



Maximizing Your Open Enrollment

Open enrollment can be an overwhelming time for both employers and employees. Employees are given the opportunity to re-evaluate their current benefits and make changes for the coming year, while employers must choose a benefits package that balances cost and value and facilitate the enrollment process. Due to a variety of factors, benefit offerings are changing, placing new demands on employees and employers during open enrollment. To make the enrollment process as smooth as possible, it is important that employers educate and communicate to their employees effectively.

The Open Enrollment Process

As employer-sponsored benefits transition to more voluntary, employee-paid or employee-subsidized offerings, employees must assume more control in making smart decisions. Accordingly, employers should provide benefit information in an easy-to-understand format that provides employees with essential information, along with additional resources to help them make decisions.

Here is a typical open enrollment process:

- Notification – Employers send out an organization-wide announcement alerting employees that open enrollment will begin shortly.
- Receipt of Information – Employers distribute information about benefit plans, selection information and the appropriate forms to their workers. Employees may also receive personal information based on their elections from the previous year.
- Making Decisions – Employees research their various benefits options and discuss with family to determine which benefits they will elect for the coming year.
- Enrollment – Employees select their benefits.

Open Enrollment Strategies

The following suggestions, can improve the open enrollment process for both employers and their employees:

- Establish solid communication between the HR department and employees. To do so effectively, conduct meetings and seminars and offer calculators, intranet education information and benefit fairs. If your organization is smaller, conduct one-on-one meetings with employees to determine exactly the type of information they need.
- Customize benefits and information resources to the life stages of your employees. For instance, if you have a large older population, feature more retiree benefits and long-term care insurance. It is also wise to communicate with your employees in the same way that they communicate on a regular basis. For example, if messages are received via postings in a common area, consider placing benefit information in that area as well. Overall, a successful and effective open enrollment process can have a dramatic impact on the relationship between employers and their employees. By catering to their needs and wants, employers will ultimately make the experience more enjoyable and worthwhile for their workers.
- Consider offering new benefits, even if they are voluntary, such as dental insurance, vision insurance or benefits for prescription drugs. Employees tend to make more changes when they receive new options.
 - Even if employees must pay 100 percent for such voluntary options, they can still be attractive offerings. Since the benefits are negotiated by the employer, employees typically receive a group rate, which is significantly lower than purchasing them individually.
- Make plan information as simple as possible, while also being interactive. Employees should be able to understand their offerings to make more knowledgeable decisions.

Mammograms Save Lives

Source: Live Well/Work Well

Mammograms can often detect breast cancer years before a woman can find a lump herself – and when breast cancer is caught at an early, localized stage, the five-year survival rate is 97 percent according to the American Cancer Society.

When should you start getting mammograms? In 2009, the U.S. Preventive Services Task Force began recommending that most women should not receive mammograms before age 50 – instead of 40, and that it's better for the tests to come every two years instead of annually. The risk of breast cancer does increase with age, so women age 50 and over are advised to get these routine mammograms to help detect breast cancer as early as possible. Young women at high risk for breast cancer should discuss with a physician in earlier screenings are necessary.

Women in their 20s and 30s should have a clinical breast examination as a part of a periodic health exam by a medical professional every three years. After age 40, women should have a breast exam every year.

October is National Breast Cancer Month. Call and schedule your mammogram today!





Get Ready for ACA Reporting Deadlines

Source: Benefits Buzz

Last year, employers had extra time to complete their Section 6055 and 6056 reporting, thanks to transition relief from the IRS. This year, it's unlikely that the IRS will provide any relief from the normal deadlines.

This means that employers will need to act quickly in order to distribute the required forms to employees in January 2017 and then file returns with the IRS on time.

The 2016 reporting deadlines for specific forms are as follows:

- **Jan. 31, 2017**—Forms 1095-B and 1095-C due to employees (to be postmarked, if mailed, or sent by email if applicable conditions are met)
- **Feb. 28, 2017**—Forms 1094-B, 1095-B, 1094-C and 1095-C due to the IRS if filing on paper
- **March 31, 2017**—Forms 1094-B, 1095-B, 1094-C and 1095-C due to the IRS if filing electronically

Any employer filing 250 or more information returns during the calendar year must file these returns electronically, unless the employer obtains a waiver. For employers filing fewer than 250 returns, electronic filing is voluntary.

Employers that need extra time to file returns with the IRS can request an extension by completing IRS Form 8809 before the filing deadline. Additional extensions may be available if certain hardship conditions apply.

Employers can also request an extension of time to furnish employee statements by sending a letter to the IRS. More information about extensions is available in the instructions for each form.

Filing or furnishing late or incomplete returns can subject you to IRS penalties. In some cases, the IRS may not impose penalties if the failure was due to reasonable cause. However, the more generous transition relief for employers making a good faith effort to comply does not apply to 2016 reporting.

Being prepared and organized can help you meet earlier deadlines for 2016 ACA reporting and avoid potential penalties or other problems.

Marketplaces to Offer “Simple Choice Plans” for 2017

Source: Benefits Buzz

In an effort to make choosing a health plan easier for consumers, the federal government is encouraging insurers to offer “simple choice health plans” as an option during the upcoming Marketplace open enrollment.

Insurers won't be required to offer simple choice plans on the Marketplace; however, for insurers that choose to do so, the government is providing guidelines for creating a simple choice plan design at each of the current metal levels (bronze, silver and gold).

These plans will have standardized deductibles and annual out-of-pocket maximums. Additionally, many services will allow consumers to pay flat-dollar copayments upfront instead of having to meet their deductible before insurance will cover the cost.

A potential advantage of standardizing consumer choices is allowing consumers to make better, more informed choices. However, experts warn that offering both standardized and non-standardized plans could be confusing for consumers if the plans are not clearly distinguished from one another.

