

From Purdum Gray Ingledue Beck, Inc. Introduction to



live well

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Getting to Your Getaway

You've taken the week off from work, reserved a hotel room in your favorite vacation spot and maybe even booked a flight. Now all that's left is to get there. Whether you're road tripping or flying, follow these tips for a smooth journey.

By Land

- Get a tune-up before you leave, that way you can avoid spending a chunk of your vacation on the side of the road.
- Clean your car before, during and after your trip. After a full day on the road, a clean car may keep you sane.
- Have a loose plan before you leave. Following a schedule is great, but account for traffic and closed roads.
- Use your cruise control. Not only will this save your leg, it will save you money on gas.
- Bring your own music. You'll be thankful for some tunes when there's only static on the radio.
- If traveling with children, plan for extended meals and bathroom breaks. Consider bringing activities on a "goody bag" with small prizes you can reward at different intervals during the trip.

By Air

- Desk seat space first.
- If you can't get a desk seat, opt for an aisle seat.
- Use your own water bottle. You'll be thankful for some water when there's only static on the radio.
- If traveling with children, plan for extended meals and bathroom breaks. Consider bringing activities on a "goody bag" with small prizes you can reward at different intervals during the trip.

HR insights

Common and Costly Employment Mistakes

Mistakes in employee benefits and human resources can be quite costly to employers, in the form of extra benefits, complaints, lawsuits, government-assessed fines and penalties, and attorney fees, to name a few. Don't learn the hard way what these mistakes are.

1. Not timely depositing employee contributions into qualified retirement plans. Employers sometimes wait too long to deposit salary deferrals into a qualified retirement plan. According to the Department of Labor (DOL), such deposits should be made as soon as the contributions can be reasonably segregated from the employer's general assets, but no later than the 15th business day of the following month. The 15th business day of the following month is an outside guideline, and deposits must be made sooner if possible. If deposits are not timely made, the DOL and Internal Revenue Service (IRS) may levy fines, penalties and retroactive earnings for late contributions. The deposit rule for salary deferrals applies to all types of employee contributions, including financial deferrals (such as catch-up contributions), after-tax contributions and loan repayments.

The DOL has established a safe harbor for employers with small plans

(fewer than 100 employees) that begin to deposit such amounts to a qualified retirement plan by the date the employer received the employee's contribution.

Mistakes in quite costly complaints, penalties, and attorney fees.

Solution: Do contribution deposits as soon as possible. If you are unable to do so, consult with your attorney to see what steps you should take to avoid penalties.

Benefits Buzz

Benefits and HR tips brought to you by [B_Officialname]



The Supreme Court Ruling: Employer FAQs

On June 28, 2012 the U.S. Supreme Court essentially upheld the entire Affordable Care Act (ACA) as constitutional. Since the ruling, employers have had many questions about how this decision will affect them. Read on for the answers to a few of these FAQs.

What does this mean for ACA changes that have already been implemented? All of the ACA changes that have already been enacted, such as the requirement to cover adult children until age 26, will remain in effect. Additionally, all future changes will be implemented as planned.

Will ACA change in the future? While it is possible that changes will be made to ACA, it is currently in effect and employers should continue to prepare for the coming ACA reforms.

What are the most immediate changes and how will they affect me? There are several upcoming changes to health care that employers should be aware of, including:

- Various restricted annual limits are, or will be, in effect for plan years beginning before Jan. 1, 2014.
- For plan years beginning on or after Aug. 1, 2012, specific health services for women must be covered at no cost to the individual.
- Employers may receive medical loss ratio rebates in August 2012.
- Plans and issuers must provide a Summary of Benefits and Coverage to participants who enroll during the first open enrollment period that begins on or after Sept. 23, 2012.
- Many employers will be required to report the aggregate cost of employer-sponsored group health coverage on employees' W-2 Forms. This requirement will affect the 2012 W-2 Forms, which are due in January 2013.

For a full health care reform timetable or more information on health care reform contact [B_Officialname]

DID YOU KNOW

According to the Department of Health and Human Services, almost 50,000 adults die each year from diseases that could have been prevented with a vaccine.

August is National Immunization Awareness Month and a perfect time to educate your employees about the importance of immunizations.

Consider offering educational materials that dispel the myth that vaccinations are only important to children. And when flu season comes around, you may wish to host a company flu shot clinic to promote employee health and avoid a drop in productivity.

Social Media Policies: Dos and Don'ts

With the advent of social networking, it is absolutely critical that your organization has a solid social media policy. Here are a few things your policy should and shouldn't do.

Dos

- Your policy should plainly state what is appropriate social networking behavior, what can and can't be shared and why.
- The policy should also explicitly lay out the consequences of violating the policy. Different degrees of violation require different punishments.

Don'ts

- Your policy shouldn't be over intrusive. This could be a huge turnoff for employees, and possibly cause legal concerns if personal information is used when making a hiring decision.
- Don't prohibit your employees from discussing your organization. As long as they know what topics are appropriate, your employees can serve as great ambassadors of your brand.

We included no legal advice
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**Where do you turn when you
have a compliance question or
need a resource fast?**

I Your One-stop Business Resource

- We know you're busy and your responsibilities have only increased.
- Our solution:
- Your all-access pass to all the valuable business resources you need—available on-demand, 24/7

Take Control of Compliance

Compliance Toolkit

ADA
Benefits Administration
CHIPRA
COBRA
Employment & HR
FMLA
GINA
Health Care Reform
HIPAA
HIPAA Privacy
HSA
Medicare Part D
Mental Health Parity
Retirement Plans
Section 125
Link Library

Get Started with Key Health Care Reform Resources

What	Type	Guidance
Health Care Reform Timeline	Legislative Brief	Timeline for key health care reform provisions
Health Care Reform: 2013 Compliance Checklist	Compliance Checklist	Checklist of health care reform requirements that will apply to employers and plans in 2013
Health Care Reform: Potential Penalties for Employers under the Pay or Play Rules	Legislative Summary	Description of employer penalties and when they can be assessed
Health Care Reform: FAQs on the Employer Shared Responsibility Provisions	Q&A	IRS guidance regarding employer penalties related to health coverage
Health Care Reform: Health Insurance Exchanges	Legislative Overview	Overview of state-based insurance exchanges that will be operational in 2014

Start With Policy & Form Templates

Election Forms

Notice of Unavailability or
Extended Eligibility

Other Forms

ARRA

General Notices

COBRA Election Form (Medical and Dental) ^

Download forms:  [English](#)  [English](#)  [Spanish](#)  [Spanish](#)

Form description:



This form should be used together with an Election Notice. A Qualified Beneficiary should return this worksheet to the Plan Administrator if they wish to elect COBRA continuation coverage.

This form should be used where the Qualified Beneficiary may elect medical and dental coverage.

COBRA Election Form (Medical) v

COBRA Election Form (Medical, Dental, Vision) v

COBRA Election Form (Medical, Dental, Vision, FSA) v

COBRA Election Notice v

COBRA Election Notice - FSA v

Department of Labor Model Election COBRA Notice v

Find a wide range of HR forms and model notices on topics including FMLA, COBRA, HIPAA, health care reform and more.

Simplify Open Enrollment

- Everything you need to manage open enrollment start to finish
- Educational articles for you; posters, articles, newsletters and more for employees

The screenshot shows a search results page for 'open enrollment'. The search bar at the top left contains the text 'open enrollment' and a close button. To the right of the search bar, there are icons for 'Display' (a document icon) and 'Show: 10 items/page'. On the left side, there is a sidebar with the heading 'Refine your search' and a 'Clear' link. Below this, there are several filter categories with dropdown arrows: Audience, Employee Benefits, Featured, Human Resources, Insurance Coverages, Legislation & Compliance, Line of Business, Series, and Type / Format. The main content area displays six search results, each with a thumbnail image, a title, a brief description, and a 'View' link. The results are: 1. 'Open Enrollment Announcement Payroll Stuffer' (3 pages), 2. 'Open Enrollment Education Opportunities' (various methods for employers), 3. 'Open Enrollment Tips' (tips for employees), 4. 'Open Enrollment Poster' (to alert employees of meeting times), 5. 'Open Enrollment Glossary of Terms' (definitions of common terms), and 6. 'Annual Open Enrollment - Checklist' (checklist of important steps for employers).

Network & Tackle Tough Issues

The screenshot displays the 'Insurance & HR COMMUNITY' forum interface. The main header shows 'Messages In Benefits Legislation' with options to 'View: All' and 'Unread', and 'Page: 1'. A navigation bar includes 'New Message', 'Reply', 'View Thread', 'Refresh', 'Print', and 'Search'. A table lists several message threads with columns for 'Subject', 'From', 'Posted On', and 'Actions'. The threads include 'Increasing Diversity in the workplace', 'Another MLR Question', and 'FMLA for a father - birth and bonding'. A sidebar on the left lists various forum categories with their respective message counts and unread counts.

Subject	From	Posted On	Actions
Thread: Increasing Diversity in the workplace (2 messages)			
Increasing Diversity in the workplace	Christine McGivern	7/25/2012 11:57 AM	[Profile] [Reply]
Re: Increasing Diversity in the workplace	Stephanie Smith	7/25/2012 12:39 PM	[Profile]
Thread: Another MLR Question (3 messages)			
Another MLR Question	Victoria Ferguson	7/25/2012 11:08 AM	[Profile] [Reply]
Re: Another MLR Question	Stephanie Smith	7/25/2012 11:12 AM	[Profile]
Re: Another MLR Question	Victoria Ferguson	7/25/2012 11:16 AM	[Profile]
Thread: FMLA for a father - birth and bonding (4 messages)			
FMLA for a father - birth and bonding	Kim Brown	7/25/2012 8:26 AM	[Profile] [Reply]

Discuss COBRA, HIPAA, FMLA, etc. issues and concerns.
Select a message in the list to read it.

Forums

- Benefits Legislation** (10974 messages - 30 unread) ✓
- Compensation** (4762 messages - 4723 unread) ✓
- Employee Relations** (7521 messages - 7373 unread) ✓
- Health Care Reform** (655 messages - 638 unread) ✓
- HR Development** (1537 messages - 1519 unread) ✓
- HR Management Topics** (4762 messages - 4715 unread) ✓
- Recruitment** (1612 messages - 1595 unread) ✓

Connect with over 300,000 HR and benefits professionals across the country to ask questions and discuss best practices.

Questions?

Contact us at info.macombinsurance.com or by phone at 309-833-1755 for your login credentials.

Remember our site is located at:
<https://pgib.secureclient.net> and is accessible
24/7.