



BENEFITS NEWS

Talk to your Benefits Consultant about bringing BE WELL to your work site.

ALERT: Future of the ACA Still Unclear

Since the Presidential election and throughout the first 100 days of Donald Trump's Presidency, the Affordable Care Act has been in a state of flux. With the most recent vote by House Republicans to Repeal and Replace the ACA, the discussion has now moved to the Senate.

As the debate continues, the status quo remains. For employers, the best approach is to continue to comply

with the ACA's requirements, including offering affordable coverage to full time employees according to the employer mandate. Employers must also continue to comply with all of the ACA's requirements or risk penalties.

As always, Benefits Network will continue to monitor developments and will alert you to any changes to the law and your requirements.

Benefits Network Launches BE WELL In the Spotlight

As a Client Service Specialist and Wellness Coordinator, Amanda Baur knows what it means to go the distance – not only



Amanda Baur

for Benefits Network clients, but in the marathons she so loves to run.

Racing in half-marathons is a new found passion for Amanda. A few years after graduating from Thiel College where she played lacrosse and soccer she missed not having a sport, so she took up running.

"I like the fact that it is challenging and proving to myself that I can do it. I enjoy improving my time even a little bit with each race. It's also a stress reliever keeping me relaxed," says Amanda.

With her personal interest in fitness, wellness and stress management, Amanda is excited about reaching out to employers with Benefits Network's new initiative, "BE WELL."

What is BE WELL?

BE WELL is a new wellness program



offered by Benefits Network that helps employers and employees get the most out of their health insurance. Many benefits included in coverage are underutilized. We want to help companies use their health benefits to the fullest extent – not just when employees are sick but to help them get and stay healthy.

What services are provided through BE WELL?

Our approach is very customized and includes:

Education on Carrier Resources

A number of our insurance carriers

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offer health coaches or life style management programs for chronic disease, gym memberships and other wellness programs. We'll help our clients communicate these benefits to their employees and learn how to access the services.

On-site Wellness and Workplace Incentives

We've assembled a list of health and wellness experts in our region who are willing to come to your company to present a Lunch and Learn program on a multitude of topics from nutrition to smoking cessation. We can also help you organize workplace wellness challenges with free or next to free incentives.

Calendar of Activities

We maintain an up to date calendar of health and fitness events in our region such as local 5K walks and runs, fitness classes, nutrition programs and other wellness programs.

Library of Online Resources

We keep an up to date list of credible websites you are welcome to share with your employees including webinars, free resources from the Centers for Disease Control (CDC), carrier specific wellness materials and more. For a free BE WELL consultation contact your Benefits Consultant.

WIN A REAL APPEAL WELLNESS KIT!

LIKE OUR FACEBOOK PAGE BY JULY 31 FOR A CHANCE TO WIN!



Like the Benefits Network Facebook page for a chance to win a Real Appeal Wellness Kit from UnitedHealthcare. The kit includes recipes, food scale, one-shot blender, DVDs resistance bands and pedometer, and more. **Like our page before July 31st to be entered to win!**

Grandmothering Will Be in Effect for Another Year

The Centers for Medicare and Medicaid Services are once again allowing states to extend the life of "grandmothered" or transitional health insurance policies to policy years beginning on or before October 1, 2018, as long as the policies do not extend

beyond December 31, 2018. These plans will continue to be exempt from most of the ACA's insurance reform provisions. If you have a grandmothered health plan, talk with Your Benefits Consultant to see how this extension affects your company.

We Help Take the Complexity Out of COBRA

If you employ 20 or more employees and offer a group health plan, you already know about COBRA, the Consolidated Omnibus Budget Reconciliation Act. Federal COBRA gives employees the right to continue group health insurance after a loss of work, regardless of whether they are fired, quit, experience reduced hours, or suffer a disability or other life event. For most people, COBRA coverage can last for up to 18 months.

For employers, COBRA can be a complex law with unique administrative challenges. Severe penalties for non-compliance place employers at risk if they are unable

to manage the administrative process in accordance with ever-changing COBRA regulations.

Here's where Benefits Network can help:

- We provide administrative services for COBRA eliminating the hassle and risk for employers.
- We also help your employees. COBRA can be a costly option. We can search for a more reasonably priced individual health plan to help your employees continue their health care coverage.

Want to learn more? Talk to your Benefits Advisor today.