



Stay Up to Date with our November Employee Benefits Newsletter

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

Upcoming Webinars



Top HR Tech Myths

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

November 14, 2018 @ 11:00 a.m. - 12:00 p.m. CST

During this webinar, Josh Hoover helps firms become more familiar with the different trends in HR Technology, how to best utilize their current systems, and the potential to evaluate new systems. [Register](#)

Referenced Based Pricing

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

November 28, 2018 @ 11:00 a.m. - 12:00 p.m. CST

Join Pat Campola of Windsor Strategy Partners as he brings his management experience of over thirty years in the insurance industry to provide attendees with database sources, plan document verbiage, provider acceptance, legal resources, and the acceptance trend. [Register](#)

Danielle Capilla's Compliance Update



Following an Executive Order from the Trump Administration, the Departments of Treasury, Labor, and Health and Human Services (Departments) issued proposed regulations that would loosen restrictions on the use of health reimbursement arrangements (HRAs) for purchasing individual health coverage.

If formalized, these regulations would create a new category of “excepted benefits” and would permit employers to offer these employer funded accounts to purchase individual coverage without violating the ACA’s market reforms. Employers would only be permitted to offer these HRAs to employees that they do not offer a group health plan to, and the use of these HRAs would be permitted for employers of any size- large or small.

These regulations are proposed to apply beginning on or after January 1, 2020. Comments on these regulations are due 60 days following the formal publication date of the proposed rule.

Massachusetts Form MA 1099-HC

Employers with employees who are residents of the state of Massachusetts might be asked by their insurance carrier or TPA to assist the carrier in completing Form MA 1099-HC.

[Download form](#)

Massachusetts Employers Must File HIRD Form by November 30

As part of Massachusetts' expanded Employer Medical Assistance Contribution (EMAC) program, employers with 6 or more employees in Massachusetts must submit a health insurance responsibility disclosure (HIRD) form annually, which collects information about employer-sponsored health insurance offerings.

[Read more](#)

ALEs are Required to Offer Minimum Value, Minimum Essential, Affordable Coverage to all Full-time Employees

Because employers rarely know an employee's household income, ALEs may meet the affordability requirement through one of three safe harbor options –

- W-2 safe harbor;
- Rate of pay safe harbor, or;
- Federal poverty level safe harbor

In 2019, the affordability standard is set at 9.86%. In 2018, the standard was 9.56%. Using the 2019 calendar year affordability standard with the 2018 contiguous U.S. FPL (the 2019 FPL will not be released until some time in the first quarter of 2019), an employee's premium cannot exceed \$99.75 per month in 2019.

Insights and Media



Should Adults Have Screen Time Limits, Too?

With so many of us tied to technology for our entire work day, and then using it to live our lives outside of work, is it even possible to limit? [Read More](#)

Ditch the Cookie Cutter: How to Give Authentic Recognition in the Workplace

Simply giving an employee a pat on the back or sending a generic email can actually have the opposite of the intended affect. [Read More](#)

HR Leaders Need Stronger Data Skills

In today's tightening labor market, HR leaders must work relentlessly to develop and recruit people who advance digital transformation across their organizations. [Read More](#)



Beyond Burpees and Broccoli

Wellness is no longer just be about exercising more and eating healthier; it's time to think outside of the Wellness box. [View Recording](#)

Introduction to Consumer-Directed Healthcare and Account-Based Plans: HDHPs, HSAs, FSAs and HRAs

Gain an understanding of the background of Consumer Directed Healthcare, HSA eligibility and Contribution Rules, how to use HSA funds, and employer contributions to HSAs. [View Recording](#)



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