

Benefits Buzz

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Brown & Brown Benefit Advisors

DID YOU KNOW

According to the Department of Health and Human Services, almost 50,000 adults die each year from diseases that could have been prevented with a vaccine.

August is National Immunization Awareness Month and a perfect time to educate your employees about the importance of immunizations.

Consider offering educational materials that dispel the myth that vaccinations are only important to children. And when flu season comes around, you may wish to host a company flu shot clinic to promote employee health and avoid a drop in productivity.



The Supreme Court Ruling: Employer FAQs

On June 28, 2012 the U.S. Supreme Court essentially upheld the entire Affordable Care Act (ACA) as constitutional. Since the ruling, employers have had many questions about how this decision will affect them. Read on for the answers to a few of these FAQs.

What does this mean for ACA changes that have already been implemented?

All of the ACA changes that have already been enacted, such as the requirement to cover adult children until age 26, will remain in effect. Additionally, all future changes will be implemented as planned.

Will ACA change in the future?

While it is possible that changes will be made to ACA, it is currently in effect and employers should continue to prepare for the coming ACA reforms.

What are the most immediate changes and how will they affect me?

There are several upcoming changes to health care that employers should be aware of, including:

- Various restricted annual limits are, or will be, in effect for plan years

- beginning before Jan. 1, 2014.
- For plan years beginning on or after Aug. 1, 2012, specific health services for women must be covered at no cost to the individual.
- Employers may receive medical loss ratio rebates in August 2012.
- Plans and issuers must provide a Summary of Benefits and Coverage to participants who enroll during the first open enrollment period that begins on or after Sept. 23, 2012.
- Many employers will be required to report the aggregate cost of employer-sponsored group health coverage on employees' W-2 Forms. This requirement will affect the 2012 W-2 Forms, which are due in January 2013.

For a full health care reform timetable or more information on health care reform contact Brown & Brown Benefit Advisors

Social Media Policies: Dos and Don'ts

With the advent of social networking, it is absolutely critical that your organization has a solid social media policy. Here are a few things your policy should and shouldn't do.

Dos

- Your policy should plainly state what is appropriate social networking behavior, what can and can't be shared and why.
- The policy should also explicitly lay out the consequences of violating the policy. Different degrees of violation require different punishments.

Don'ts

- Your policy shouldn't be over intrusive. This could be a huge turnoff for employees, and possibly cause legal concerns if personal information is used when making a hiring decision.
- Don't prohibit your employees from discussing your organization. As long as they know what topics are appropriate, your employees can serve as great ambassadors of your brand.