**What Must Be Recorded?** Employers must record work-related injuries or illnesses that result in: Death, Days away from work, Restricted work or job transfer, Medical treatment beyond first aid, Loss of consciousness, A significant injury or illness diagnosed by a healthcare professional.

**Failure to properly maintain or post OSHA logs can result in citations and costly penalties.**

**Need Help?** Maintaining OSHA records can be confusing, especially when determining what qualifies as a recordable incident. Employers should review their injury reporting procedures regularly and ensure supervisors know when and how to report incidents. If you have questions about OSHA 300 compliance or need assistance with recordkeeping, reach out to our Solex HRC Consultant or contact Eileen Messier at [emessier@solexhrc.com](mailto:emessier@solexhrc.com).

## TRAVEL REIMBURSEMENT UPDATES

As we start the new year, it is a good time for employers to review their travel policies and update accordingly.

The IRS has updated the standard mileage rates for 2026, which are used to calculate the deductible costs of operating an automobile for business, charitable, medical, or moving purposes. The rates for the business use of automobiles are 72.5 cents per mile, up 2.5 cents from 2025.

Additionally, commuter expenses remain, at this time, at a cap of \$325.00 annually for employees. A 'commuter expense' refers to reimbursement of necessary transit costs to employees for business travel. This typically refers to bus and rails transit passes or something similar.

Remember, standard commute is NOT included in the IRS specifications for expense reimbursement. A 'standard commute' is the travel and employee makes each day from their home to work and then from work to home.

If you need help with new policies for 2026, reach out to Solex HRC!