



Monthly Newsletter

by Integrated Benefit Solutions

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Don't Forget to Provide an SBC This Open Enrollment

Employers that sponsor group health plans should provide certain benefit notices in connection with their plans' open enrollment periods. Some of these notices must be provided at open enrollment time, such as the summary of benefits and coverage (SBC).



Group health plans and health insurance issuers are required to provide an SBC to applicants and enrollees each year at open enrollment or renewal time. Federal agencies have provided a [template](#) for the SBC, which health plans and issuers are required to use.

The issuer for fully insured plans (groups with less than 100 employees) usually prepares the SBC. If the issuer prepares the SBC, an employer is not also required to prepare an SBC for the health plan, although the employer may need to distribute the SBC prepared by the issuer.

If you weren't able to furnish SBC's to your employees this open enrollment then you should at least have them on file within your HR department so they are available upon request. You can contact your health insurance carrier's account manager in order to obtain the correct SBC for your plan(s).

Options for HRAs Would Be Expanded Under Proposed Rule

The Departments of Labor, Health and Human Services, and the Treasury (Departments) have issued a [proposed rule](#) that would expand the usability of health reimbursement arrangements (HRAs). Effective in 2020, the proposed rule would:



- Allow HRAs to be used to reimburse the cost of individual market premiums on a tax-preferred basis, subject to certain conditions; and
- Allow 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.

This proposed rule was issued in response to a 2017 [executive order](#) directing federal agencies to expand access to HRAs.

What Does This Mean for Employers?

According to the Departments, the proposed rule is intended to provide a more affordable and manageable option for employers that have struggled to offer health coverage to their employees. As a result, the Departments anticipate that the proposed rule could dramatically increase the choices of coverage available for workers and their families.

Comments on the proposed rule will be accepted until Dec. 28, 2018.

The rule, if finalized, is proposed to be effective for plan years beginning on and after Jan. 1, 2020.

Where Can I Get More Information?

For more information on the rule, please visit the Department of Labor's website, which features a [press release](#) about this proposed rule.

What Are You Doing to Prevent the Flu?

Last year was the first flu season to be classified as high severity across all age groups, according to the Centers for Disease Control and Prevention (CDC). This shows that no one can afford to ignore flu prevention. With that in mind, what are you doing to fight the flu?



Flu by the Numbers

According to a recent survey from Harris Insights & Analytics, 66 percent of people still go to work when they have the flu. Knowing this, it's safe to assume some of your co-workers and employees will be coming to work while ill. You need a flu prevention strategy in place to reduce the damage.

Prepping the Workplace for the Flu

Since it's difficult to stop people from coming into work, you need certain amenities to help the rest of the workplace fend off the flu.

Here are some of the must-have items you should keep in the workplace, according to the Harris study:

- Tissues
- Hand soap
- Cough drops
- Cold medicine
- Pain reliever
- Vitamin C
- Hand sanitizer

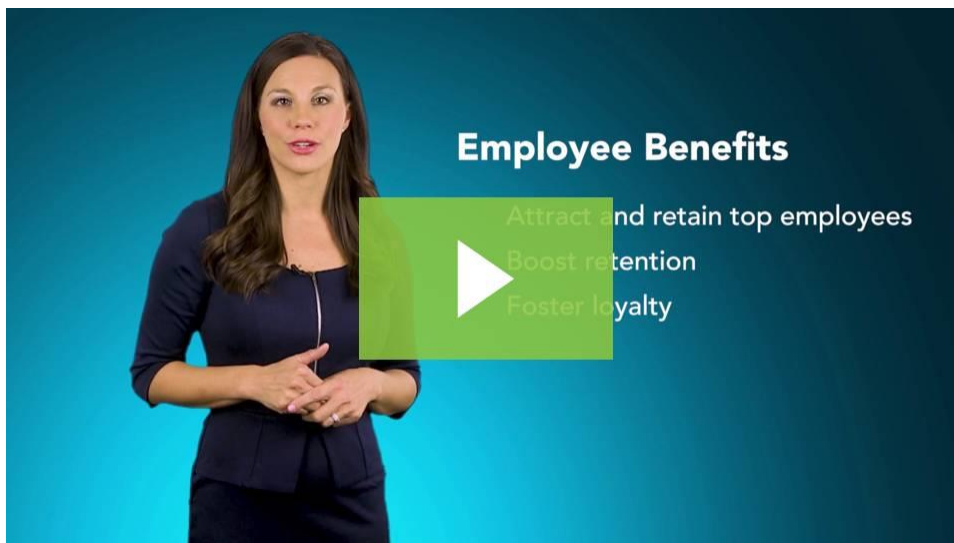
Developing a Prevention Plan

A flu prevention strategy will look different depending on the workplace, but it's critical that you have one. When developing your plan, consider

aspects like offering free flu shots and communicating effective flu prevention methods to employees.

How to Conduct 1-on-1 Benefits Meetings

Employee benefits programs are a big part of attracting and retaining top talent. You've likely worked hard to develop a competitive benefits package, but you may be undermining your hard work by not communicating effectively. Learn some tips for holding 1-on-1 benefits meetings in the video below.



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