



Monthly Newsletter

by Integrated Benefit Solutions

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Don't Leave Your Office Unprotected from the Flu

Each year, seasonal influenza has a marked impact on employers. The seasonal flu can cause increased absenteeism, decreased productivity, and higher health care costs. As an employer, you are well-positioned to help keep your employees healthy and minimize the flu's impact on your business.



The Centers for Disease Control and Prevention [recommends](#) the following strategies for employers to help fight the flu:

- **Host a flu vaccination clinic.** Doing so can help educate employees about the importance of vaccination, and make it easier for them to get vaccinated.
- **Educate employees.** Emphasize the importance of getting the flu vaccine and educate employees on common flu prevention strategies.

IRS Issues ACA Letters to Noncompliant Employers

The IRS has been sending Letter 5699 to employers that have not complied with their ACA reporting requirements for 2015.



Letter 5699 requests missing information from applicable large employers (ALEs) that were required to report under Section 6056, but failed to file Forms 1094-C and 1095-C with the IRS. The IRS identifies potentially noncompliant ALEs based on their Form W-2 total employee count reported for 2015.

Employers who receive a Letter 5699 should respond within the appropriate time frame and provide all appropriate information requested by the IRS, including any forms that are due.

Penalties may apply for any failures to file with the IRS by required deadlines. The IRS will use information provided in response to Letter 5699 to identify noncompliant ALEs and assess any penalties that may be owed.

Health Care Costs Still Rising, According to Annual Survey

Each year, the Kaiser Family Foundation and the Health Research & Educational Trust conduct a survey to examine employer-sponsored health benefit trends such as annual deductibles, plan enrollment, and health and wellness programs. The 2018 edition of this survey has been released, and it discusses a lot, including how health care costs continue to rise.



One of the key findings of the survey was that the average cost of employer health coverage offered to workers rose 5 percent for a family plan in 2018, reaching nearly \$20,000. For individual coverage, the average cost rose 3

percent from 2017 at just under \$7,000.

While it was predicted years ago that health care costs would continue to rise, the sticker shock can be hard to get past. Industry experts believe that an increase in the costs of health care services is the reason why insurance premiums are consistently increasingly expensive.

How Are Employers Combatting Rising Costs?

Many employers have sought out ways to offset the cost of rising health insurance premiums. One of the most common ways this is accomplished is through increasing annual deductibles. For 2018, the average annual deductible for single coverage was \$1,573 and the average annual deductible for family coverage was \$4,676.

Another common way to reduce costs is to give employees the resources they need to become wiser health care consumers. Helping employees learn how to use the right health care services and shop around whenever possible can help employers and employees spend less money on health care services.

Five Steps to Successful Employee Communication

Effective managers must be strong communicators to inspire and lead their teams. The video below offers five strategies and suggestions to keep your managers' communication efforts on point.



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