



## Monthly Newsletter

by Integrated Benefit Solutions

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### Executive Order on Health Costs to Affect Employer Health Plans

President Donald Trump recently signed an executive order aimed at improving price and quality transparency in health care. The order is intended to increase availability of health care price and quality information and protect patients from surprise medical bills.



#### What's in the Order?

Specifically, the order is aimed at:

- Eliminating unnecessary barriers to price and quality transparency
- Increasing the availability of meaningful price and quality information for patients
- Enhancing patients' control over their own health care resources, including through tax-preferred medical accounts
- Protecting patients from surprise medical bills

#### Employer Impact

Within 120 days, the order directs the Treasury to issue guidance to expand access to high deductible health plans. Additionally, the order directs the Treasury to propose regulations within 180 days to:

- Treat expenses related to certain types of arrangements—potentially including direct primary care arrangements and health care sharing ministries—as eligible medical expenses

- Increase the amount of funds that can carry over without penalty at the end of the year for flexible spending accounts

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## Why You Should Be Encouraging Employees to Use PTO

Research consistently points to time away from work as improving productivity, lowering stress and reducing absenteeism.



Unfortunately, many employees still hold onto their paid time off (PTO) and end up losing much of it at the end of the year. Worse yet, many employees avoid taking time off because their workplace culture discourages it.

According to research group Project: Time Off, workers are much happier at companies that encourage time off versus those that don't—68% to 42%, respectively. Couple that with the fact that 81% of employers agree PTO helps curb burnout and improves focus, and it seems obvious that you should be pushing workers to use their vacation time.

This summer, let employees know that it's okay to use their PTO and that, in fact, they should! Doing so can actually help your organization.

Consider sending communication to help employees understand the benefits of taking time off. Moreover, make sure they know that using PTO is not only acceptable, it's also encouraged.

Getting your workforce comfortable with taking PTO is the first step to improving aspects like productivity and stress levels.

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## Final Rule Expands Options for HRAs

Health officials issued a final rule that expands the usability of health reimbursement arrangements (HRAs).



Effective in 2020, the final rule establishes two new types of HRAs:

### **Individual Coverage HRA:**

Allows employers to offer an HRA to be used to reimburse the cost of individual market premiums on a tax-preferred basis, subject to certain conditions, as an alternative to traditional group health plan coverage.

### **Excepted Benefits HRA:**

Allows employers that offer traditional group coverage to provide an HRA of up to \$1,800 per year (as adjusted) to reimburse certain qualified medical expenses.

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## Retain Employees Through Training

With the daily demands of keeping a workplace productive and profitable, many managers may overlook one simple perk that has been proven to boost employee retention: professional training. Learn how to use training as a tool to retain your top employees by watching the video below.



For more training tips, check out our [HR Training](#) section.

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