

IN THIS ISSUE

[Health care reform's officially here](#)

[Eligibility of over-the-counter medicines and drugs for pre-tax reimbursement](#)

[Health care reform: HHS releases guidance regarding the annual limit waiver program](#)

[New fee disclosure requirements - Are you paying too much for your company's retirement plan? Rewarding employees without breaking the bank](#)

[The benefits of flexible staffing](#)

[Back injuries - Nation's #1 workplace safety problem](#)

[Job safety analysis webinar](#)

[Health plans happenings](#)

HEALTH CARE REFORM'S OFFICIALLY HERE

On September 23, the first wave of health care reform regulations became effective. Here's a rundown on the new rules. NOTE: If your company offers a calendar year plan, the changes take effect January 1.



[Health Care Implementation Timeline](#) developed by the U.S. Chamber of Commerce.

ELIGIBILITY OF OVER-THE-COUNTER MEDICINES AND DRUGS FOR PRE-TAX REIMBURSEMENT

The Patient Protection and Affordable Care Act (PPACA) is now old news, but the written rules related to enforcement of the new law are coming out at a rapid pace. Most recently, the IRS finalized guidance on the changes in the treatment of over-the-counter medicines and drugs.

Over-the-counter (OTC) medicines are drugs you can buy without a prescription. Some OTC medicines relieve aches, pains and itches. Some prevent or cure diseases like tooth decay and athlete's foot. Others help manage recurring problems like migraines.



Article provided by Rebecca Woods, SPHR- Vice President, Human Resources, Doherty Employer Services. Doherty Employer Services, a recognized leader in Professional Employer Services. For more information, go to www.dohertyhro.com.

HEALTH CARE REFORM: HHS RELEASES GUIDANCE REGARDING THE ANNUAL LIMIT WAIVER PROGRAM

On September 3, the U.S. Department of Health and Human Services (HHS) issued a bulletin regarding the program under which a health plan or insurer may obtain a waiver from the minimum annual limit requirements contained in the Affordable Care Act. ¹ In general, the waiver program is designed to provide relief to individuals who are covered under "limited benefit" or "mini-med" plans by permitting low annual limits to remain in place notwithstanding the Act's requirements, so that the covered individuals do not incur a significant reduction in benefits or increase in premiums.

READ MORE

Final Rule Issued on Electronic Signature and Storage of Form I-9.

On August 23, the final rules on I-9 electronic signature and storage went into effect. The final rule permits employers to complete, sign, scan and store Forms I-9 electronically as long as certain performance standards set forth in the final rule for the electronic filing system are met.

Department officials noted that the final rule makes minor modifications to the interim final rule. Employers must:

- Complete a Form I-9 within three business – not calendar – days.
- May use paper, electronic systems, or a combination of paper and electronic systems.
- May change electronic storage systems as long as the systems meet the performance requirements of the regulations.
- Need not retain audit trails for each time a Form I-9 is viewed electronically, but only when the Form I-9 is created, completed, updated, modified, altered or corrected.
- May provide or transit a confirmation of a Form I-9 transaction but are not required to do so unless the employee requests a copy.

Click [here](#) to download the I-9 form.

NEW FEE DISCLOSURE REQUIREMENTS - ARE YOU PAYING TOO MUCH FOR YOUR COMPANY'S RETIREMENT PLAN?

In my profession, I usually am asked the same two questions again and again; "Is my retirement plan costing us too much?" usually followed by, "How do I determine what fees are reasonable?"

READ MORE

Article provided by Bryan S. Simmons, AIFA, CRPS, an Accredited Investment Fiduciary Analyst and Retirement Plan Consultant with David Martin Agency Inc. He can be reached at bsimmons@davidmartinagency.com.

REWARDING EMPLOYEES WITHOUT BREAKING THE BANK

There is nothing more discouraging than feeling underappreciated. It can lead to a negative work environment, deplete any remnants of loyalty and potentially drive top performers to look for a new job, even in this rollercoaster economy.

READ MORE

Article provided by Administaff (NYSE: ASF), the nation's leading professional employer organization (PEO), serving as a full-service human resources department that provides small and medium-sized businesses with administrative relief, big-company benefits, reduced liabilities and a systematic way to improve productivity. The company operates 51 sales offices in 24 major markets. For more information about Administaff, call (800) 465-3800 or visit www.administaff.com.

THE BENEFITS OF FLEXIBLE STAFFING

The economic downturn has created a shortage of many things, but staffing challenges aren't one of them. Today's uncertain business environment means hiring managers need to be thoughtful about every personnel decision they make. Hiring the wrong people or hastily cutting staff levels too deeply can jeopardize quality and service levels, leaving clients disappointed when you need them the most.

READ MORE

Article contributed by Robert Half Management Resources – HR Services (RHMR), the premier provider of human resources professionals on a project and interim basis. Robert Half Management Resources has more than 145 offices worldwide including offices in Minneapolis and Bloomington. For more information, contact Chris Dardis, RHMR-Human Resource Services, at chris.dardis@rhmr.com or (952) 831-7240.

BACK INJURIES - NATION'S #1 WORKPLACE SAFETY PROBLEM

There are over 1,000,000 workers who suffer back injuries each year!! These injuries account for one out of five workplace injuries and illnesses. Americans miss more work from back injuries than any other ailment besides the common cold. If you have not suffered from back pain yourself, you are lucky!

READ MORE

Article provided by the Minnesota Safety Council, www.mnsafetycouncil.org.

REGISTER TODAY!

Job Safety Analysis

October 12

Hosted by the Minnesota Chamber Safety Management Committee, this webinar is designed to assist employers with identifying both real and potential hazards and to help improve workplace safety along with tips to developing safe procedures.

A team of safety experts will lead the presentation:

Steve Serba, safety coordinator, Alexandria Extrusion Company, Alexandria

Dick Higgins, safety manager, Hutchinson Technology Inc., Hutchinson

Randy Reisberg, director safety & loss control, Cretex Companies, Inc., Elk River

The cost of this webinar is free to Minnesota Chamber and Minnesota Safety Council members and \$89 for nonmembers.

Sponsored by [Minnesota Chamber Business Services](#)

 REGISTER NOW

HEALTH PLANS HAPPENINGS

Blue Cross Blue Shield: New tools help employees better understand CDHPs
Let's face it. Employees can be reluctant to learning about health savings accounts (HSAs) , health reimbursement arrangements (HRAs) and other spending accounts that work with a consumer-directed health plan (CDHP). While plans with accounts offer significant benefits, tax advantages and value, some employees find them hard to understand and use. That can affect their decision to enroll in a CDHP.

 READ MORE

For more information go to www.bluecrossmn.com.

HealthPartners: JourneyWell by HealthPartners Now Offering Group Coaching
People are more likely to change behaviors when they set achievable goals and are accountable for them. It also helps to have a connection to others who support those goals. Group coaching provides a new way to engage your employees in increasing healthy lifestyle behaviors and reducing unhealthy, expensive habits. The group dynamic provides a helpful support network for individuals interested in making changes.

 READ MORE

For more information on JourneyWell's group coaching, go to journeywell.com or contact (952) 967-6705.

Medica: New Value-Based Program Takes Personalization To A New Level
At Medica, we believe a key element for improving health and lowering medical costs is helping members take an active role in managing their own health. Medica Personal Rewards, our new value-based benefit program, engages members with a highly personalized approach that:

- Helps them better understand their health and how to improve it
- Tailors support and resources to fit each member's needs, abilities and learning style
- Motivates members through incentives and rewards

 READ MORE

Medica Personal Rewards continues the evolution of value-based benefits at Medica, providing an innovative approach to member engagement and personalization. To learn more, contact a Medica representative at (952) 992-3055 or (800) 371-1613.

MINNESOTA
CHAMBER of
COMMERCE

MINNESOTA CHAMBER OF COMMERCE
400 N. Robert Street, Suite 1500
St. Paul, MN 55101
(651) 292-4650 / (800) 821-2230
www.mnchamber.com