



## Benefit Briefs: October 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.

### Affordable Care Act Open Enrollment Important Updates

Major changes are happening during this Annual Enrollment Period!

- Aetna and United Healthcare plans will no longer be available in PA.
- Oscar and Health Republic are no longer in NJ
- Broker commissions have been all but eliminated.

**If you are enrolled on an Aetna or United Healthcare individual plan currently you will lose your coverage unless you enroll on a new plan!**

[Click here for more details on these developments](#)

We do NOT have plan benefits or rates for 2017, but are anticipating increases based on requested rate approvals in excess of 25%.

We will post more information as we receive it.



## Medicare Solutions:

**Total Benefit Solutions will be participating in the CVS Retail program during this year's AEP on location at the CVS Pharmacy in Feasterville!**

• [Click here for more information.](#)

**DID YOU KNOW? Medicare open enrollment starts October 15th 2016 and ends December 7th 2016.**

Our calendar will fill up fast so please call us early to schedule your annual review. We are

required to get your updated information and scope of appointment, so click below to download the forms

we need so we can prep for the upcoming annual open enrollment. [Click here.](#)

**Medicare Made Clear:** Download the Medicare Made Clear Show Me Guide for 2016 to get an overview of your Medicare choices. [Click here.](#)

## 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 Live

ThinkHR Live's team of experienced HR experts are standing by to offer immediate and actionable guidance or perform follow-up research on your workforce management issues.

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!

## 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](#).

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- **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](#).
  - **PCOR Fees Due:** The PCOR filing deadline was August 1, 2016 for all self-funded medical plans and HRAs for plan year ending in 2015. [Click for more 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](#)
  - **Changes to Special Election Period for individuals** on the Exchange Verification Process...[click](#)
  - **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!

## 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!](#)



Thank you for taking great care of me- and my son! You guided us to workable medical insurance plans, I am very appreciative for your expertise and knowledge!

- Bonnie Greisler, Owner of [The Men and Boy's Store](#) in Huntingdon Valley, PA



## 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,

Edward T. MacConnell CBC, CHRS  
Certified Healthcare Reform Specialist

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