



**EMPLOYEE  
BENEFITS  
NEWSLETTER**

## Stay up to date with our October Employee Benefits Newsletter

Our monthly newsletter is designed to deliver you a curated list of legal updates, informative webinars and current insights.

### Upcoming Webinars



**Beyond Burpees and Broccoli**  
October 10 @ 2:00 p.m. – 3:00 p.m. CST

Employee engagement is the #1 issue on most employers' minds these days. With workforce engagement rates hovering around 70%, it's no wonder companies want to take a more strategic approach about how to boost engagement and retain and recruit top talent. Join Rachel Druckenmiller, WELCOA's #1 Wellness Professional in 2015, for an informative webinar where she will review insights from the WELCOA Summit and dive deeper into the five dimensions of wellbeing. [Register](#)

### **Intro. to Consumer-Directed Healthcare and Account-Based Plans: HDHPs, HSAs, FSAs and HRAs**

This live webinar is eligible for HRCI, SHRM and CEBS credits.

**October 17, 2018 @ 11:00 a.m. - 12:00 p.m. CST**

Join BAN's Co-Director of Compliance, Stacy H. Barrow, Esq. for an informative webinar on Consumer Directed Healthcare and Account-Based Plans. Webinar attendees will gain an understanding on the background of Consumer Directed Healthcare, HSA eligibility and Contribution Rules, how to use HSA funds, and employer contributions to HSAs. Stacy will also discuss HRAs and FSAs under the Affordable Care Act. [Register](#)

### **Self-Insuring Alternatives**

This live webinar is eligible for HRCI, SHRM and CEBS credits.

**October 31, 2018 @ 11:00 a.m. - 12:00 p.m. CST**

The decision to self-insure is the first step in a multiple step process. In this presentation, we will cover the traditional, level funding, and captive forms of self-insuring. [Register](#)

## **Compliance Update**



### **Compliance Recap from Danielle Capilla**

As employers prepare for the upcoming [Medicare Part D Creditable Coverage](#) notice deadline of October 15, the IRS has released draft forms for the 2018 reporting cycle for ACA reporting, as well as the [test package](#) for electronic filers.

#### **2018 Draft Forms for Applicable Large Employers (Code Section 6056):**

- 2018 Draft Instructions for Forms 1094-C and 1095-C: <https://www.irs.gov/pub/irs-dft/i109495c-dft.pdf>

- 2018 Draft Form 1094-C: <https://www.irs.gov/pub/irs-dft/f1094c-dft.pdf>
- 2018 Draft Form 1095-C: <https://www.irs.gov/pub/irs-dft/f1095c-dft.pdf>

#### 2018 Draft Forms for Small Self-Funded Employers and Insurance Carriers (Code Section 6055):

- 2018 Draft Instructions for 1094-B and 1095-B: <https://www.irs.gov/pub/irs-dft/i109495b-dft.pdf>
- 2018 Draft Form 1094-B: <https://www.irs.gov/pub/irs-dft/f1094b-dft.pdf>
- 2018 Draft Form 1095-B: <https://www.irs.gov/pub/irs-dft/f1095b-dft.pdf>

#### Sick Leave by States

- New Jersey released [proposed regulations](#) on the New Jersey Paid Sick Leave Act, which requires employers to provide up to 40 hours of paid sick leave to employees in an employer-determined “benefit year.”
- New York State Legislature passed an amendment to its Paid Family Leave Act, adding paid bereavement leave to the list of qualifying reasons for paid leave. The amendment is expected to be signed by the Governor in the near future.
- Michigan adopted a [law requiring employers to provide employees paid leave](#) that can be used for sick and safe time purposes.

## Insights and Media



### Why Work Has Failed Us: No One Can Afford to Retire Anymore

After 15 years working as a UX designer and developer—focused on projects that have a social or environmental impact—Dan Vallentyne has little saved for retirement. “The work I love doesn’t pay and the work that pays I do not love,” he says. Living in the expensive Bay Area, it was difficult to find extra money to invest. [Read More](#)

### Four Scientists Explain What Sitting Too Long Does To Your Body

Today, we live in a world where modern machines do much of our work for us, which greatly eliminates the need for manual labor. Not to mention, over 34 million Americans have office or sales jobs, forcing them to remain sedentary for eight or more hours a day. [Read More](#)

## How to Retain and Engage Your B Players

We've heard for decades that we should only hire A players, and should even try to cut non-A players from our teams. But not only do the criteria for being an A player vary significantly by company, it's unrealistic to think you can work only with A players. [Read More](#)

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### Identify Theft

Identity theft is a major issue in the United States, and across the globe. Did you know data breach victims are 11 more times more likely to be identity theft victims? No wonder smart employers are scrambling for ID Theft protection for their employees. [View Recording](#)

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