

2023 Employee Benefits Resource Library

COMPLIANCE BULLETIN

OCTOBER 2022

Health plan's prescription drug coverage is creditable to individuals eligible for Medicare Part D and the Centers for Medicare and Medicaid Services (CMS) will send their Medicare Part D coverage notices before Oct. 15, 2022. To make the Medicare Part D coverage creditable, a group health plan's prescription drug coverage is considered creditable if its actuarial value equals or exceeds the actuarial value of standard Medicare Part D prescription drug coverage. In general, this actuarial determination measures whether the expected amount of paid claims under Medicare beneficiaries who do not have creditable prescription drug coverage and do not enroll in Medicare Part D when first eligible will likely pay higher premiums if they enroll at a later date. Although specific penalties are associated with the notice requirement, failing to provide notice may be detrimental to the plan.

Section 127 also requires employers to have a written educational assistance plan that meets specified content requirements. Employers should become familiar with the temporary change and ensure compliance with the new requirements.

Action Steps

Employers should become familiar with the temporary change and ensure compliance with the new requirements.

Important Dates
March 27, 2020
Final date for employer contributions to receive tax-free status.
December 31, 2020
Final date for employer contributions to receive tax-free status.



Welcome to the Open Enrollment Period. Plan Year: [Current Year]. [Officialname]

COMPLIANCE OVERVIEW

Newborns' and Mothers' Health Protection Act (NMHPA)

The Newborns' and Mothers' Health Protection Act (NMHPA) was enacted in 1993 to provide protections for mothers and their newborn children with respect to the length of hospital stays after childbirth. Under the NMHPA, group health plans may not restrict mothers' and newborns' benefits for hospital stays after childbirth to less than:

- 48 hours following a vaginal delivery; and
- 96 hours following a cesarean section.

A group health plan may also not require an applicant or active health care provider to obtain authorization from the plan for providing the temporary hospital stay for the mother or newborn. However, the health plan may impose cost sharing, such as deductibles or copayments, on hospital stays related to childbirth.

COVERAGE REQUIREMENTS

- The NMHPA requires health plans to provide coverage for minimum hospital stays following childbirth.
- The attending physician, in consultation with the mother, may discharge the mother or newborn earlier than the 48 or 96 hours, as applicable.
- Health plans may not prevent payments or returns to a mother or newborn who has a shorter hospital stay than the NMHPA's coverage requirements.

NOTICE REQUIREMENT

- A health plan's SPD must describe the NMHPA's protections for mothers and newborns.
- The SPD has provided sample language for an SPD's description of the NMHPA's coverage requirements.

Provided to you by [Officialname]

Deductible

\$1,000

[Current_Year]

Benefits Snapshot

Our employees are our most valuable asset. That's why at [Officialname] we are committed to a comprehensive benefit program that helps our employees stay healthy, feel secure and maintain a positive work-life balance.

Below is a snapshot that provides you with the monthly deductible for each benefit we offer.

Table Of Contents

BENEFITS RESOURCES

Benefits Trends Newsletters	3
Employer Education.....	3

TIMELY HEALTH CARE UPDATES

Employer Education.....	4
-------------------------	---

HEALTH CARE CONSUMERISM

Employer Education.....	5
Employee Communications	5
Employee Education	6

PLAN DESIGN

Plan Design and Selection Support	7
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COMPLIANCE

Federal Legislation and Compliance	8
State-specific Legislation and Compliance	8

HUMAN RESOURCES

Enrollment Tools.....	9
HR Tools.....	9
HR Education.....	10

WORKPLACE WELLNESS

Workplace Wellness Series and Guides	11
Employee Health and Wellness	11

VIDEO CONTENT

Year-round Employee Benefits Communications Videos.....	13
Open Enrollment Videos	13
Live Well, Work Well Newsletter Videos.....	13
HR Brief Newsletter Videos	14
Short-form Videos	14
Compliance Videos	14

BENEFITS RESOURCES

BENEFITS TRENDS NEWSLETTERS

Use these newsletters to stay up to date on recent events and benefits trends.

SERIES

- **Benefits Buzz Newsletter:** Benefits Buzz is a monthly newsletter campaign that features two short, easy-to-read articles on hot benefits topics.
- **Benefits Breakdown Newsletter:** Benefits Breakdown is a monthly newsletter that features two short, easy-to-read articles on hot benefits topics and general industry trends.

POPULAR CONTENT

- **Benefits Buzz Newsletter - November 2022 (Document ID: 410465):** This month's Benefits Buzz discusses a new IRS rule that changes the premium tax credit's affordability rules for family members and explains new IRS guidance that increases the health FSA limit for 2023 plan years.

EMPLOYER EDUCATION

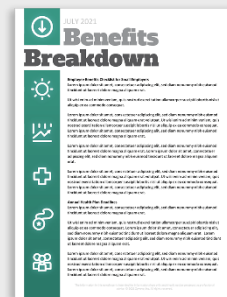
Use these educational materials to learn more about and understand a variety of benefits topics.

SERIES

- **Benefits Insights:** This series, which features dozens of articles, serves as a reliable resource for all types of benefits-related topics, including ancillary benefits, workplace trends and different types of benefits.
- **Benefits Toolkits:** This series features a handful of comprehensive guides to help tackle benefits concerns.

POPULAR CONTENT

- **Benefits Toolkit - Multigenerational Workforce Benefits (Document ID: 292577):** Employers can use this Benefits Toolkit to understand employees' shared concerns and distinct generational needs related to workplace benefits. Employers can then determine how best to tailor their benefits offerings to their employees' needs.



TIMELY HEALTH CARE UPDATES

EMPLOYER EDUCATION

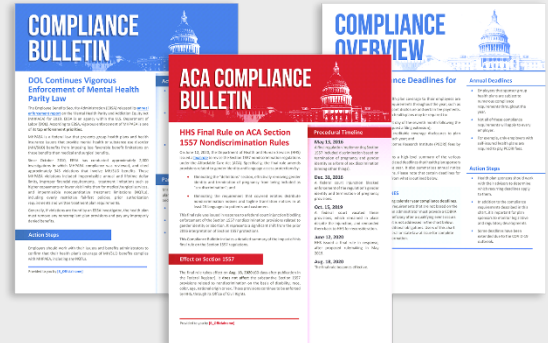
Staying on top of the latest health care updates can be tricky, but these educational materials can make accomplishing that task easier.

SERIES

- **ACA Compliance Bulletin:** This series features comprehensive briefs on the latest developments in federal health care law.
- **ACA Overview:** This series features in-depth overviews and guidance on various health care law topics.
- **Compliance Bulletin:** This series features informative briefs on the latest federal compliance developments.
- **Compliance Overview:** This series features comprehensive guidance on a wide range of topics.
- **Legal Update (Print and Video):** This series distills the most important, newsworthy details of a Legal or Compliance Update into a brief article or video.

POPULAR CONTENT

- **Employee Benefits Compliance Checklist for Small Employers (Document ID: 59828):** This Compliance Overview provides an employee benefits compliance checklist for small employers.



HEALTH CARE CONSUMERISM

EMPLOYER EDUCATION

Health care consumerism is an emerging benefits trend. Learn more with this easy-to-read suite of employer-facing consumerism resources.

SERIES

- **Health Care Consumerism Suite:** This suite of materials includes the newest consumerism-based offerings as well as historically popular content.
- **Benefits Insights:** This series features dozens of brief overviews on various benefits topics.

POPULAR CONTENT

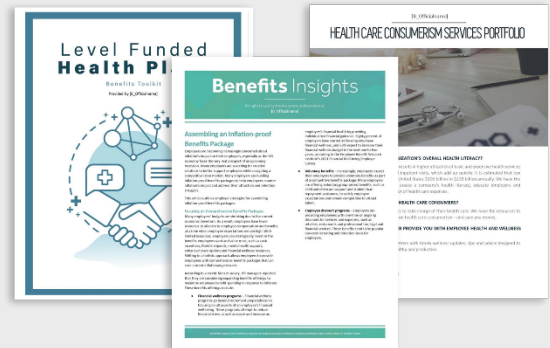
- **Benefits Toolkit - Mitigating Health Care Costs (Document ID: 221290):** This toolkit serves as an introductory guide to health care cost-mitigation strategies.

EMPLOYEE COMMUNICATIONS

Address mounting employee benefits communication concerns with customizable benefit announcements, employee newsletters, and health and wellness resources.

SERIES

- **Benefits and Me Monthly Newsletter:** Benefits and Me is a monthly newsletter that features two short, easy-to-read articles and an infographic on a variety of trending benefits topics and how they affect employees, making employee education simple and rewarding.
- **Work-from-Home Connection Newsletter:** This newsletter is produced bimonthly and provides practical advice for remote employees, with categories that include telecommuting best practices, health and wellness tips, and more.
- **In the Loop Monthly Newsletter:** This monthly newsletter highlights a wide range of workplace developments and topics that affect employees.
- **Know Your Benefits:** This series provides dozens of articles with easy-to-understand information on a wide range of employee benefits.



- **Infographics:** Use these infographics to share important cost-savings tips with employees.
- **Videos:** Use these simple videos to communicate how to be a wiser health care consumer to employees.

POPULAR CONTENT

- **Consumer Driven Health Care – Creating Choices For You (15880):** This Know Your Benefits article argues that consumer driven health plans empower patients to know their marketplace beforehand, and it emphasizes the savings that health savings accounts (HSAs) can provide.

EMPLOYEE EDUCATION

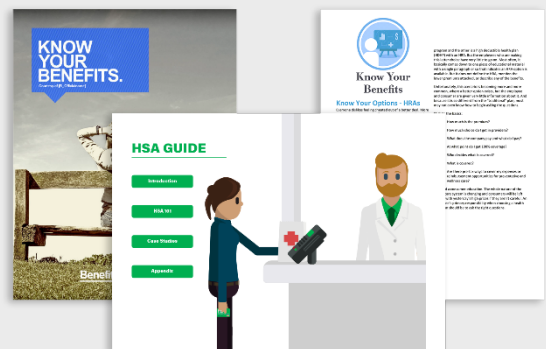
These educational articles and presentations that discuss a multitude of topics, such as HSAs and health care terminology, to help employees become wiser health care consumers.

SERIES

- **Benefits 101:** This grouping features easy-to-read materials to help employees learn and retain basic benefits information.
- **Know Your Benefits:** This series helps employees understand the ins and outs of health care consumerism.
- **Consumerism User Stories:** These user stories show employees how others use their employee benefits effectively.
- **HSA Employee Guide:** This guide explains what HSAs are and how they work, discusses why they are a good choice and provides several HSA case studies.
- **Health Care Employee Resource Guide:** This guide provides information on general health care and health insurance topics.
- **Videos:** These brief videos communicate the need-to-know information about various health insurance topics in plain language.

POPULAR CONTENT

- **Interactive HSA Employee Guide (Document ID: 171722):** This interactive PDF features helpful resources on HSAs.



PLAN DESIGN

PLAN DESIGN AND SELECTION SUPPORT

Make the most informed plan design choice with these supplemental resources.

SERIES

- **Benefits Insights:** This series helps clients uncover the details about various plan designs.
- **Compliance Overview:** This series provides important plan design compliance guidance.

POPULAR CONTENT

- **ERISA Compliance FAQs: What is an ERISA Plan? (Document ID: 113769):** This Compliance Overview includes a set of frequently asked questions (FAQs) to help employers determine whether their employee benefits plans are subject to ERISA.



COMPLIANCE

FEDERAL LEGISLATION AND COMPLIANCE

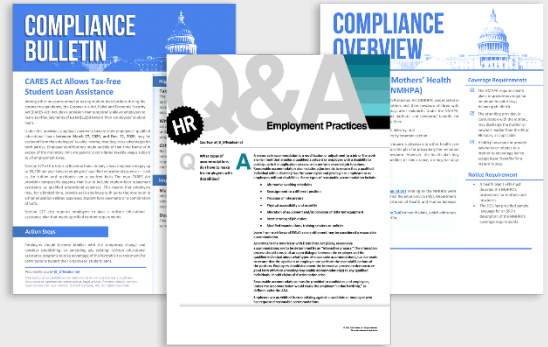
Stay up to date with access to valuable information on the ADA, COBRA, CHIPRA, FMLA, HIPAA (including privacy), GINA, Medicare Part D, Mental Health Parity, Section 125, and other federal regulations and employment laws.

SERIES

- **Compliance Overview:** This series features comprehensive guidance on various benefits compliance.
- **Compliance Bulletin:** This series features informed briefs on the latest federal compliance developments.
- **Legal Update Videos:** This video series distills the most important details of a legal or compliance update into a brief animated video.

POPULAR CONTENT

- **COBRA Compliance Toolkit (Document ID: 155703):** This guide provides employers with the information they need to understand COBRA's requirements.



STATE-SPECIFIC LEGISLATION AND COMPLIANCE

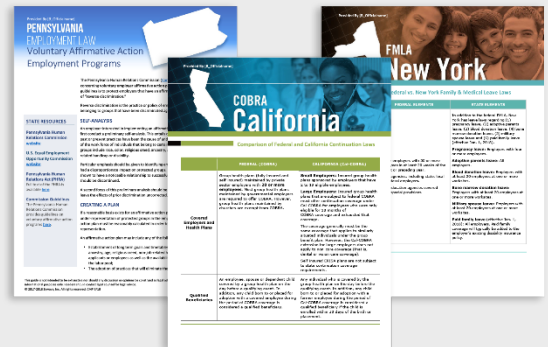
Keep track of regional legislative changes with valuable state-specific information related to topics like COBRA and the FMLA, disability insurance laws and state mandates.

SERIES

- **FMLA Guideline Charts:** These charts provide an overview of federal and state-specific FMLA requirements.
- **COBRA Guideline Charts:** These charts provide an overview of federal and state-specific COBRA provisions.
- **Employment Law Summary:** This series provides a general overview of various state-specific legislation.

POPULAR CONTENT

- **COBRA Guidelines for California (Document ID: 10410):** This document provides a comparison of federal COBRA requirements and California's continuation coverage laws, which are referred to as Cal-COBRA.



HUMAN RESOURCES

ENROLLMENT TOOLS

Provide employees with all the tools they need to succeed during open enrollment season, including benefits election forms, flyers, presentations and emails.

SERIES

- **Open Enrollment Grouping:** This grouping consists of articles, presentations, election forms, guides and checklists to support the employer through open enrollment.
- **Know Your Benefits:** This series helps employees understand open enrollment.
- **Open Enrollment Videos:** Use videos to communicate important open enrollment information to employees.

POPULAR CONTENT

- **Employee Benefits Enrollment Guide (Document ID: 22898):** This customizable guide provides employees with benefits information during open enrollment.

HR TOOLS

This expansive library of HR forms, policies, toolkits and articles can help employers manage HR responsibilities and needs.

SERIES

- **HR Toolkits:** This series provides an in-depth overview of various benefits and HR topics and offers best practices for implementation.
- **Employee Handbook:** Access two versions of a professionally written and attorney-reviewed employee handbook, which features more than 80 sample policies.
- **HR Forms:** Help clients streamline their HR department with a library of electronic HR forms.
- **Videos:** Learn more about various HR topics with brief, easy-to-understand videos.

POPULAR CONTENT

- **HR Toolkit – Onboarding (Document ID: 136197):** The tips, printable forms and best practices in this toolkit can help employers implement and improve their onboarding processes.



HR EDUCATION

Remain educated on the ever-changing rules, regulations and trends in the HR industry with these resources.

SERIES

- **HR Insights:** This series features articles that provide general overviews and in-depth explanations about a wide variety of HR topics. Topics covered include day-to-day responsibilities of an HR professional, recruitment, onboarding, retention, termination and employee engagement, just to name a few.
- **HR Brief Monthly Newsletters (Print and Video):** HR Brief is a monthly newsletter campaign that features two short, easy-to-read articles on timely HR topics. The newsletter comes in both print and video formats.
- **HR Edge Quarterly Newsletter:** This quarterly newsletter features several in-depth articles that address current and developing HR trends and offers proactive HR strategies for employers to consider.
- **From the HR Hotline Quarterly Newsletter:** From the HR Hotline is a quarterly newsletter that focuses on topics fielded by Zywave's HR Hotline.
- **Attraction and Retention Quarterly Newsletter:** This quarterly newsletter provides employers with a number of different strategies to improve employee attraction and retention.
- **Small Business Bulletin Newsletter:** This monthly newsletter features two easily digestible articles that provide information on the latest workplace developments and their effects on small businesses. Keep treasured, small clients in the know with this newsletter to alleviate their unique concerns.

POPULAR CONTENT

- **Employee Retention (Document ID: 153780):** This article discusses why employees leave organizations and strategies for retaining them.



WORKPLACE WELLNESS

WORKPLACE WELLNESS SERIES AND GUIDES

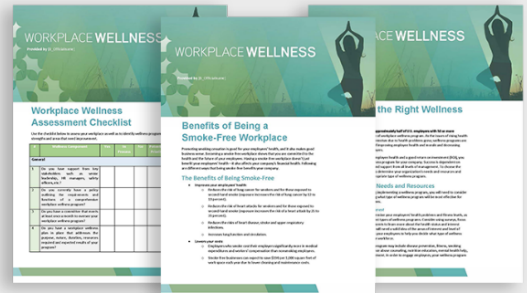
The Workplace Wellness guides and series are designed to help employers create and implement workplace wellness programs.

SERIES

- **Workplace Wellness:** This series features over 50 articles designed to help employers create and implement wellness programs.
- **Workplace Wellness Program Quarterly Campaign:** This grouping features four wellness guides that cover topics like health fairs and disease management programs.

POPULAR CONTENT

- **Workplace Wellness Initiatives Guide (Document ID: 135112):** This guide provides tips on how to implement various wellness initiatives.

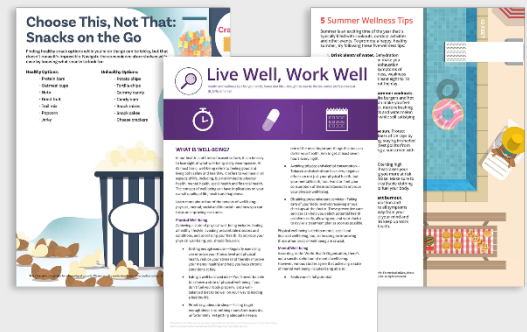


EMPLOYEE HEALTH AND WELLNESS

Our variety of employee-facing flyers, newsletters, posters, emails and guides are designed to help employees live a healthier life.

SERIES

- **Live Well, Work Well Newsletter:** This monthly newsletter campaign features three brief articles on health, wellness, fitness and nutrition, as well as a USDA recipe. This newsletter is also available in Spanish.
- **Live Well, Work Well Quarterly Newsletter:** This quarterly edition of the Live Well, Work Well newsletter features an in-depth review of recent health news, highlights three national health observances from the previous quarter, discusses various health and wellness topics, and provides two healthy recipes.
- **Live Well, Work Well Video:** The Live Well, Work Well Video takes two of the monthly articles and transforms them into a targeted two minute (or less) interactive, engaging video.
- **Live Well, Work Well Flyers:** This series features easy-to-read articles on numerous health and wellness topics.
- **Take Charge of Your Health Infographic Monthly Newsletter:** The Take Charge of Your Health Infographic



newsletter is produced monthly and provides actionable tips for how employees can better their health today.

- **Mental Health Minute Newsletter:** This monthly newsletter features two easily digestible articles on the latest trends and developments in the world of mental health. This newsletter is also available in Spanish.
- **Wellness Posters:** This series includes posters on exercise, wellness and nutrition.
- **Prevention Posters:** Use these posters to help employees keep chronic conditions and illnesses at bay.
- **Live Well Planner:** This document features healthy recipes and various articles on exercise, diet and overall wellness, and provides space for organizing daily and weekly agendas, planning meals or logging workouts.
- **Your Wellness Matters Grouping:** Provide any of the documents in this grouping to help educate employees on common health conditions and how they can be prevented.

POPULAR CONTENT

- **Flu Prevention Tips: Wear a Face Covering – Video (Document ID: 334604):** This video explains to individuals the importance of wearing a face covering to help prevent the flu.

VIDEO CONTENT

We know how important it is to you to have access to educational and employee communications videos on a wide range of topics.

YEAR-ROUND EMPLOYEE BENEFITS COMMUNICATIONS VIDEOS

This grouping contains the videos found in the employee communication campaign. These videos discuss a variety of topics, including HSA usage, financial wellness and nutrition.

POPULAR CONTENT

- **Eat Well to Live Well Video (Document ID: 165366):** Maintaining a healthy diet is a huge component in leading a long, healthy life. Share this video to offer important healthy eating tips.

OPEN ENROLLMENT VIDEOS

This content group features employee communications videos for open enrollment.

SERIES

- **Open Enrollment Video Groupings:** This grouping contains some of the more popular enrollment-related videos. Video audiences vary between employers and employees.

POPULAR CONTENT

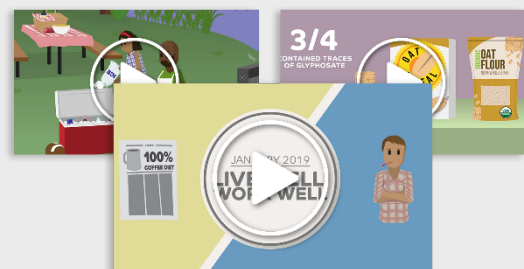
- **Open Enrollment is Coming Video (Document ID: 172322):** Use this simple video to let employees know that open enrollment is coming soon.

LIVE WELL, WORK WELL NEWSLETTER VIDEOS

The Live Well, Work Well Video transforms two monthly articles into a targeted, two-minute (or less) video that is interactive and engaging.

POPULAR CONTENT

- **Live Well, Work Well Video - October 2022 (Document ID: 410035):** Learn more about this year's flu season and the importance of refreshing a medicine cabinet with this brief video.



HR BRIEF NEWSLETTER VIDEOS

The HR Brief Video transforms two monthly articles into a targeted, two-minute (or less) video that is interactive and engaging.

POPULAR CONTENT

- **HR Brief Video Newsletter – November 2022 (Document ID: 410759):** This is a video of the popular HR Brief newsletter series. This HR Brief Newsletter video discusses communication tips for 2023 open enrollment and explains the “quiet quitting” trend.

SHORT-FORM VIDEOS

These videos are all under one minute long and cover a wide variety of topics, including seasonal trends and benefits topics.

SERIES

- **Short Broker Marketing Video Groupings:** These videos, split across two groupings, help brokers engage and communicate with clients in under a minute.

POPULAR CONTENT

- **Leaving Your Benefits to Chance Can Cost You – Video (Document ID: 176048):** This short video shows employees how HR can help explain benefits options.

COMPLIANCE

Compliance topics are complex and can be difficult to understand. These engaging videos break down such topics into easier-to-consume bits.

POPULAR CONTENT

- **What is the FMLA? Video (Document ID: 143369):** This video provides an in-depth look at the FMLA. It is intended to teach employers about FMLA compliance.

