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Human Resources and Social Media

A majority of your employees are likely involved in some kind of social media, so why isn't your HR department? With its ever-increasing popularity, there are numerous ways HR professionals can incorporate social media into routine activities, exploiting its almost limitless potential and increasing efficiency.

Recruiting

Many of today's job seekers use social media as a tool to find job opportunities. Here are a few of the benefits of using social media as a recruiting tool.

- Using social media, you are able to reach a wider pool of qualified candidates, increasing your odds of finding the best fit for a position.

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Summary of Benefits and Coverage Q&A

Since the release of final guidance regarding summary of benefits and coverage (SBC) requirements on Feb. 9, 2012, employers have been struggling to understand exactly how this new legislation will impact their organizations. Read on to learn about this new reporting requirement and how it will affect you.

What is an SBC?

Health care reform legislation designed the SBC as a way for consumers to better understand their benefits by providing them with coverage information in a uniform format. The health plan administrator is responsible for the dissemination of this document.

When must I start providing SBCs?

According to final guidance, plans must provide the SBC to participants and beneficiaries who:

- Enroll or re-enroll during any open enrollment period beginning with the first day of the first open enrollment period that begins on or after Sept. 23, 2012.
- For participants enrolling in coverage through means other than open enrollment, plans must provide the SBC beginning on the first day of the first plan year that begins on or after Sept. 23, 2012.

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Summary of Benefits and Coverage, cont.

In what events will I need to provide an SBC?

An SBC must be provided to participants and beneficiaries regarding each eligible benefits package:

- As part of any written application materials that are distributed by the plan for enrollment.
- No later than the first date that the participant is eligible to enroll in coverage, if the plan does not distribute written application materials for enrollment.
- By the first day of coverage, if there was any change to the information in the SBC that was provided upon application that occurred before the first day of coverage.
- To special enrollees, no later than the deadline for providing the summary plan description.
- Upon renewal, if participants and beneficiaries must renew in order to maintain coverage. If a written application is required, the SBC must be provided before or with the application materials. If renewal is automatic, the SBC must be provided no later than 30 days prior to the beginning of the new plan year.
- Upon request. As soon as practicable, but no later than seven days after receipt of request.

What SBC formats are permitted?

The Departments of Labor, Health and Human Services and Transportation have provided a template that must be used in its entirety to satisfy requirements. All information that the template requires must be provided.

An SBC must not exceed four double-sided pages and cannot include print smaller than 12-point font. An SBC may be provided in either paper or electronic form. However, the final regulations place restrictions on the electronic delivery of an SBC. For participants and beneficiaries who are eligible but not enrolled for coverage, the SBC may be provided electronically if:

- The format is readily accessible
- The SBC is provided in paper form free upon request

- If the electronic form is an internet posting, the plan notifies the individual in paper or email that the documents are available on the Internet, provides the Internet address and notifies the individual that the documents are available in paper form upon request.

For more information about SBCs, contact Brown & Brown Benefit Advisors or visit cciio.cms.gov/programs/consumer/summaryandglossary/index.html

Human Resources and Social Media, cont.

- Word of mouth spreads rapidly in the world of social media; someone that sees an ideal position for a friend will likely pass it along. It's like having an unpaid army of recruiters!
- Posting job advertisements in newspapers or job boards can be expensive, but most social media accounts are free, making them a cost-effective way to reach potential candidates.

Employee communication

Social media is a great way to not only reach potential employees, but your current employees as well. Here are some advantages of using social media to enhance your internal communication strategy:

- Social media allows you to provide benefits information in an easy-to-digest, accessible manner that is more appealing to employees.
- You can support your wellness initiative by sharing daily health and wellness tips.
- With the help of social media, you can start a dialogue with your employees. You are able gauge employee reactions to announcements or new benefit offerings in real-time, providing you with instant feedback.

Brown & Brown Benefit Advisors is equipped to support your social media initiatives and can provide informative articles, resources and programs to assist you.

Myth Buster: Workplace Rights

Can you schedule employee meetings outside normal business hours? Must you give multiple warnings to a bad employee before termination?

Even among employers, confusion abounds regarding employee workplace rights. Here are five busted myths to help you sort what is fact and what is fiction.

MYTH: You cannot ask about religion, national origin, marital status, number of children, etc. in an interview.

FACT: There are no federal laws that prohibit interviewers from asking these questions. And while most states don't specifically ban these topics in an interview, it is illegal to base any hiring decision on these questions. **NOTE: it is illegal to ask about any sort of disability.**

MYTH: You are legally required to provide PTO.

FACT: There is no state or federal law requiring employers to provide paid time off (PTO) for their employees, though a small number of areas require paid sick leave. While it isn't required, PTO is a great way to stay competitive and attract top talent to your company.

MYTH: You cannot reassign an employee to different duties or an entirely new job.

FACT: Unless an employee has a contract that states otherwise, you may reconfigure that employee's job as you see fit to better benefit the company.

MYTH: You cannot schedule required events or meetings outside of an employee's normal working hours.

FACT: You can schedule mandatory events or meetings at any time of the day, regardless of an employee's customary schedule. However, all non-exempt employees must be compensated for any time spent participating in work-related activities.

MYTH: You must give an employee numerous documented warnings prior to termination.

FACT: As long as you are not firing an employee for membership in a legally protected class (race, religion, nationality, etc.), you may fire an employee at any moment, for any reason.

Most Employers to Continue Offering Health Coverage

Beginning in 2014, the Affordable Care Act requires employers with more than 50 employees to offer minimal essential health coverage to employees or be subject to a penalty. Recently, employers were asked in a survey sponsored by independent insurance agents if they planned to continue to offer health benefit coverage to their employees after this requirement kicks in.

Of nearly 8,000 respondents, an overwhelming **77 percent of employers plan to continue to offer health benefit coverage to their employees.**

While most surveyed employers are committed to offering coverage, 76 percent have already seen or expect to see an increase in their organization's health benefit costs as a result of health care reform. As a way to maintain coverage, 63 percent of employers plan to pass these increases on to employees.

During this period of rapidly changing legislation, employers continue to look to their employee benefits advisor for guidance. **Eighty-eight percent of employers plan to rely on their benefits advisor for legislative updates** to educate them on health care reform and its implications. Additionally, 80 percent say it's important that their benefit advisor helps to educate employees on health care reform and its implications.

Ask us today for the *2012 Survey Results: Health Care Reform* and essential resources to educate yourself and your employees on the finer points of health care reform.

The information contained in this newsletter is not intended as legal or medical advice.
Please consult a professional for more information.
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