



## Benefit Briefs: December 2016

### Welcome to Benefit Briefs

Greetings! We try to keep this newsletter brief & to the point to respect your time and inbox space while still providing timely information. With so much change it's a challenge. Please click the links to get more information, and let us know if you need further answers.

### Happy Holidays from Total Benefit Solutions!

From our staff to you, your families and co-workers we wish to say thank you again for another successful year and hoping for a peaceful and prosperous new year!

Our holiday schedule will be modified so that our team may enjoy the holidays with their loved ones as follows:

- Friday December 23rd 2016: We will close early at 3PM
- Monday December 26th 2016: We will be closed in observance of the Christmas Day holiday
- Tuesday December 27th 2016: We will reopen for our normal daily schedule at 9AM
- Monday January 2nd 2017: We will be closed in observance of the New Year's Day holiday
- Tuesday January 3rd 2017: We will reopen for our normal daily schedule at 9AM



Our answering service will be on and forwarding messages during these times and calls will be responded to as soon as possible. Thank you again for your support!

### Affordable Care Act Open Enrollment Important Updates!

Individual Annual Enrollment Period continues!

- Open enrollment ends on January 31st 2017

Because of the changing compensation landscape, Total Benefit Solutions Inc. regrettably must start accepting fees for providing some enrollment services. Please ask us for details when you call to schedule your enrollment or review.



Note that these changes do NOT apply to our clients in business groups and on Medicare.

## Group Health Care Reform Solutions:

At Total Benefit Solutions Inc., we are dedicated to providing the advice our clients need to remain compliant and make informed benefit decisions. Things are changing faster in ten weeks, than they used to in ten years! Check out our latest bulletins by [clicking here](#).

### Breaking news:

- [IRS Extends Due Date for Furnishing Form 1095-B/C](#)
- [New Law Exempts Certain Small Employer HRAs From ACA Market Reforms](#)

- **Low Cost ERISA Wraps:** If you offer group health insurance you're now required by ERISA law and Affordable Care Act, to distribute a Wrap SPD within 120 days of the Plan's effective date. [Click for details](#).
- **ACA Update Chart:** With so many different ACA provisions, HR360's simple chart provides you with a clear understanding of requirements that have been delayed, extended, or eliminated. [Click here to get the chart](#)
- **Compliance and Health Reform Education Center:** Our health care reform bulletins along with short informative videos. [Click here for Total Benefits Comply](#).
- **Employer Shared Responsibility Guide:** Download our Employer Shared Responsibility Guide today courtesy of Think HR. [Click here](#).
- **Employer Reporting Guide for Large Employers:** [Click here](#)

[Have More Questions about the Affordable Care Act?](#)

Still have questions about the ACA and how it affects you or your company? Please call us today and we will get you the answers you need!

## Take Advantage of HR Solutions With Think HR

Some brokers will give you an HR tool. We focus on providing you with a **comprehensive HR solution** provided by our partner, ThinkHR.

ThinkHR Comply is rich with information and tools, templates and checklists based on industry practices and the collective wisdom from tens of thousands of companies like yours.



ThinkHR Comply



ThinkHR Learn

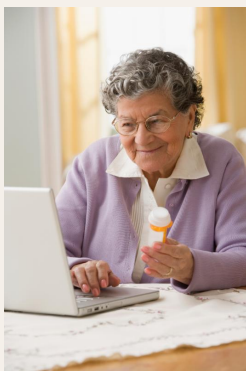
ThinkHR Learn has more than 200 online courses across a range of topics to help you develop employees and create a winning environment. Use the tracking and reporting for compliance and certifications.

### Including the ThinkHR Insights Newsletter

Insights into HR best practices and educational opportunities provided to you through your business relationship with us. These include:

- Free HRCI webinars
- White papers
- State and federal compliance alerts
- Newsletters with insights into HR laws, regulations and best practices

More than 60,000 U.S. businesses rely on ThinkHR for expert answers and second opinions on important HR compliance matters every day. In a world of increasing complexity for businesses of all shapes and sizes, ThinkHR is the most experienced and qualified entity to help you with these challenges. Ask us today how you can get registered and start taking advantage of these services with Total Benefit Solutions and Think HR!



### Medicare Solutions:

**DID YOU KNOW? Medicare open enrollment ended December 7th 2016.** However you can shop for a new Medicare supplement or ancillary coverage such as dental, vision, cancer or hospital plans throughout the year.

## Your Feedback Is Important To Us!

We are only as good as our clients say we are. We value the feedback you provide and we are always listening for ways to make our services better and more valuable to you. Without you, our business means nothing! Please help us get better today by taking a short online survey.

- [Click here for the group client survey.](#)
- [Click here if you have recently called for a question or issue](#)
- [Click Here to review us on Facebook!](#)

“ I have relied on the expertise of Ed MacConnell and his staff for assistance in choosing the best health care plans for me and my husband for the past several years. I highly recommend Total Benefit Solutions, Inc., for your health care planning needs.

- Terry Farber, [Elder Law Attorney](#)

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## Now More Than Ever You Need To Stay Informed

Things change faster now than ever. Clients often ask us why we do not send out e-mails more often. It's because if we did we would be overloading you with e-mails. Instead, we post frequent updates on our [website](#). Use the search feature in the top right hand corner to find specific information.

Thank you for subscribing!

Warm Regards,

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Certified Healthcare Reform Specialist

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