



The "Total" Advisor

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October 2015 Issue

2015 Trends in Employer-Provided Health Benefits

Offers of coverage, employee cost-sharing, and employer responses to Health Care Reform are among the topics analyzed in the annual [2015 Employer Health Benefits Survey](#), conducted by the Kaiser Family Foundation and the Health Research & Educational Trust.

Key findings from the survey include:

- 97% of firms with 100 or more employees offered health benefits to at least some employees in 2015, compared to 89% of firms with 50 to 99 employees.
 - Of those firms with 100 or more full-time equivalent employees, 96% reported offering a plan that meets the "[pay or play](#)" affordability and minimum value requirements.
- Among smaller companies, the percentages of those offering health insurance coverage are:
 - 82% of firms with 25 to 49 employees;
 - 63% of firms with 10 to 24 employees; and
 - 47% of firms with 3 to 9 employees.
- The percentage of covered employees enrolled in high deductible plans with a savings option--e.g., health savings accounts (HSAs) and health reimbursement arrangements (HRAs)--increased to 24% in 2015, up from 13% in 2010.

A wide range of industries is represented in the survey, including service, health care, manufacturing, retail, and finance. Survey data was collected between January and June of 2015. [More details and survey results](#) are available from the Kaiser Family Foundation.

For more information and guidance on developing your employee benefits package, visit our section on [Benefit Planning](#).

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Final Forms and Instructions Available for Employers to Report 2015 Health Coverage and ACA Compliance

The IRS has released **finalized forms and instructions for 2015** to help employers prepare for compliance with the new information reporting provisions under the Affordable Care Act (ACA). **Covered employers are required to report for the first time in early 2016 for calendar year 2015.**



Who is Required to Report

As a reminder, [Forms 1094-B](#) and [1095-B](#) (with related [instructions](#)) will be used by insurers, self-insuring employers, and other parties that provide minimum essential health coverage--**regardless of size, except for [large self-insuring employers](#)**--to report information on this coverage to the IRS and to covered individuals.

Large employers--generally those with **50 or more full-time employees**, including full-time equivalents or FTEs--will use [Forms 1094-C](#) and [1095-C](#) (with related [instructions](#)) to report information to the IRS and to their employees about their compliance with the employer shared responsibility provisions ("pay or play") and the health care coverage they have offered.

Note: Employers subject to **both** reporting provisions--generally **self-insured employers with 50 or more full-time employees**, including FTEs--will satisfy their reporting obligations using Forms 1094-C and 1095-C. Form 1095-C includes separate sections for reporting under each provision.

For More Information

Additional details on the information reporting requirements for providers of minimum essential coverage, including self-insuring employers, are available in IRS [Questions and Answers](#). More details about the information reporting requirements for large employers subject to "pay or play" are available in separate IRS [Questions and Answers](#).

Be sure to review our [Information Reporting](#) section for more on these requirements.

Checking In With New Employees

New employee orientation, also known as onboarding, is essential to familiarizing newly hired employees with your workplace. But even if your company doesn't conduct a formal orientation or onboarding program, there is good reason for employers to connect with new hires after they've had a chance to settle in.



Benefits of Checking In

Hiring a new employee is a big investment,

so it's important to ensure that the dollars your company spends on recruitment, compensation, training, and education are being put to good use. New employees are also unencumbered with a long history at your organization, and as such can often offer fresh perspectives and insights. Finally, sitting down with a recent hire will build goodwill. Showing the employee that you are eager for feedback and committed to his or her success will go a long way.

How To Follow Up With New Employees

How can you ensure that a new employee's integration into the workplace has been a success? Consider the following guidelines:

- **Hold an informal meeting to assess the employee's performance.** Unless specifically mandated by company policy, this is not a formal review, and, in the absence of specific concerns, you can treat the meeting as a progress update rather than an evaluation.
- **Invite feedback.** Ask the employee how he or she is doing, what he or she likes best, and what challenges are present. Get specific by asking whether the employee understands his or her responsibilities, and whether he or she feels that adequate time, support, and resources are provided to complete the job. And don't forget to ask if the employee has any concerns or unanswered questions.
- **Confirm a plan for moving forward.** This could encompass specific job duties, areas of increased responsibility, training, or education. Discuss your individual and mutual goals with the employee, and reiterate your commitment to helping him or her achieve them.

Finally, remind your employee that your door is open, and that you are willing to hear feedback or help correct course at any time. It is always easier to deal with situations or concerns as they arise throughout the year, rather than waiting for a formal review.

You can find more tips for helping the new employee orientation process run smoothly in our section on [Onboarding](#).

Employers Must Provide Medicare Part D Notices Prior to October 15th

In preparation for the Medicare fall open enrollment period, employers sponsoring **group health plans that include prescription drug coverage** are required to notify all Medicare-eligible individuals whether such coverage is creditable. [Creditable coverage](#) means that the coverage is expected to pay, on average, as much as the standard Medicare prescription drug coverage.

This [written disclosure notice](#) must be provided annually **prior to October 15th**, and at various other times as required under the law, to the following individuals:

- Medicare-eligible active working individuals and their dependents (including a Medicare-eligible individual when he or she joins the plan);
- Medicare-eligible COBRA individuals and their dependents;
- Medicare-eligible disabled individuals covered under an employer's prescription drug plan; and
- Any retirees and their dependents.



[Model notices](#) are available from the Centers for Medicare & Medicaid Services (CMS). Additionally, employers are required to complete an [online disclosure](#) to CMS to report the creditable coverage status of their prescription drug plans. This disclosure is also required annually, **no later than 60 days from the beginning of a plan year**, and at certain [other times](#).

For information on other federal notice requirements, and to download additional model notices available for employers and group health plans, check out our [Benefits Notices Calendar](#).

5 Ways to Discourage Distracted Driving on the Job

Did you know that [motor vehicle crashes](#) are the leading cause of worker fatalities each year? [Drive Safely Work Week](#), observed during the first week of October, calls attention to the importance of preventing distracted driving on the job.

What is Distracted Driving?

[Distracted driving](#) is any activity that could divert attention away from the primary task of driving, such as using a cell phone or smartphone, eating or drinking, and reading maps or using a navigation system. Because text messaging requires visual, manual, and cognitive attention from the driver, it is by far the most alarming distraction.



As a business owner or manager, it's your legal responsibility under the federal [Occupational Safety and Health Act](#) to safeguard workers who drive as part of their jobs. Companies are in violation of the law (and many [state laws](#)) if, by policy or practice, they:

- Require texting while driving;
- Create incentives that encourage or condone texting and driving; or
- Structure work so that texting while driving is a practical necessity for workers to carry out their jobs.

How To Discourage Distracted Driving

The federal [Occupational Safety and Health Administration](#) (OSHA) advises employers to send a clear message to workers and supervisors that the company neither requires nor condones texting while driving. Specifically, employers should:

1. Enact a company policy on distracted driving that prohibits texting while driving (this [model policy](#) can help you get started).
2. Establish work procedures and rules that do not make it necessary for workers to text while driving in order to carry out their duties.
3. Set up clear procedures, times, and places for drivers' safe use of texting and other technologies for communicating with managers, customers, and others.
4. Incorporate safe communications practices into worker orientation and training.
5. Eliminate financial and other incentive systems that encourage workers to text while driving.

Check out OSHA's [Distracted Driving Page](#) for more guidance on work-related driving distractions. Our [Safety and Wellness](#) section offers other helpful information on how to keep your employees safe.

Newsletter provided by:

Total Insurance Services - Michael Levin
3175 Commercial Avenue, Suite 200, Northbrook, IL, 60062
847-205-1777

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