



PWA INSURANCE SERVICES

An Alera Group Company

End of Year PWA eBenefit Advisory

Compliance Webinars



Webinar Archives

Thank you for attending BAN's educational webinars this year!

Upcoming Webinars:

December 19, 2018- End-of-Year Compliance Update

Registration is full! You will be able to view a recording of presentation by December 21st on pwadmin.com

Missed webinars? Visit our webinar archives to view recordings and PDF versions of the webinar presentations.

*Continuing education credits are not applicable, unless attended live presentation.

[Want a sneak-peak at 2019's schedule? Find it here!](#)

News at PWA

Holiday Hours

Closed: December 24 - 25th

Open at Noon: December 26th

**Closed: December 31st - January 1st,
2019**

**From Our Family to Yours,
Happy Holidays and a Happy New
Year!**





Introducing an All-Inclusive HR Platform!

ALERAHR WORKPLACEPRO

Solve all your HR problems with one solution! AleraHR Workplace Pro introduces a suite of solutions to help you and your HR team become more productive, knowledgeable, and resourceful.

AleraHR offers live certified HR experts to offer valuable advice, or assist in any HR crisis; more than 200 online training videos for employees and management; insight and resources to stay current with compliance, and more!

PWA will be offering AleraHR Workplace Pro to Clients beginning January 1, 2019

To learn more, [click here](#) or visit aleragroup.com/workplacepro

PWA Adds New Employees

Diane Ebbitt

Diane joins PWA as a Sales Producer to help with growing the agency and reaching out to businesses in the community. Diane's expertise in commercial banking and prior work with Citrus Heights chamber of commerce has made her a natural fit and we look forward to her success.

Donald Edward Whiting III

Don comes to PWA as our Client Service Assistant to assist our Account Managers and clients. Don's provides many years experience as a COBRA Specialist and Benefit Care Representative, to assist our clients' everyday needs.

Employee Highlight: Katelyn Magana

Some employees you may interact with on a daily basis in our office, while some, may not have much direct contact but contribute greatly to the agency. Katie joined PWA in January 2018 to help us out with our events and communications to our valued clients. Some of you have interacted with Katie if you have registered for a PWA event or webinar, and she helped significantly with the launch of our revamped website in the Spring. You should check it out if you haven't already. In addition, Katie will be working on putting together "Employee Education" pieces that you can print and distribute to your employees. Expect to see our first release during 4th Quarter!

Affordable Care Act Update

While the Individual Mandate is repealed effective January 1, 2019, there really isn't too much change in requirements for employers and there doesn't appear to be any relief on the horizon. Many employers remain confused on the status of the ACA and some just hoped it would all go away under President Trump. Unfortunately, there really isn't too much change in store for employers and we can tell you is the IRS is randomly conducting audits of employers. To date, the largest fine handed down was for ACA violations was in excess of \$10,000,000. We encourage you to respond promptly if you receive any notice. If you feel you need an update yourself on the provisions and how to respond to ACA requests, we have a number

Industry News

US Employers Saw Significant Increase in Health Plans Cost Last Year

A survey by consulting firm Mercer found that US employers saw continued growth in health care benefit costs last year, driven by factors such as a growing number of uninsured patients, costly new treatment options and an aging population.

[Read More](#)

CMS to Require Hospitals to Post Prices Online

The CMS issued a final rule Thursday (8/2) requiring hospitals to post a list of their standard charges on the internet as part of the administration's broader effects to reduce health care costs by improving price transparency. Under the rule, which is effective Jan. 1, 2019, hospitals must update the information annually.

[Read More](#)

Prohibition Regarding Short-Term Limited Duration Health Insurance Policies

Effective January 1, 2019, short-term limited duration health insurance cannot be issued, amended, sold, renewed, or offered in California. Short-term limited duration health insurance is health insurance coverage provided pursuant to health insurance policy that has an expiration date specified in the policy that is less than 12 months after the original effective date of coverage. All agents transacting health insurance business are asked to review the attached notice.

[Read More](#)

5 Best and Worst States for Health Care

The average American spends more than \$410,000 annually on health care. Who's getting the best care for their dollar?

[Read More](#)

3 Ways to Know if You're Overpaying for Health Care

Employers can avoid overpaying for health care while providing quality care.

[Read More](#)

Carrier Alerts and News

UC Davis Closes PCP Panel for New United Healthcare SignatureHMO Members

Please note that UC Davis is now a "closed panel" for UHC's SignatureHMO and no new enrollment is permitted at this time. Only UHC HMO members currently with UC Davis health System continue to have access to UC Davis providers. This change impacts the UHC SignatureHMO plan medical through CalChoice and with United Healthcare direct. The HMO Signature with UC Davis is still active but due to patient volume will no longer expect new enrollment. If you have additional questions, please contact your PWA Account Manager.

UABT Policy Identification Change

United Agricultural Benefits Trust (UABT) will have a policy change effective January 1, 2019. Current members' policy identification will be changed and members will be sent new medical ID cards with the updated policy identification.

Legal Alerts

IRS Adjusts Health FSA Contribution Limits for 2019,

IRS Extends 2018 ACA Reporting Deadline

Along with Other Benefit Limits

November 29, 2018

This alert is of interest to Applicable Large Employers (employers with 50 or more full-time equivalent employees) and employers of any size with self-insured plans.

November 19, 2018

On November 15, 2018, the IRS released Revenue Procedure 2018-57, which raises the health Flexible Spending Account (FSA) salary reduction contribution limit by \$50 to \$2,700 for plan years beginning in 2019. The Revenue Procedure also contains the cost-of-living adjustments that apply to dollar limitations in certain sections of the Internal Revenue Code.

[Read More](#)

The Internal Revenue Service (IRS) has released Notice 2018-94, extending the deadline for furnishing 2018 forms 1095-B and 1095-C to individuals from January 31, 2019 to March 4, 2019, as well as penalty relief for good-faith reporting errors.

The due date for filing the forms with the IRS was not extended and remains February 28, 2019 (April 1, 2019 if filed electronically). Despite the repeal of the 'individual mandate' beginning in 2019 as part of the Tax cuts and Jobs Act, the ACA's information reporting requirements remain in effect, as the IRS uses the reporting to administer the employer mandate and premium tax credit program. The IRS is studying whether and how the reporting requirements under section 6055 (relating to insurance companies and self-insured plans) should change, if at all, for future years.

[Read More](#)

District Court Judge in Texas Strikes Down the ACA, But Law Remains In Effect for Now

On Friday, December 14, 2018, a district Judge in Texas found the ACA to be unconstitutional after the Tax Cuts and Job Act's changes to the ACA's individual mandate penalty. The ACA remains in effect pending appeal of the judge's decision.

[Read More](#)

Employee Articles and Resources

Researchers Examine Obesity Prevalence in US Metropolitan, Rural Areas

A study published in the CDC's Morbidity Weekly Report showed that obesity prevalence in rural American ranged from about 21% in Colorado to 39% in Louisiana, while rates in metropolitan areas ranged from 22.5% in Colorado to about 37% in West Virginia. Overall, more than one-third of people in rural counties were obese in 2016, compared with 29% in metropolitan counties, and the greatest disparity between urban and rural counties was seen in the South.

[Read More](#)

Secondhand-Smoke Exposure Adversely Affects Adolescent Health

Researchers found that teens who had more than an hour of exposure to secondhand smoke daily had increase odds of reporting shortness of breath, exercise difficulties, school absences due to sickness, and emergency department or urgent care visits for any reason during the past year, and had a lower likelihood of having good overall and physical health. The findings in pediatrics were based on 2017 HHS data involving 7,300 non-smoking youths without asthma ages 12 to 17.

[Read More](#)