

COMPLIANCE ALERT: IRS GRANTS ACA EXTENSION

The IRS has granted an automatic extension to employers for distributing 1095-C/1095-B employee statements for tax year 2017, as required under the Affordable Care Act. Employers now have until March 2, 2018, to distribute the statements, rather than the original deadline of Jan. 31.

Due to the extension, employees may not receive their forms prior to filing their 2017 taxes. The IRS states that employees need not wait to receive forms before filing their returns, but the forms should be kept with their important tax documents.

This notice does not extend the deadline for filing forms 1094-C/1094-B, otherwise known as the IRS Transmittal. That deadlines remains Feb. 28 for paper filing and April 2 for electronic filing.

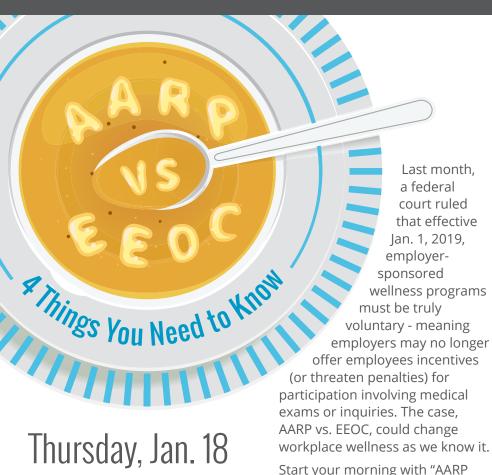
In addition, the Good Faith Effort For Transition relief from section 6721 and 6722 penalties under ACA has been reinstated for 2017 filings. The notice extends this relief under 6721/6722 to employers that can show they have exercised reasonable efforts in complying with the information reporting requirements under sections 6055/6056 for 2017. The relief is for incomplete or incorrect information reported on the Employees forms or the Transmission.

While this notice grants employers more time for ACA compliance, we highly encourage you to continue toward the original Jan. 31 deadline. We have pushed our due dates to Jan. 26 to ensure all forms are printed and mailed in a timely manner. Please work with your client team to review and certify your data as soon as possible.



New Year, NEW WEBINARS!

2018 is already sure to be a big year in *regulation* and *innovation*; Businessolver has you covered for both with two new webinars over the next several weeks:

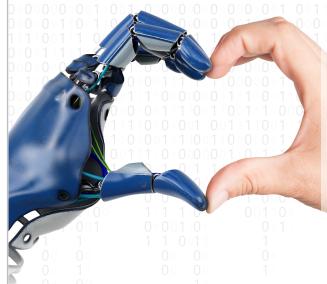


9 a.m. CT

REGISTER FOR AARP VS. EEOC ▶

BEYOND

3 Ways to Merge **Humanity & Technology**



Thursday, Feb. 8 1 p.m. CT

REGISTRATION DETAILS COMING SOON!

We've all had an experience where we were trying to have an important conversation with someone who barely glanced up from their phone. Research showing how technology has affected the quality of personal communication has been sad, if not surprising.

However, instead of take technology away from humans (not likely), we offer 3 strategies to add humanity to technology. Join "Beyond Binary" to learn the promise that artificial intelligence, machine learning, and sentiment analysis can hold for creating digital connections without severing personal ones.

vs. EEOC: 4 Things You Need

to Know." a direct and incisive

30-minute webinar to learn what

happened and what happens now

for workplace wellness programs.



PRODUCT UPDATE





TUESDAY, JAN. 16

Please join us for our January
Product Webinar on Tuesday, Jan.
16. We will showcase our roadmap
themes for 2018 and give you a
sneak peek into what you can
expect in the coming year. Sign up
for the time that works best for you!

10 A.M. - 11 A.M. CST

11 A.M. - 12 P.M. CST

2:30 P.M. - 3:30 P.M. CST

& benefitsolver*

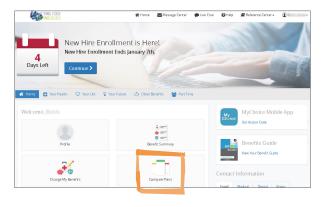
COMPARE PLANS FROM THE MEMBER HOME PAGE

Showcasing your plans and their pricing details side-byside is a great way to educate your employees on their different benefit options. While this has always been an option in the enrollment flow, we recently added the capability to the Member's home page as well!

Our new Plan Compare option is now available in your Welcome Widget. With this simple add, employees can quickly view their different benefits options for medical, dental, and vision. This is a great opportunity for those who are not currently in an open eligibility period, but perhaps have an upcoming life event that could affect their coverage. They can easily understand how their benefit costs and details will change.

For this new feature to be available, Plan Compare must be set up. Interested in adding this to your Member's home page? Your client team is standing by to assist!

This is just one of many product updates. For more product updates, join our Product Updates community on Heart2Heart! Every month, we'll post our most recent updates for you to review and discuss.



urrent		
lan Type		
Medical	•	
fledical Plan Pricing		
Tier	Medical HDHP	Medical PPO
Employee Only	\$40.11	\$100.00
Employee and Spouse	\$92.50	\$300.00
Employee and Children	\$80.61	\$600.00
Family	\$111.36	\$700.00
Aedical Plan Details		
Detail	Medical HDHP	Medical PPO
Deductible (Family)	\$6000	\$1000
Coinsurance	0%	20%
Deductible (Individual)	\$3000	\$500
Out-of-Pocket Maximum (Family)	\$10000	\$10000
Out-of-Pocket Maximum (Individual)	\$6500	\$3000

INTRODUCING PRODUCT RELEASE NOTES!

This is just one of many product updates. If you would like to see more product updates, join our Product Updates community on Heart2Heart. Every month we will post our most recent updates for you to review and discuss.



THANKS TO OUR CLIENT ADVISORY MEMBER, MILLIMAN, FOR THE IDEA!

Milliman

Also be on the lookout for new shout-outs (like the one to the right) when you enter Benefitsolver. You'll find links to our latest product webinars and the most recent Product Release Notes.



MARK YOUR CALENDAR: Horizon 18 Subusinessolver

Kick off the New Year with some Southern hospitality! Registration is open for our first two Horizon '18 stops in Atlanta and Charlotte: Mark your calendar to be one of the first to see what Businessolver has in store for 2018. You'll hear from industry experts and connect with other Benefitsolver users just like you.

HORIZON ATLANTA - FEB. 27 ▶

HORIZON CHARLOTTE - MARCH 1 ▶



Can't make it to Atlanta or
Charlotte? Save the date for
another Horizon '18 event coming
to a city near you!

3/27 Houston 6/14 Irvine, CA

3/29 Dallas 7/12 Columbus, OH

6/5 NYC 7/24 Indianapolis

6/7 Boston **7/26** Minneapolis



businessolver.com





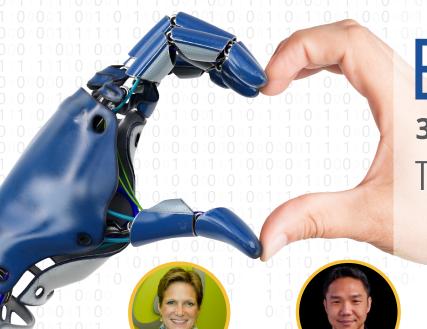








YOUR AI QUESTIONS, ANSWERED: JOIN OUR WEBINAR



Rae Shanahan Chief Strategy Officer Businessolver BEYOND BINARY:

3 Ways to Merge Humanity & Technology

Thursday, Feb. 8 1 p.m. CT



John C Havens
Author:
"Heartificial Intelligence"

How can artificial intelligence make humanity both more efficient and more empathetic to drive HR/ benefits success?

What is sentiment analysis, and how can it help organizations unlock the truth behind employee engagement and customer experience?

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We love to hear from our clients and invite you to join us on tour to present your experiences, successes, and HR strategies implemented in the past year.

Check out the dates to the right and apply for which location(s) works best for

you. We are looking forward to working with you!

APPLY HERE

Sony Sung-Chu

AVP, Applied Data Science

horiz²⁰¹⁸n

2/27 Atlanta

3/01 Charlotte

3/27 Houston

3/29 Dallas

6/5 NYC

6/7 Boston

6/14 Irvine

7/12 Columbus

7/24 Indianapolis

7/26 Minneapolis

VIS 20/18 N

San Francisco April 12-13 **Philadelphia** May 10-11 **Chicago** June 25-26

LEARN MORE

Have You Logged in to Heart2Heart Yet?





HERE'S WHAT YOU'RE MISSING:

Resource Center: Get exclusive access to training materials and content such as case studies, white papers, product information, and blog posts. You'll also have access to training materials and videos to boost your Benefitsolver® proficiency.

Community Connection: Connect with other Benefitsolver users and receive real-time insight and feedback from clients within your community.

Event Management: Be in the know about where and when you can find Businessolver at an event near you! Exclusive backstage access to our Vision and Horizon events to receive presentations and follow-up after each event.

Product Expertise: Our product teams are available to answer your questions in our Product Update community. We will also provide exciting updates on future product innovations and updates.



HOW DO I SIGN UP?

It's a fast and easy login straight from Benefitsolver! Simply click the Heart2Heart button on your Admin Layout and complete the quick sign-up prompt. If you don't see the widget, work with your client team to add the Heart2Heart widget to your layout. We can't wait to connect with you and others!

My Why:

CONNECTING PURPOSE AND PRODUCTIVITY

Thinking about purpose is an amazing way to connect with colleagues, establish goals, and increase feelings of fulfillment. As a way to help our fellow Solvers identify their professional and personal purpose, we interviewed them for a new video series called "My Why."

The meaning of life is to find your gift. The purpose of life is to give it away.

- Pablo Picasso

We hope you are inspired by these real stories from real Solvers, and enjoy seeing first-hand what drives them each day to deliver delight for you and your employees.

First up, Mike Meyerring, Vice President of Sales and a passionate Solver soon to celebrate his 12th anniversary with us! See how Mike's personal 'why' calls him to professional greatness each day at Businessolver.











PRODUCT WEBINARS

TUESDAY, FEB. 20

We look forward to providing you with updates from the last month, taking you into our vision for the future, and gathering your feedback on how we can continuously improve. Register for a time that works best for you!

10 A.M. - 11 A.M. CST

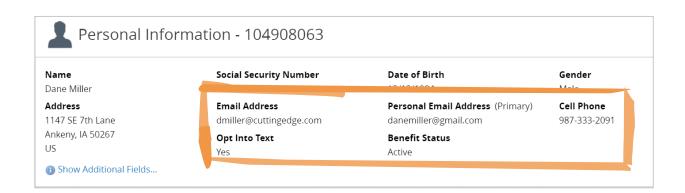
11 A.M. - 12 P.M. CST

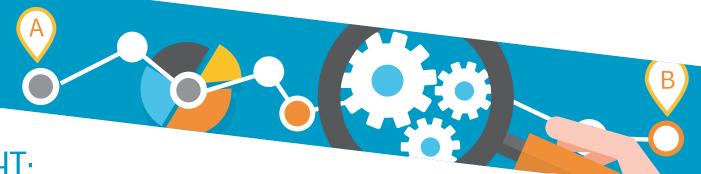
2:30 P.M. - 3:30 P.M. CST

PICKING PERSONAL PREFERENCES

We know that your diverse employee populations have different needs when it comes to receiving benefits communication. In an effort to help you meet your employees where they want to be met, we turned on the 'Personal Preferences' page for many of you during Annual Enrollment. This page requests your employees' preferred email, cellphone number, and an opt-in for text messaging.

While this doesn't change any actions you currently have set up in Benefitsolver®, it provides the opportunity to think differently about your communication plan for 2018 and how Businessolver can help! We have added this data to the Member Record (see the screenshot below) and in a Custom Report titled 'Personal Preferences'. Reach out to your client team to learn how you can view your employee's preferred communication method and adjust your Action ManagerSM communication plan to reach your population.





PRODUCT SPOTLIGHT: BOARDROOM-READY RESULTS WITH MYCHOICESM ANALYTICS

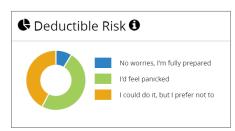
Our MyChoiceSM Recommendation Engine connects your employees to resources and information that leads them to more informed and confident benefits decisions. While it can be a key part of your strategy to drive benefits understanding and adoption, the MyChoice Recommendation Engine also offers useful insights into how employees are engaging with the benefits you offer.

With MyChoiceSM Analytics, you can view recommendation and enrollment trends that help drive your overall benefits strategy. Answers to MyChoice questions are pulled into an aggregate view of responses, providing tremendous insight into how your employee population utilizes their benefits and plans for their enrollment.

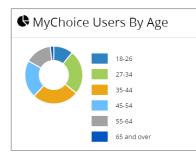
In addition, we recently added new MyChoice analytics data! A new demographic tab shows you a breakdown of age, gender, compensation and number of dependents. This is a great way to see who within your workforce is using the MyChoice Recommendation Engine (and perhaps, more importantly, who isn't!).

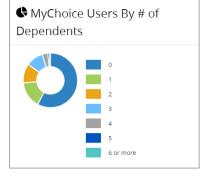
Here are some of the MyChoice stats from our 2017 Annual Enrollment:

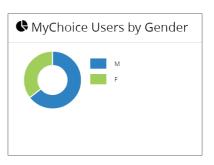


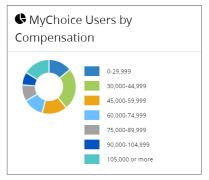








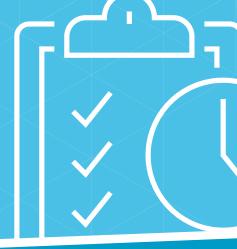






Latest from Compliancesolver:

BIG ACA NEWS & SAN FRANCISCO HEALTHCARE UPDATES



SAN FRANCISCO UPDATES HEALTH CARE SECURITY ORDINANCE

In late 2017, the city of San Francisco updated its Health Care Security Ordinance (HCSO), which may impact companies with employees that work within the city of San Francisco. The HCSO requires employers with at least 20 employees (companywide, performing work in all locations) to make a minimum contribution, per hour worked, toward their San Francisco employees' healthcare.

Among the updates:

- Updated Employee Voluntary Waiver Form (issued Nov. 1, 2017). Only the new form should be used going forward.
- Increased healthcare expenditure rate from \$2.64 to \$2.83 per hour for employers with 100+ employees, and from \$1.76 to \$1.89 per hour for employers with 20-99 employees.
- COBRA equivalent rates are no longer accepted as a way for self-funded/self-insured plans to calculate HCEs. This could represent a significant change to many employers, as only irrevocable contributions can be considered in the calculation.
 Note: Even though the effective date of the new rules is 10/29/17, the Office of Labor Standards Enforcement will not penalize employers for using COBRA equivalent rate for the entirety of 2017. OLSE will begin enforcing the new provision of Rule 5.9(b) for calendar year 2018.
- Clarified that San Francisco employees on paid parental leave under the San Francisco Paid Parental Leave Ordinance should receive healthcare contributions equivalent to the corresponding share of the employee's supplemental income.

For details, and to review additional enhancements to the San Francisco HCSO, visit the San Francisco Health Care Security Ordinance.

LEARN MORE

ACA Deadline Reminder!

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Latest from Compliancesolver:

BIG ACA NEWS & SAN FRANCISCO HEALTHCARE UPDATES



SUCCESS WITH THE IRS: ACA Transmittal Testing Passed with Flying Colors **Great news!** Last week, our ACA Product Team underwent voluntary IRS pilot testing for FY2017 ACA transmittals – and we're thrilled to share that Businessolver is one of the first organizations to successfully complete the testing phase!

The team needed only one of the two testing sessions scheduled, and passed with flying colors – just a few small tweaks are necessary to help make returned transmittal errors clear and concise.

This voluntary testing allows us to ensure Businessolver is ready to transmit your ACA data to the IRS when its production system opens on Jan. 22.

While it's 100% voluntary, this testing is important because the IRS updates and enhances its transmittal requirements to ensure the agency's needs are met when receiving transmittal data. Further, it helps us meet your needs in making sure we know first-hand that we're taking the right steps to transmit your ACA data accurately and effectively.



MORE QUESTIONS?

Connect with Bruce in the 'Ask the Expert' discussion board on Heart2Heart.





businessolver.com













WHOA, BABY!

READ OUR LATEST CLIENT CASE STUDY

When you're responsible for bringing new life into the world, doing so takes top priority – as it should!

Such is the case for Northside Hospital – the go-to destination for moms-to-be in Atlanta, delivering more than 2,000 newborns annually. That's why we were honored to partner with the organization to streamline its benefits administration and bring as much delight to its employees as they bring to patients and families.

Read our latest case study to see how we helped deliver a bundle of delight for the Northside Hospital benefits program.





OUR 'BEYOND BINARY' WEBINAR IS IN 3 DAYS: REGISTER NOW!



Rae Shanahan Chief Strategy Officer Businessolver



3 Ways to Merge Humanity & Technology

Thursday, Feb. 8 1 p.m. CT



John C Havens
Author:
"Heartificial Intelligence"

How can artificial intelligence make humanity both more efficient and more empathetic to drive HR/ benefits success?

What is sentiment analysis, and how can it help organizations unlock the truth behind employee engagement and customer experience?

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Sony Sung-Chu

AVP, Applied Data Science

horiz²⁰¹⁸n

2/27 Atlanta

3/01 Charlotte

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6/5 NYC

6/7 Boston

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7/12 Columbus

7/24 Indianapolis

7/26 Minneapolis

VIS 20/18 N

San Francisco April 12-13 **Philadelphia** May 10-11 **Chicago** June 25-26

LEARN MORE

BRING HOME THE BACON

HELP US SUPPORT BLUE RIBBON BACON FESTIVAL 2018!



Businessolver is proud to be a sponsor for the 2018 Blue Ribbon Bacon Festival, to be held Saturday, Feb. 17 at the Iowa Events Center in Des Moines. Known as "The World's Premier Bacon Festival," this event is a full day of fun in celebration of all things bacon!

This year, we're taking the love of bacon to Olympic levels: in honor of the 2018 Winter Games, this year's event theme is "International Bacon Games – Light the Sizzle Within."



JOIN US IN GETTING INTO THE OLYMPIC SPIRIT:

Take our quiz to see which winter Olympic sport best matches your talents. Find the quiz and all the details at **businessolver.com/brbf**.

Can't attend the festival?

Search **#baconsolver** to follow all of the fun on social media.





FINALIZED PAYROLL TAB

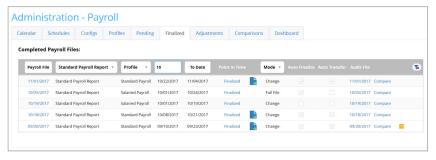
Do you run a large amount of payroll files? Then this update is for you! We brought our UI/UX experts to the table to improve the pagination on the Finalized Payroll tab.

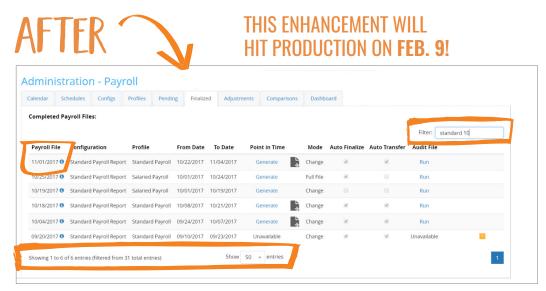
Why did we do this? As part of our effort to implement empathetic design throughout Benefitsolver, our interface changes to the payroll page will make it easier to search and manage your payroll files.

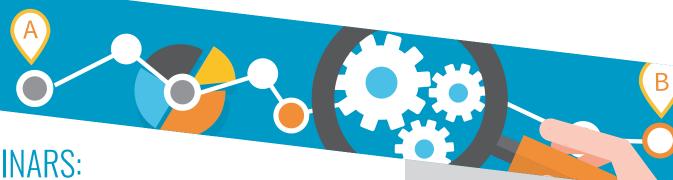
UPDATES:

- You no longer need to search with columns! Just type your keywords in the Smart Filter and it will quickly show the files you are looking for.
- The icon on the far left of each row provides you quick information about that run.
- We created pagination to limit the number of files that load in order to avoid page load delays and errors.
- Increased the number of payroll run rows that will populate from 2000 to 4000.



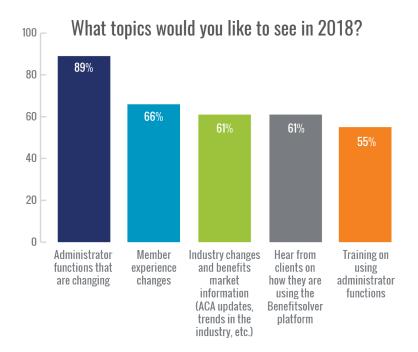






MONTHLY PRODUCT WEBINARS: WE WANT YOUR FEEDBACK!

We love bringing you the latest enhancements and updates in our monthly product webinars. While the goal of this webinar is to provide you with the latest and greatest of Benefitsolver, we would love to know what else you would like to learn. We recently sent out a survey to all those who have attended a previous webinar; here is their feedback:



On a scale of 1 to 5, how valuable are these webinars?



We're thrilled that so many admins are finding the webinars valuable, and are looking forward to continuing them as a way to add depth to our partnership with you.

What other areas would you like to learn more about?

Action Manager Build a Report ACA Tracking Layout Manager

PRODUCT **WEBINARS**



TUESDAY, **FEB. 20**

We look forward to providing you with updates from the last month, taking you into our vision for the future, and gathering your feedback on how we can continuously improve. Register for a time that works best for you!

10 A.M. - 11 A.M. CST

11 A.M. - 12 P.M. CST

2:30 P.M. - 3:30 P.M. CST



Latest from Compliancesolver:

STATE OF THE UNION 2018: 4 TAKEAWAYS FOR HR/BENEFITS PROS



You've got ACA questions,

In our webinar, "The White Elephant in

the Room," our experts offered tips to

deal with ACA's 2018 reporting deadlines.

from the audience than we could get to

As a follow-up to the session, we've

addressed many of those questions in

our latest e-book, "Cleaning Up After

the Elephant in the Room: Minimizing ACA's Mess." Read it today for additional

compliance tips for 2018 and beyond.

Unfortunately, we received more questions

we've got answers!

during the hour-long event!

Last week's State of the Union address was all that I expected – Washington pageantry, political showmanship, and a view into the White House's priorities for the year ahead.

Not surprisingly, the president noted the recent repeal of the Affordable Care Act's individual mandate, calling it the "core of the disastrous Obamacare." However, ACA wasn't the primary focus of the president's comments related to health and welfare; he covered four other key topics that could affect employee benefits administration – ones that HR/benefits pros should keep on their 2018 legislative watch list:



1. Prescription drugs.



2. Experimental medical treatments.



3. Drug cost disparities.



4. Paid family leave.

CHECK OUT MY **FULL POST**ON THE BUSINESSOLVER
BLOG FOR MORE DETAILED
TAKEAWAYS FOR HR/
BENEFITS PROS ON THESE
FOUR TOPICS.

DOWNLOAD THE E-BOOK



Heart2Heart

ASK THE EXPERI

Every month we will host an "Ask the Expert" discussion board within Heart2Heart. This month's expert: Bruce Gillis, Strategy Practice Leader for Health, Wellness, and Compliance is available to answer all of your ACA, Health, and Compliance questions. Log in to Heart2Heart and click into the Open Forum community today!



businessolver.com



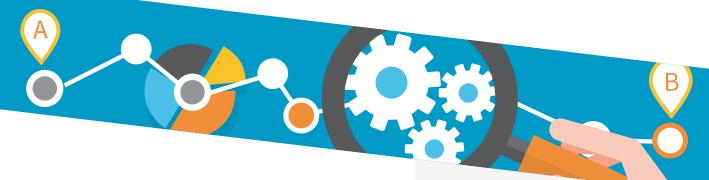












PRODUCT SPOTLIGHT: **RESULTS FROM OUR 2018 HACKATHON**

Last week, we hosted our third annual Businessolver® Hackathon! More than 15 teams rolled up their sleeves and went to work, pitching new ways to drive efficiencies and innovation within Benefitsolver®.

Teams are challenged to come up with new ideas that support our mission of delighting our clients, growing our business and delivering a kind, quality, sustainable experience. Their ideas could be brand new features



that we could add to Benefitsolver, or an enhancement to an existing feature with a focus on creating efficiencies. Oh, and did we mention they only had two days to do it?!

We had so many great ideas and the competition was stiff, but three teams reigned victorious. Going forward, our leadership team will determine if and when these features/enhancements could potentially be added to Benefitsolver.



THE LEADER BOARD:



GOLD: Team Coast to Coast - Instant Dependent Verification



SILVER: Team Chevy Pimpalas - Rapid Detection for Data Discrepancies



BRONZE: Team Etch a Sketchers - Document Fulfillment Efficiencies

PRODUCT WEBINARS





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PRODUCT UPDATE

TAKING THE HASSLE AND HEADACHE OUT OF COBRA

Leaving a job to start a new chapter in life is stressful, no matter the circumstance. So when a member receives the option to enroll in COBRA, the idea of filling out a pile of paperwork can be overwhelming.

Now it doesn't have to be. We have made enrolling in COBRA easier than ever, with online enrollment in Benefitsolver. Members can simply select the option to enroll, choose their coverages, and provide payment, all from within one system.

NO MORE PAPERWORK, NO MORE HASSLE. We are excited to officially roll out this feature to all clients who currently use our COBRA administration services. Have questions? See the FAQ below or reach out to your Client Team.

COBRA ADMIN FAQ:



Is there a fee to add online enrollment?

No, this is part of your existing COBRA administration services and just another way we aim to delight.



Will subsidies be considered in the enrollment?

Yes, a company-paid subsidy will be figured into the overall payment amount.



How long do exiting employees have to log in and elect COBRA?

Employees have 60 days from the initial notice to elect or make changes to their COBRA coverage.



Are the payment options the same?

Yes, members can pay online through their bank account, mail a check or fill out the paper ACH form.
Credit card payment will be available soon!

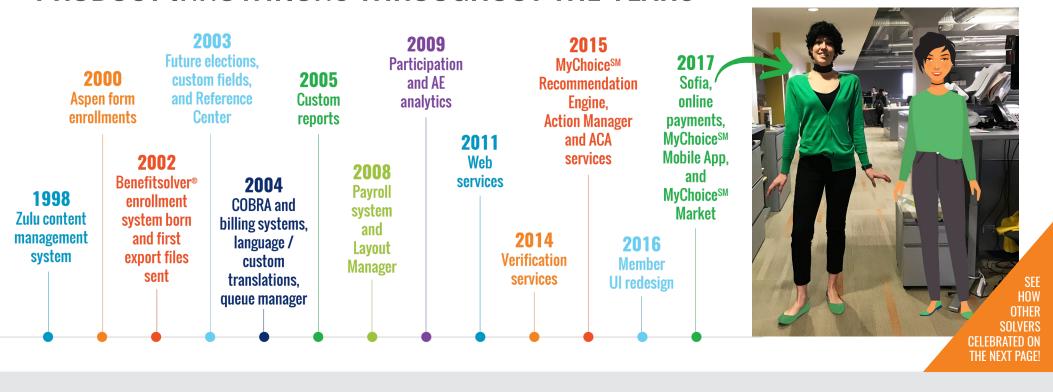


Can employees still elect on paper?

Yes, the Qualifying Event Notice still provides the option to fill out the paper form to obtain coverage.

PRODUCT INNOVATIONS THROUGHOUT THE YEARS

In honor of our 20th anniversary, one of our Solvers dressed as her favorite coworker.

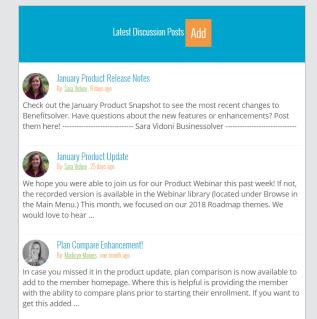


PRODUCT UPDATES IN Heart2Heart



DID YOU KNOW? You can log in to H2H and join a "Product Updates" community where you can receive monthly release notes and connect with the Businessolver community on how it applies to you and your company. Simply log in to Heart2Heart, click on the "Communities" tab, and then click "Join" next to the **Product Updates Community.**







MONDAY Orange You Glad it's Monday







TUESDAY

I Love the 90s







WEDNESDAY

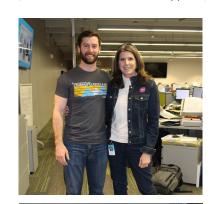
Dress Like Your Favorite Solver Day





THURSDAY

All Day Charity Day (wear your favorite charity apparel)





FRIDAY

Businessolver Apparel Day

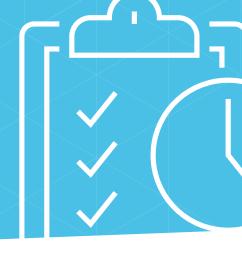






Latest from Compliancesolver:

4 BENEFITS CONSIDERATIONS FOR NONBINARY-GENDERED EMPLOYEES



Workplace Wellness: 7 Tips to Guide Your 2019 Compliance

In our webinar, "AARP vs. EEOC: 4 Things You Need to Know," our panel of experts offered tips for how to reconfigure and/or reimagine workplace wellness programs in light of a complicated federal court ruling that goes into effect Jan. 1, 2019. The event was a packed 30-minute session, and unfortunately, we received more questions from the

audience than we could address in time!

As a follow-up to the session, we've tackled the common themes from those queries in our latest tip sheet, "7 Tips to Tackle Wellness Program Compliance." Read it today to get compliance guidance for 2019 and beyond!

DOWNLOAD THE TIP SHEET

A new California state law (SB 179), effective in September, allows residents to get a driver's license and/or birth certificate that indicates their gender as male, female, or nonbinary. California joins Oregon as the pioneering states to permit a "third gender," on official identification documents.

This is a complex issue, to say the least. At Businessolver, we're currently evaluating whether changes are needed to our systems and/or processes to encompass members/dependents that identify as nonbinary.

For you, from an administrative and compliance perspective, here are four things to keep in mind as we continue that evaluation process:

- State legislation likely is preempted by ERISA, so individual state laws may not affect plan practices. While this doesn't alleviate participant impact considerations, it may affect compliance.
- In preparation for the September effective date in California, we've been performing outreach to carriers; thus far, all carriers we've contacted have indicated they will be requiring male and female designations only.
- Additionally, for clients for whom we submit data to the Centers for Medicare and Medicaid Services or other federal agencies that do not recognize this third gender option, this complicates the issue as well.
- 4. From a technical perspective, Benefitsolver can support capturing a third gender, but the complexity arises from the downstream impacts:
 - a. Carriers require male/female designations only.
 - b. ERISA preemption is possible, but not confirmed.
 - c. There is not yet a standard on the codes that will be accepted for nonbinary, even if carriers agreed to accept.

We are aware of, and very sensitive to, the importance of this issue from both a participant impact and a compliance perspective. We're periodically checking with the carriers to confirm their requirements – but again, thus far we have not identified any that are making, or have made, changes in support of this new state legislation. Our outside counsel has suggested that additional state guidance is necessary here, given the complexity.

For the time being though, we have drafted and are currently reviewing key talking points on this issue that we'll share with our client teams – and by extension, share with you – as soon as possible.

ASK THE EXPERT

Every month we will host an "Ask the Expert" discussion board within Heart2Heart. This month's expert: Bruce Gillis, is available to answer all of your ACA, Health, and Compliance questions. Log in to Heart2Heart and click into the Open Forum community today!





SAN FRANCISCO REGISTRATION IS NOW LIVE! APRIL 12-13

REGISTER HERE

Can't make it to San Francisco? Check out all of the tour dates <u>here</u>:



2/27 Atlanta Charlotte

3/27 Houston **6/5** NYC **3/29** Dallas

6/7 Boston

6/14 Irvine, CA

7/12 Columbus, OH

7/24 Indianapolis

7/26 Minneapolis

VS 20/18

Philadelphia May 10-11 Chicago lune 25-26

PUT A LITTLE LOVE IN YOUR HEART: 4 WAYS TO CELEBRATE HEART MONTH

TRACEY ORMAN
Onsite Wellness &
Fitness Administrator

Now that Valentine's Day has come and gone, it's a great time to remind you – and for you to remind your employees – that February isn't just for candy hearts. It's also a month to take care of your actual heart, too!

Did you know, heart disease is the leading cause of death in the United States (for men and women), with high blood pressure being the main culprit for stroke and heart attacks? The good news is heart disease is largely preventable. In the spirit of setting SMART goals, here are four that can help you keep your heart healthy – during February and all year round.



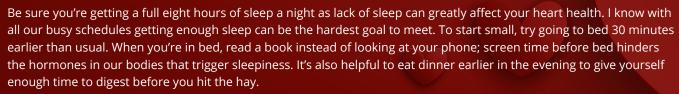
1. MOVE A LITTLE MORE.

You don't have to start running marathons to have a healthy heart; moving just a little more each day can help vastly improve your heart health. Physical activity can lower your risk of heart disease and make your heart smile by improving your blood flow, lowering your blood pressure and cholesterol levels as well as giving you more stamina and heightening your ability to cope with stress. For major health benefits, aim for at least 150 minutes, or 2.5 hours per week of activity.



2. EAT. SLEEP. REPEAT.

We all know diet has a huge impact on the healthiness of your heart. Try cooking at home three times a week, focusing on lower-sodium foods like veggies and lean meats, such as chicken or fish. An easy rule of thumb is to fill half your plate with veggies and only one-fourth (or less) with protein. Swap out that extra pinch of salt with some dried or fresh herbs and spices for a delicious and heart-happy meal. Don't forget to bring the leftovers for lunch the next day!





3. KICK BUTT – LITERALLY.

Quit smoking! Make this year the year you kick the habit for good: Make small goals, have a friend keep you accountable, and reward your success!



4. TRUST THE PROS.

See your doctor for an annual physical. Here at Businessolver, we recently did a companywide blood pressure check, but that's not a stand-in for your annual physical. Blood pressure can fluctuate due to diet, stress, and activity levels so regular checkups are necessary to keep in contact with your heart.







businessolver com















A team of Solvers got into the Olympic spirit to represent Businessolver® at the Blue Ribbon Bacon Festival in Des Moines, Iowa. Businessolver sponsored the Chill Zone Silent Disco area where attendees were able to dance the night away while listening to tunes through their headphones. Solvers also handed out bacon printed koozies, as well as beanies to help everyone stay warm throughout the winter themed areas. There were even life-sized cutouts for attendees to live out their real-life Olympic dreams!









PRODUCT SPOTLIGHT

BENEFITSOLVER® IS **WCAG COMPLIANT** FOR IMPAIRED USERS



We're excited for you to be the first to know that Benefitsolver is officially compliant with applicable Section 508 V2 and Web Content Accessibility Guidelines (WCAG) 2.0 A and AA. What does this mean? Benefitsolver is accessible for impaired users who need assistive devices, require more time in the system, and/or need support with context and navigation.

Our product team spent the last year updating Benefitsolver to ensure assistive devices such as screen readers and special keyboards are able to navigate the platform. Beyond assistive devices, we also enhanced the user experience for those with cognitive disabilities or who require more time in the system to make their way through their benefits enrollment.

Last month, we contracted a third-party audit to ensure the member side of Benefitsolver passed the test. We recently received word that we successfully passed that audit and are thrilled to now be WCAG compliant!

We made this investment and commitment because every one of your employees deserves the opportunity to enroll in their own benefits – in the right place, at the right time. By investing in our site's accessibility, we ensure all employees have the opportunity to enroll in

the health and welfare benefits that will affect them for the next 365 days.

Going forward, we will continue to prioritize accessibility in future product development, ensuring that we remain empathetic in all things we do.





PRODUCT WEBINARS



TUESDAY, MARCH 20

We look forward to providing you with updates from the last month, taking you into our vision for the future, and gathering your feedback on how we can continuously improve. Register for a time that works best for you!

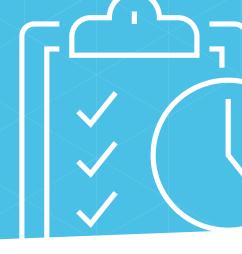
10 A.M. - 11 A.M. CST

11 A.M. - 12 P.M. CST

2:30 P.M. - 3:30 P.M. CST



Latest from Compliancesolver: NEW CMS IDENTIFIER ROLLS OUT NEXT MONTH



ASK THE EXPERT

How has your ACA filing season gone so far? Need answers on anything compliance or ACA related? Here's your chance to connect with our Compliance Solver - Angel Hower. Angel is our Product Manager for all things Compliance! Angel has worn many hats within Businessolver, but always has ACA in her "Heart". Head to the Open Forum in H2H and ask anything and everything - we'll be here to help!





Under the Medicare Access and CHIP Reauthorization Act of 2015, the Centers for Medicare and Medicaid Services (CMS) must remove Social Security Numbers (SSNs) from all Medicare cards.

Currently, the cards contain a Social Security Number-based Health Insurance Claim Number (HICN) to identify each Medicare Beneficiary. To improve security and reduce the likelihood of identity theft, starting next month CMS will begin issuing new Medicare Beneficiary ID (MBI) cards that will have a randomly generated alpha numeric identifier, rather than an SSN. The transition to the new MBI begins in April 2018 and runs through April 2019. Starting in January 2020, only the MBI identifier will be accepted on any data exchanges with CMS.

Systems and processes that have previously captured the old Medicare ID (known as the HICN) will need to be updated to collect the MBI. The MBI, like the HICN before it, is an 11-digit alphanumeric identifier – so many administrators will probably store this new identifier in the same field that stored the HICN. However, because only the MBI can be used after Dec. 31, 2019, administrators storing the HICN will need to ensure they have updated their data to only include the MBI.

CMS.gov
Centers for Medicare & Medicaid Services

BUSINESSOLVER IS TRACKING THIS ISSUE; FOR CLIENTS FOR WHOM WE CURRENTLY CAPTURE THE HICN, WE WILL BEGIN TO CAPTURE THE MBI EFFECTIVE IN APRIL 2018.

REGISTER FOR 20/18 Be Ready for What's Next

FIRST STOP: SAN FRANCISCO!

JOIN US AS WE BRING BENEFITS TO THE BAY AREA, **APRIL 12-13**, AT THE RITZ-CARLTON.

REGISTER HERE

As the American workforce grows more complex and diverse, so must benefits programs and the technology that supports them. Rather than pigeonhole today's employees into yesterday's benefits and tech systems, we invite HR/benefits professionals to attend a stop on the Vision 20/18 Tour. Across three exciting cities nationwide, we'll gather to reimagine the benefits world and give pros the tools they need to make sure your organization can Be Ready For What's Next.

Can't make it to San Francisco? Meet up with us later this spring and summer as the Vision 20/18 Tour travels eastward!

PHILADELPHIA

MAY 10-11

CHICAGO

JUNE 25-26

horiz²⁰¹⁸n

WE'RE HEADING TO TEXAS!

HOUSTON

STON DALLAS

SH 27 MARCH 29

MARCH 27

HORIZON DALLAS:

Don't miss out on hearing from speaker Ginger Hardage, who recently retired as Senior Vice President of Culture and Communications at Southwest Airlines after an illustrious 25 years, where she served as a member of the CEO's executive leadership team.



CLIENT QUOTES FROM HORIZON ATLANTA

- "Keep up the great work.
 I love the innovative
 style of these events."
- "I really wouldn't change anything on this short event. It was informative and kept everyone's interest."
- "Convenient location, relaxed venue, good interaction space/rooms."

"Outstanding!!"

the one thing

TAKE IT PERSONALLY

Welcome to "The One Thing," a new Businessolver blog series that takes a closer look at our approach to client service. A major part of our mission is to delight our clients, and Solvers recommit each day to doing so. "The One Thing" shares insights from Solvers on how they stay true to the mission and motivated to bring it to life in their daily work.

"If we miss the mark or under-deliver, we take it just as personally as we do when we deliver complete delight." First up, Josh Holman, Vice President of Client Engagement. We asked Josh: What's the one thing you wish HR/benefits pros knew about our client service?

Our clients consistently raise the bar, challenging us to outperform our previous service levels. And we do – week after week, year after year, Businessolver exceeds our clients' expectations most of the time.

But.

We're not perfect. While we strive for perfection, we recognize that we can always improve. This never-ending cycle is fueled by one thing: We take our clients' feedback personally.

Just like HR/benefits isn't a 9-5 job, neither is benefits administration. We work hard every minute to make our clients' lives easier, the same way they do for their employees. As we surprise our clients by going above and beyond, our passion is driven by the fact

that we take our results personally. If we miss the mark or under-deliver, we take it just as personally as we do when we deliver complete delight.

So, that is what I want HR/benefits professionals to know about client service: If you feel like something's wrong, it is! We will raise the alarm until you get what you need. Our system is flexible, which means it's fixable; if a client has a bad experience, there is always a remedy. We're proud and grateful to know the vast majority of our clients love our technology and service. But to the ones that may be having a tough time: It's not you; it's us. And we take it personally.



JOSH HOLMAN **VP, CLIENT ENGAGEMENT**





businessolver com













REGISTER FOR 20/18 Be Ready for What's Next

DON'T MISS YOUR CHANCE TO ATTEND THE FIRST VISION EVENT OF 2018! JOIN US AT THE RITZ-CARLTON IN **SAN FRANCISCO**, **APRIL 12 -13**.

REGISTER HERE

CAN'T MAKE IT TO SAN FRANCISCO?

Meet up with us later this spring and summer as the Vision 20/18

Tour travels eastward!

PHILADELPHIA

MAY 10-11

CHICAGO

IUNF 25-26

TOP 5 REASONS TO ATTEND VISION IN SAN FRANCISCO

- Keynote delivered by leadership expert Cy Wakeman, as well as her exclusive workshop: The Readiness Summit. This custom-designed workshop will build on Cy's Reality-Based Leadership/No Ego philosophy, and hardwire a mindset of readiness in your teams. Gain unique tools that empower leaders to call teams to greatness and keep ready for what's next.
- 2. New this year! Clients can attend Benefitsolver® product training in a small group setting with one of our own training consultants! Two one-hour sessions will focus on Member Communications and Reporting & Analytics to help you get the most out of your Benefitsolver administrator and member experience. Don't miss this opportunity to receive hands-on demos and get answers to your specific questions from the experts!
- 3. Join us for a private dinner cruise on Thursday evening against the backdrop of San Francisco Bay. In addition to enjoying fine food and drinks, inspiring views, and sparkling entertainment, each guest will receive an individual, customized gift to commemorate the evening.
- An inside look at Businessolver®'s industry-first product innovations including advances in artificial intelligence, machine learning, refined data analytics, and enhanced user experiences to further personalize employees' benefits journey.
- **5. Compliance updates from our top three experts in the regulation and compliance areas.** It's your chance to try and stump the panel with all your questions about HSAs, ACA, and updates to laws and regulations in 2018!



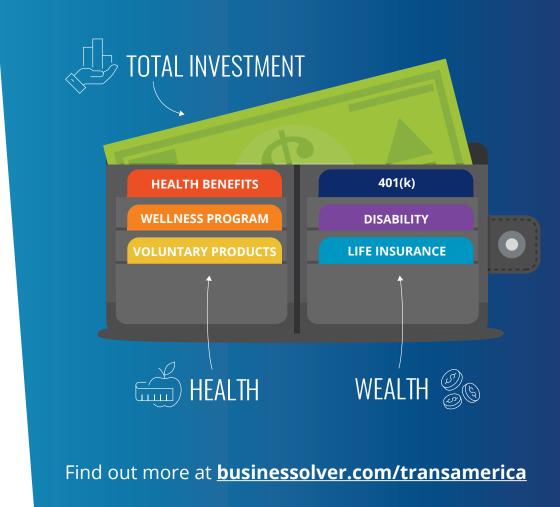
SPOTLIGHT

INVESTING IN WEALTH AND HEALTH WITH OUR **ONE WALLET** SOLUTION

Earlier this month, we announced an exciting strategic collaboration between Businessolver® and Transamerica to deliver an industry-first direct integration of wealth and health. Thanks to this collaboration, employees can enroll in or update their Transamerica retirement plan in Benefitsolver® during open enrollment period when they are also selecting their core medical and voluntary benefits. This "one wallet" approach provides employees with a holistic view of their total benefits package.

What do we mean by one wallet? Employees don't have separate budgets for their wealth and health decisions, but rather one pool of money – or wallet – that pays for all their employer-provided benefits. By bringing retirement into the enrollment in Benefitsolver, your employees can easily see how various retirement plan contribution levels affect their near-term take-home pay, as well as their long-term retirement income goals. To put it simply, it allows them to plan for the future with confidence, while still feeling secure in the present.

Additionally, this integration includes advanced connections that allow employees to keep track of their current balance and manage their contribution without ever leaving Benefitsolver. It breaks down a common barrier to enrollment in retirement plans — ease of access. Having retirement options in the same location as benefits enrollment will ideally increase awareness and, ultimately, use. We believe this strategic collaboration will empower employees to invest in a retirement approach they are confident in.



PRODUCT SPOTLIGHT



DO YOU SPEAK ARTIFICIAL INTELLIGENCE?

Ready for a quick primer on the fundamentals of AI? Look no further than our **AI glossary**, created just for HR/benefits professionals like you. It's a follow-up to last month's **Beyond Binary** webinar, capturing the most important terms and concepts that you need to know about cognitive computing.

We added voice recognition to Sofia! This enhancement, available March 23rd, allows members to ask her a question out loud and she will return in kind. Just like Alexa or Siri, Sofia uses voice recognition technology to understand the question and provide a response. Simply press the microphone button within the chat window, and ask away! To start, this update will only be available on desktop, but look for the option in the MyChoice^{5M} Mobile App soon.

Are you curious how Sofia impacted the most recent Annual Enrollment? Some of the results were quite surprising! Download our new Sofia infographic and see for yourself.

DOWNLOAD INFOGRAPHIC

This month's product webinars are tomorrow,

TUESDAY, MARCH 20

BUT YOU CAN STILL REGISTER!

We look forward to providing you with updates from the last month, taking you into our vision for the future, and gathering your feedback on how we can continuously improve. 10 A.M. - 11 A.M. CST

11 A.M. - 12 P.M. CST

2:30 P.M. - 3:30 P.M. CST



Latest from Compliancesolver

IRS DECREASES THE HSA ANNUAL CONTRIBUTION LIMITS FOR FAMILY COVERAGE



On March 5, the IRS issued Internal Revenue Bulletin 2018-10, which included a change to the annual contribution limit on HSA deductions for a person with family coverage under a high deductible health plan. Effective for calendar year 2018, the maximum contribution is now \$6,850, a \$50 reduction from the previously established cap of \$6,900.

The reason for the change is a provision in the Tax Cuts and Jobs Act signed into law on December 22, 2017, which substituted a measure when determining cost-of-living increases for benefits called "the chained consumer price index" (C-CPI-U) for one previously mandated by law, the consumer price index (CPI-U). The CPI examines the weighted average of prices of a basket of consumer goods and services, such as transportation, food and medical care. It is calculated by taking price changes for each item in the predetermined basket of goods and averaging them. Changes in the CPI are used to assess price changes associated with cost of living.

What does this mean?

Participants enrolled in family coverage who have elected to contribute the maximum allowable amount will need to have their annual contributions lowered to the new maximum of \$6,850.

We have adjusted Benefitsolver® for the new limit, so no one will be able to elect the incorrect amount for 2018 going forward.

To find out if you have any impacted participants, and to discuss options for how to handle this from a communications and operations perspective, please reach out to your Businessolver client team.

Remember: Unless someone front-loaded their 2018 election with the maximum, elections just need to be updated by the end of the year to prevent the excess contribution.

MY WHY:

QUALITY LEADER BRIDGET BINGAMAN SHARES HER PASSION

If you've ever wanted to know what makes Solvers tick, here's your chance to find out. Check out our new video series, called My Why. We're interviewing team members to find out what gets them excited and motivated to deliver each day. Our own Bridget Bingaman talks about continuous learning and her experience at Businessolver®.







WANT TO STAY IN THE KNOW ON WHAT EVENT BUSINESSOLVER WILL BE AT NEXT?

Head to the *Events* tab in

Heart2Heart and see all the

webinars, conferences, and events

we will be attending. And, it's okay

if you stalk us and come out too!

HORIZON 2018 IS ON THE ROAD!

HR and benefits professionals gathered at our first 2018 events in Atlanta or Charlotte to get the latest industry news and updates. There were speakers from Businessolver, along with peer organizations, enabling attendees to get valuable insights and to network and learn from each other. Some of the topics discussed included preparing for Annual Enrollment, updates on compliance, and delivering a differentiated employee experience.

We're just getting started, though! Horizon will continue with additional stops across the country. We'll be coming to Houston and Dallas later in March, so join us if you can.



DALLAS

MARCH 27

MARCH 29

HORIZON DALLAS:

Don't miss out on hearing from speaker Ginger Hardage, who recently retired as Senior Vice President of Culture and Communications at Southwest Airlines after an illustrious 25 years, where she served as a member of the CEO's executive leadership team.







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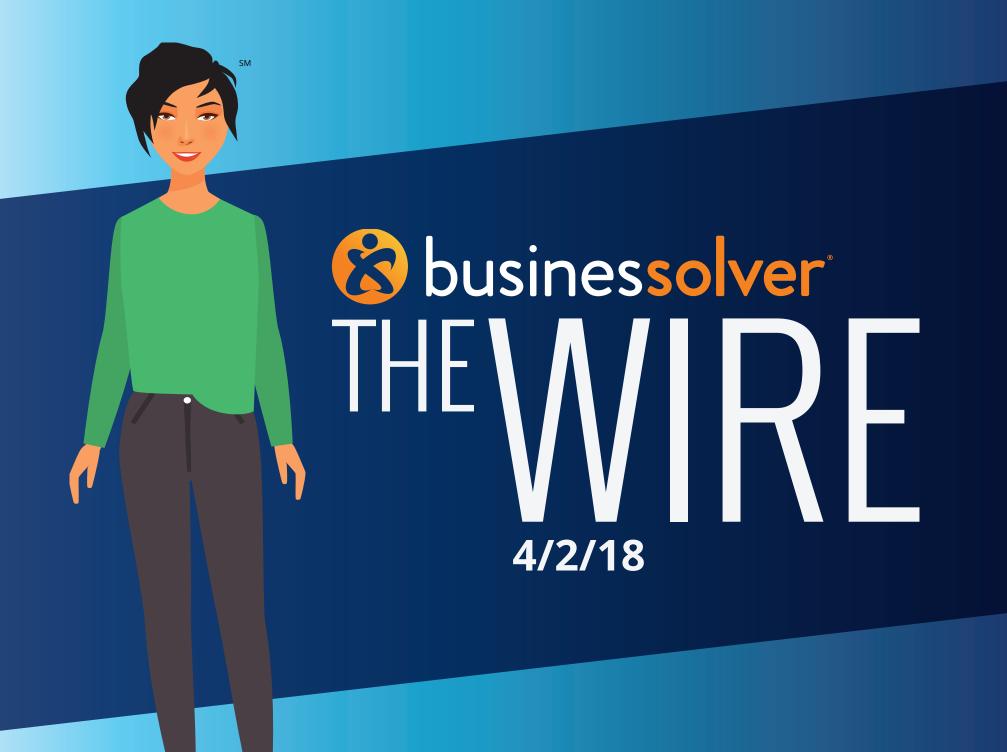








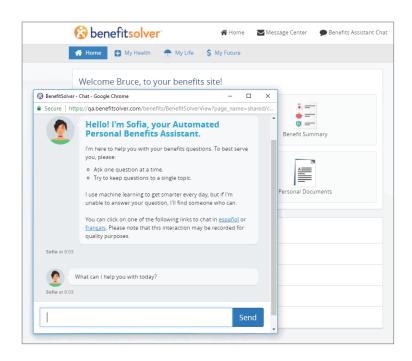






SPOTLIGHT

PRODUCT Allow Me to Reintroduce Myself... I'm Sofia^M



INTERESTED IN LEARNING MORE ABOUT HOW SOFIA WORKS?

Visit businessolver.com/sofia.

READY TO ADD SOFIA TO YOUR BENEFITS STRATEGY?

Reach out to your client team for pricing and process for setup.

Hopefully by now, Sofia needs no introduction. As our personal benefits assistant, she's made a significant impact for our clients that use Live Chat. Using machine learning, she supports employees by answering benefits questions and helps them navigate Benefitsolver®.

AND NOW. WE'RE EXCITED TO ANNOUNCE THAT SOFIA CAN BE **AVAILABLE TO ALL CLIENTS AND THEIR EMPLOYEES!**

Sofia can be your first line of defense in delivering great service for your employees. With Sofia answering benefits questions, your team will have more time to manage your day-to-day workload!

HOW DOES SOFIA WORK?

If you currently use Sofia through our Live Chat functionality, nothing will change, and Sofia will continue to provide her service through Live Chat.

However, if you would like to leverage Sofia and don't currently use the Businessolver® Service Center, she will be available in the top menu of your screen via Benefits Assistant Chat. If the employee requires further assistance, she will direct them to call your benefits support team at your phone number of choice.







Getting to know Sofia™

Sofia has a lot to offer in terms of effectively servicing employees and answering their questions. Here's a quick snapshot of what she can do.

SOFIA'S ADVANTAGES

- ▶ She is available **24/7/365**, which is great for those who have questions after hours.
- ▶ She can answer basic benefits questions and help people **navigate** the system.
- ▶ There's no waiting in line! Sofia is available immediately and can chat with multiple users concurrently.
- ▶ Sofia uses **voice recognition** and can speak out loud to employees.
- ▶ She includes a glossary that can be **customized** for your organization.
- ▶ She's fully **transparent**. A transcript of each chat is attached to a case on the member's record.

OUESTIONS SHE CAN ANSWER

- ▶ **Dependent Verification:** Are dependents verified, how to submit paperwork, how to add/drop dependents
- ▶ **COBRA:** How much they owe, next payment due date, how to terminate benefits, who is eligible, where to find payment coupons
- ▶ Managing Benefits: Find a benefit summary or Reference Center, how to enroll in or drop plans, plan eligibility, "explain" benefits terms
- ▶ Navigating Benefitsolver®: Questions about MyChoiceSM, make changes to a profile or dependent SSN, navigate to personal documents and much more!

This month's product webinars are on

TUESDAY, APRIL 17

Join us for updates from the last month, a peek into our vision for the future, and the opportunity to provide feedback on how we can continuously improve.

10 A.M. - 11 A.M. CST

11 A.M. - 12 P.M. CST

2:30 P.M. - 3:30 P.M. CST



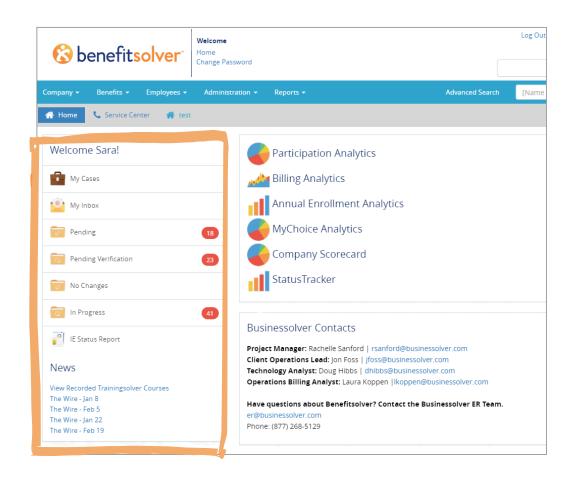


An Elevated Administrator Experience

It's no secret that you spend more time in Benefitsolver® than your employees. And while we focus a lot of attention on making sure the Member Experience is just right, we know it's equally as important for you to have a positive user experience. With that in mind, we've taken our empathetic design principles and philosophy and applied them to enhance our Admin Message Center Widget!

When you log in to Benefitsolver, we want you to immediately understand what items require your attention. The updated widget was designed with bold icons and clear notifications, so you will know immediately where your tasks begin for the day.

Log in to Benefitsolver and check out this change today!



Latest from Compliancesolver

SPRING CLEANING - COMPLIANCE STYLE



Despite the snow still on the ground in many parts of the country, it's spring, and time to turn our attention to those mundane chores that we spend the rest of the year trying to avoid.

Our first suggestion is the benefits equivalent of cleaning out your medicine cabinet. The last thing you want to reach for is expired medicine. And, that Band-Aid from 1997 isn't going to do you much good. The same thing goes for your plan's legal documents and notifications, so make sure everything is up-to-date.

DOUBLE-CHECK THOSE PLAN DOCUMENTS

It's important that plan documents, such as your Summary Plan
Description, reflect the latest changes in plan or process – and provide your participants with a clear description of the plan rules and any obligations the participants have. Have your plan docs been reviewed recently? Are the latest versions available on Benefitsolver®? Spring is a great time to review and update these documents!

READ THE FINE PRINT ON YOUR CHIP NOTICES

The <u>latest version of the model</u> <u>form</u> is updated with state plan information current as of January 31, 2018. To ensure that your form has the latest version of state programs, now is the time to review and possibly update your form.



Admittedly, these may not be the most exciting activities after a long winter – but they are important in maintaining the health of your benefits programs!

MORE COMPLIANCE HOUSEKEEPING TIPS TO COME IN FUTURE EDITIONS OF THE WIRE

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ACA SNAPSHOT

2017 Reporting Year

It's been a busy season for ACA reporting. Curious what we've been up to? Here are some stats.

373 CLIENTS



1,807,734



FORMS GENERATED ON EMPLOYEE RECORDS

1,379,912

1095 B AND 1095 C DOCUMENTS PRINTED AND MAILED



HAVE A GREAT **EXIT** STRATEGY

Like death and taxes, turnover in your employee base is inevitable. But, with more competition than ever for valued resources, how you manage your offboarding is becoming increasingly important. A strong and positive offboarding experience accomplishes two things:

- Leaves the door open for that employee to potentially return
- Creates an ambassador for your brand and company

Find more tips and info in our blog!

VIEW THE BLOG



MEET RAY O'DONNELL, VP, PROFESSIONAL SERVICES

In our My Why video series, Solvers share what defines and drives them. In this installment, Ray gives his personal take on work-life balance.



WE'RE NOT SLOWING DOWN!



AWESOME NEW TECHNOLOGIES FOR EMPLOYEE BENEFITS:

See and hear live product demonstrations of the best new technology from every corner of health and benefits! Selected industry leaders will show you their latest and greatest solutions — and the disruption they're bringing to the health and benefits space. You'll be wowed by the imagination and ingenuity of the new technologies that will be showcased.

Businessolver® will be attending the nation's most innovative health and benefits expo – the Human Resource Executive Health and Benefits Leadership conference at the ARIA Resort and Casino in Las Vegas, April 4 - 6. Come say hello: Businessolver will be at booth 303 throughout the conference. Don't miss out on an opportunity to hear from our AVP of Applied Data Science, Sony SungChu, and Product Marketing Specialist, Sara Vidoni, who will be presenting on Thursday, April 5. Here are the details.

ARIA RESORT AND CASINO IN LAS VEGAS
ROOM: JUNIPER 1 SESSION NUMBER: TE5
THURSDAY, APRIL 05
1:30 PM - 2:30 PM

COUNTING DOWN TO 20/18 IN SAN FRANCSICO REGISTER HERE

It's just around the corner. Our first Vision event of 2018 is April 12 – 13 in San Francisco, and we'd love to see you there.

DON'T DELAY. THERE'S STILL TIME TO REGISTER!

Join us in San Francisco for these highlights:



A keynote and The Readiness Summit from leadership expert Cy Wakeman This workshop will build on Cy's Reality-Based Leadership/No Ego philosophy. Gain unique tools that empower leaders to call teams to greatness and keep ready for what's next.

New this year: The opportunity to attend Benefitsolver® small group training

A private dinner cruise on Thursday evening

An inside look at Businessolver®'s industry-first products

Timely compliance updates you need

CAN'T MAKE IT TO SAN FRANCISCO? Meet up with us later this spring and summer as the Vision 20/18 Tour travels eastward!

PHILADELPHIA MAY 10 - 11

CHICAGO
JUNE 25 - 26

horiz 2018 no Beyond

HORIZON 2018 IS ON THE ROAD!

HR and benefits professionals have been gathering at Horizon events to get the latest industry news and updates, hear from Businessolver and their peers, and enjoy great networking.

If you haven't attended yet, there are still more stops across the country.

We'll be in the northeast in June, so join us if you can.

Registration will be open soon for these cities:

NEW YORK CITY
JUNE 5

BOSTON JUNE 7





businessolver com



















Elevating the Experience

Did you know that we had a

485% increase in the number of
employees who used the MyChoiceSM
Recommendation Engine during last
fall's Annual Enrollment? That's huge!
But the best part, it meant we had a
whole new pool of users to research
and review. Our user experience
team spent countless hours looking
at how employees used and
interacted with MyChoice.

As a result, we are excited to showcase some much-anticipated changes to MyChoice. Our latest enhancements focus heavily on enriching the user experience with a new interface and upgraded enrollment tools to help employees connect to better benefit decisions. With these changes we feel confident that your employees will have the tools they need to select the right benefits at the right time.

BEFORE



AFTER



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Get more details about these MyChoice enhancements and more at this month's product webinars tomorrow.

TUESDAY, APRIL 17

YOU CAN STILL REGISTER!

10 A.M. - 11 A.M. CST

11 A.M. - 12 P.M. CST

2:30 P.M. - 3:30 P.M. CST







Elevating the Experience

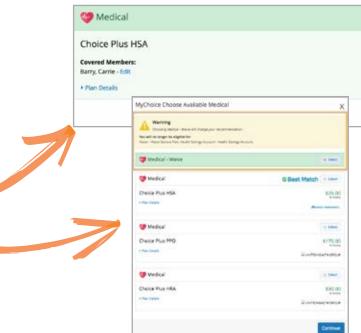
What changed overall?

- ▶ All new icons and colors that help bring the decision support tool to life.
- ▶ A new question, "How would your best friend describe you as a risk taker" providing a more accurate depiction of one's risk tolerance.
- ▶ We made the navigation easier to use allowing users to enter and leave MyChoiceSM without confusion.

The biggest change is a new and improved Recommended Bundle page. Many of these ideas came straight from you!

- ▶ A shift in layout, making it easier to read and allowing for more enrollment tools on the page.
- The ability to waive coverage right from the Bundle; no need to go through the enrollment.
- ▶ An option to change the medical plan right on the page; if the user elects a plan with an HSA, that will automatically populate as well!
- ➤ A view of the plan details (deductible, coinsurance, out of pocket, etc.) and the ability to change dependents.





These enhancements will hit Benefitsolver® the weekend of April 20!

Yew Other Available Option

\$25.00

Latest from Compliancesolver

2018 HSA MAXIMUM CONTRIBUTION LIMIT REDUCTION: RELIEF IN SIGHT?



Last month, the IRS lowered the 2018 maximum family HSA contribution from \$6,900 to \$6,850. Because of the timing, some employees had already front-loaded the entire \$6,900, and others had elected the full amount but not contributed all of it yet.

While a few members of Congress and industry groups have requested transition relief for those whose 2018 elections exceed the new limits, no relief has been extended – nor is it certain to come. Some employers may postpone addressing the overage until it's clear if transition relief will be provided. Others are already working to adjust 2018 plan elections. Acting now can ensure that the effort and communications don't overlap with annual enrollment and minimize the number of participants that may exceed the annual contribution maximum.

Transition relief could alleviate many of the headaches, but it isn't guaranteed. So, do you wait and see or, do you seek to update the contribution elections now? There isn't a single right answer – but both will require a communication strategy, and plan documents will need to be updated to reflect the new maximum.

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ACA INDIVIDUAL MANDATE: WHAT'S NEXT?

The repeal of the Affordable Care Act's individual mandate included in recent tax reform legislation received a lot of attention. As 2017 tax year filing season sunsets, we wanted to revisit the impact of this change on employers' ACA reporting responsibilities.

For tax year 2018, the individual mandate won't be in place, but does that mean employers won't need to produce, mail, and subsequently file IRS Form 1095s with the IRS for 2018?

The answer is no. At this point, reporting requirements haven't changed. While final requirements can't be confirmed until the IRS issues 2018 Forms 1094 and 1095 later this year, the employer mandate is still in place. That means that employers must continue to determine employees' ACA definition full-time status, and track the offer of coverage and other reporting requirements associated with 1095 reporting.

If this changes, we'll let you know.

YO' ADRIAN: WE'RE COMING YOUR WAY!

V S 20/18

REGISTER FOR PHILLY MAY 10-11

We've put the City by the Bay behind us, and we're heading east to Philadelphia — home of legendary cinematic underdog, Rocky Balboa.

Sure, coming from behind like Rocky works great in the movies, but in real life, it's better to be in front of the pack. That's where Vision comes in, as we help you get **Ready for What's Next.**



A keynote and The Readiness Summit from leadership expert Cy Wakeman

This workshop will build on Cy's Reality-Based Leadership/No Ego philosophy. Gain unique tools that empower leaders to call teams to greatness and keep ready for what's next.



SPECIAL BONUS: This workshop earns

you 3.5 CE credits!

NEW THIS YEAR:

- The opportunity to attend Benefitsolver® small group training
- A special dinner and networking event on Thursday evening
- An inside look at Businessolver®'s industry-first products
- · Timely compliance updates you need

Philly not in your neighborhood? We're bringing Vision to Chicago in June.

CHICAGO JUNE 25 - 26

Change is... Easy?!?

How's this for a radical idea?

How each of us faces change is a personal choice.

Maybe it's not so radical. The concept that change is hard has become so ingrained that many of us tend to become rigid, which is what makes change difficult. Leadership expert Cy Wakeman has a different, more empowering view, and she'll be sharing it with us during her exclusive workshop and keynote at Vision 2018.

Read more about her common sense perspective here:

READ THE BLOG



Our Baldrige Journey: News to Share!

On March 29, Businessolver® was awarded Bronze recognition from the Iowa Quality Center as part of our organizational assessment journey using the Baldrige Criteria for Performance Excellence.

Not familiar with Baldrige? Here's the skinny.

Baldrige creates a standard language for performance excellence and sustainability with assessment tools, criteria, and feedback organizations can use to manage for ongoing success and sustainability. Baldrige isn't about simply checking boxes; it's an arduous process, and we are all in.

One reason we're on this path is that our industry doesn't have a governing body – there's nothing like OSHA in benefits technology — so there's nothing consistent to measure us, or our competitors, against. We believe Baldrige provides a roadmap for continuous organizational improvement.

Not only is Businessolver the first benefits administrator, we're also the first tech company in the nation to participate in Baldrige. We joined the ranks of other companies working through the process, enabling us to share with and learn from each other. We've already gotten great



feedback from cohorts, including some longstanding Baldrige organizations, around our internal culture and communications best practices.

It's a slow process (that's why they call it a journey), but we'll provide milestone updates to keep you informed of our progress!



State & Local Government Benefits Association

Benefit Times in the Sunshine

The 36th annual SALGBA national conference is **April 29 – May 2** in Jacksonville, FL.

We'll be there, so plan to stop by and see us at **booth 402** if you're attending!



Coming next issue...

We just announced the findings of our third annual State of Empathy survey. We'll be sharing more in the next Wire, but if you can't wait, here's the Executive Summary!





businessolver com













The State of Workplace Empathy

Now in its third year, the State of Workplace Empathy study recently took the pulse of CEOs, HR pros, and employees, and all agree that empathy is vital to workplace success. CEOs and HR pros believe it contributes to the bottom line, and employees have more loyalty to empathetic companies.

With engagement and productivity so important to growth, moving toward empathy truly goes a long way.

That's why we're pleased to be leading the way on understanding this important workplace value and providing practical insight to help American businesses embrace empathetic values. Each year we gain new perspectives to share.

2018
STATE OF
WORKPLACE
EMPATHY

Discover how you can champion empathy in your workplace.



Review the **executive summary** for a high-level synopsis.

CHECK IT OUT



Read the **overview e-book** for more in-depth details.

LEARN MORE



Ben Franklin would tell you: Attend VISI®N in Philly!

Make Ben proud and join us at the next Vision event in Philly on May 10-11.

REGISTER HERE ▶

Long before he was a Founding Father, Benjamin Franklin was a forward thinker. Much of his sage advice is part of our collective national wisdom, and it holds true today as well as it did over two centuries ago.

"An investment in knowledge always pays the best interest."

- Ben Franklin



A keynote and The Readiness Summit from leadership expert Cy Wakeman

This workshop will build on Cy's Reality-Based Leadership/No Ego philosophy. Gain unique tools that empower leaders to call teams to greatness and be ready for what's next.





Networking dinner and ping pong (yes, ping pong) on Thursday evening at SPiN

WHAT TO LOOK FORWARD TO:

- ► The opportunity to attend hands-on Benefitsolver® training
- ► An inside look at Businessolver®'s industry-first product innovations
- ▶ Timely compliance updates you need
- Best practices and key insights from HR pros

Not in the Philly area? Join us in Chicago in June.

CHICAGO JUNE 25 - 26



SECURITY UPDATE: Moving to TLS 1.2

Security is one of our top priorities, and Benefitsolver® is focused on helping clients continually improve their security by using the latest protocols.



On **June 16**, **2018**, Benefitsolver will require use of the TLS (Transport Layer Security) 1.2 protocol to maintain the highest security standards and promote the safety of customer data.

Although we anticipate this will have minimal impact, TLS 1.1 disablement will vary by organization and depends on the ways your users connect to Benefitsolver. Ensure you are using browsers and other secure web connections that support TLS version 1.2 protocol to continue uninterrupted access for all your Benefitsolver users.

Please note:

- ▶ API integrations and Single Sign-On (SSO) connections will cease to work if they are not utilizing TLS 1.2.
- ▶ User browser access could be interrupted as browser incompatibility may prevent your internal users from accessing Benefitsolver.com. You may test your browser compatibility using this link to identify whether TLS 1.2 is supported.

Businessolver® has been preparing clients for this change for the past six months, recommending all web traffic use TLS 1.2 in advance of no longer supporting the weak TLS 1.0 and TLS 1.1 protocols.

For further assistance, please provide this information to your internal technology expert to confirm you support TLS 1.2. If unavailable, please let your Client Centric team know and our internal security experts will assist you.



PRODUCT SPOTLIGHT

Join Us for In-Person Product Training at Vision!

MAY PRODUCT WEBINARS

TUESDAY, MAY 22

Get the latest updates, a sneak peek into our vision for the future, and the opportunity to provide feedback on how we can continue to improve.

10 A.M. - 11 A.M. CST

11 A.M. - 12 P.M. CST

2:30 P.M. - 3:30 P.M. CST





For the first time, our Vision events include live, expert product training on some of Benefitsolver®'s best communication and reporting tools, led by our Professional Services team. You still have two opportunities to take advantage of the training:

May 10-11 in Philadelphia and June 25-26 in Chicago.

We are offering two courses at each Vision stop, Layout Manager and Reporting and Analytics:



LAYOUT MANAGER. Receive guidance on adding images and text to your layouts, the different widgets available to you, and how to make the most of your home page for Annual Enrollment.



REPORTING AND ANALYTICS. Dive into our robust Analytics dashboards to get a better understanding of the data that is available to you today. Then you'll receive hands-on training on our Build a Report tool, allowing you to make custom reports on demand.

Become a Benefitsolver expert and join us for our Product Trainings at Vision!

Latest from Compliancesolver

BRUCE GILLIS Strategy Practice Leader -Health, Welfare, and Compliance



TRANSITION RELIEF FOR 2018 HSA CONTRIBUTIONS

On April 26, the IRS announced relief for taxpayers impacted by the March 5 change to HSA contributions for individuals with family coverage, which reduced the 2018 limit from \$6,900 to \$6,850. This created challenges for employers and employees alike – as many participants elect the plan maximum to maximize the benefit of their HSA.

Hearing repeated calls for transition relief from industry groups and members of Congress, the IRS issued Rev. Proc.

2018-27, allowing participants to treat \$6,900 as the annual HSA contribution limit for an individual with family coverage.

Anyone who has already received a distribution from their HSA of an excess contribution based on the previously announced IRS guidance may repay the distribution to the HSA. It can be treated as the result of a mistake of fact due to reasonable cause. The portion of the distribution repaid to the HSA is not included in the individual's gross income, is not subject to the 20% additional tax

under section 223(f)(4) and is not subject to the excise tax on excess contributions to the HSA.

Please reach out to your Businessolver client team to discuss next steps.

WANT MORE SPECIFICS? Here's the IRS news release and revised procedure.





Want to be in-the-know but only have a limited amount of time? Then, Horizon is the event for you. Join Businessolver® experts and your peers at a half-day session near you. Get product and industry news and updates, and enjoy networking with colleagues from other organizations.

Join us in one of these cities!

Registration now open.

NYC JUNE 5

BOSTON JUNE 7

Registration coming soon.

July 10: Irvine

July 12: Kansas City

July 24: Columbus

July 26: Minneapolis

WorldatWork. 2018 TOTAL REWARDS

Conference & Exhibition

MAY 21 – MAY 23 Dallas, Texas

Planning to attend Total Rewards? We are too!

We'd love to see you there, so be sure and stop by booth #523 to say "howdy."







businessolver com













VISION Chicago: Be in the loop

There's no better place to be in "the Loop" than Chicago. And, there's no better way to stay in the know than by attending Vision 2018. Join what promises to be our biggest event yet—with a jam-packed agenda, networking and learning opportunities, and much more. If you want to Be Ready for What's Next, join us in Chicago!

JOIN US FOR:



An inside look at Businessolver®'s industry-first products



Timely compliance updates you need



Client case studies and panels; learn from your peers

REGISTER NOW

JUNE 25 - 26 ▶





The Readiness Summit from leadership expert Cy Wakeman

This Monday morning workshop will build on Cy's Reality-Based Leadership/ No Ego philosophy. Gain unique tools that empower leaders to call teams to greatness and keep ready for what's next.



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*Note: You don't need to attend all of Vision, you are welcome to <u>register</u> only for these trainings.





Want to get hands-on instruction on some of Benefitsolver®'s best communication and reporting tools from the experts?

Join us onsite at Vision Chicago to take advantage of these two courses:



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10 A.M. - 11 A.M. CST

11 A.M. - 12 P.M. CST

2:30 P.M. - 3:30 P.M. CST



Get on Our Case!

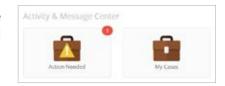
It's often tempting to pick up the phone or send a quick email to your client team with member-related requests. We understand and, honestly, we tend to respond in kind.

The thing is, we have an alternative that offers more advantages for you — Case Manager.



What is Case Manager?

Case Manager is a tool in Benefitsolver® that allows us to attach information to a member's record, creating a case. The case tracks the request from start to resolution, keeping a full record and details of any system-related support, eligibility, exception requests, payroll, claims support, and more.



So, Why Use It?

There are three reasons Case Manager is the best tool for member requests.

- 1. Your requests are centralized and this allows us to better assign resources and track progress.
- 2. With a case, we have all the information, detailed communications, and required actions recorded in a single location that we can reference if the member contacts us, if you want more information later, or if we need to refer to the transaction.
- 3. It's easy! When you assign your team a case, if a case gets assigned to you, and when a case is closed, you automatically receive an email with a direct link back to the case.

Email and phone calls just don't provide the same level of tracking and transparency.

Long story, short: Case Manager should be used for any requests associated with your employees to provide better visibility to work that needs to be completed, since it allows transparency and trackability for everyone.

What's Next?

Going forward, if you send us an email request, we're going to use that to immediately open a case, so you'll be able to easily track our progress. We want to ensure we can better monitor all client requests, enhance our accountability, and create a strong and accessible historical record.

We invite you to Get on Our Case!

Here are a few examples of requests that we recommend sending as a case:

- Sam Solver was termed on the census file; can you reinstate benefits?
- Can you process Nancy Newhire outside the eligibility window?
- Benny Fitz transferred to a different division and we didn't update the census file. Can you open an enrollment window for him?
- Can you change Val Unterry's effective date? We didn't send the right date.



Latest from Compliancesolver

BRUCE GILLIS Strategy Practice Leader -Health, Welfare, and Compliance



2018 Family Coverage HSA Transition Relief: **Benefitsolver® Update**

If you've been following the unfolding events around IRS changes to the 2018 HSA family maximum contribution amount, you know that <u>Rev. Proc. 2018-27</u>, issued late in April, allows participants to contribute the original \$6900 for the year.

Prior to this IRS decision, Businessolver® opted to change the maximum electable amount on Benefitsolver to the new \$6850, knowing we could adjust the amount back if required.

With transition relief now a reality, we will be doing a system-wide update on May 18 to change the 2018 limit back to the original \$6900. We sent out a client communication about this impending change on May 2.

For more information on the overall impact of transition relief, check out this blog.



As a reminder, if you do not want us to automatically update the family 2018 maximum back to \$6900, please contact your client team immediately, as the deadline to let us know is tomorrow, May 15.

GDPR: What You Need to Know about the New EU Data Requirements

Did you see our email on May 10 about the GDPR (General Data Protection Regulation), which goes into effect on May 25? It impacts how businesses treat the data of those living in the EU. While Businessolver isn't an EU organization, we have controls in place to meet these regulations. Please refer to our email for specifics of how we protect the data of all members on our Benefitsolver platform, including those in the EU.



Want to be in-the-know but only have a limited amount of time? Then Horizon is the event for you. Join Businessolver® experts and your peers at a half-day event near you. Get product updates, industry insights, and enjoy networking with peers from other organizations.

Join us in one of these cities!

Registration now open.

NYC JUNE 5

BOSTON JUNE 7

Registration coming soon.

July 10: Irvine

July 12: Kansas City

July 24: Columbus

July 26: Minneapolis

CLIENT SPOTLIGHT:



Wonder what other Businessolver clients are up to? American Greetings recently shared their story about benefits administration challenges they faced and how we worked together to solve them.

READ THE CASE STUDY



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Right Benefits Businessolver Right Benefits

Right Flace Right Time

We deliver benefits administration solutions and selection of the syour employees need for today and tomorrow, transfer annual enrollment experience into a year-round persection journey.

Request a demo

6/4/18



Swim, or sink: managing

Drumroll Please!

New website debuts.

At Businessolver®, we're constantly changing and improving, and probably nothing says "change" more than looking at the genesis of our website.

The latest iteration of our site, which went live on May 18, marries our focus on innovation with our unique culture. The site is dynamic and colorful, and somehow serious and playful at the same time. We like to think that describes us too.

In this new site you'll find lots of information on our products and services, along with industry information and resources to help you keep on top of emerging trend in HR and benefits. And, it's all organized so you can find whatever you're looking for faster and easier.

We hope you like it!



VISI^{20/18}N Chicago: Last one, best one!

We've been on the west coast; we've been on the east coast. And now it's time to hit the heartland for the final stop on our 2018 Vision tour.

REGISTER NOW

JUNE 25 - 26 ▶

JOIN US FOR:



NEW THIS YEAR: The opportunity to attend Benefitsolver® small group training



An inside look at Businessolver®'s industry-first product innovations



Timely compliance updates you need



Client case studies and panels; learn from your peers

Come aboard our dinner cruise to experience breathtaking views of Lake Michigan.

CHECK OUT THE CRUISE VIDEO!





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PRODUCT TRAINING: Join Us at Vision Chicago!*

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Want to become a Benefitsolver® pro with Layout Manager and Reporting/Analytics? Then, join us for our last in-person product training at Vision in Chicago on June 26.

Here are two tips from the previous trainings:



LAYOUT MANAGER. When preparing your layouts for Annual Enrollment, use both a working and active layout. This ensures you can test all your changes before you roll them out to your employees.



BUILD A REPORT. Once you create your report, you can share it with your other Admins. The data is not shared, just the structure of the report. This is a great tool for standard reporting among your team.

SIGN UP HERE **>**

JUNE PRODUCT WEBINARS

TUESDAY, JUNE 19

You'll get updates from the last month, a peek into our vision for the future, and the chance to give feedback on how we can continuously improve.

10 A.M. - 11 A.M. CST

11 A.M. - 12 P.M. CST

2:30 P.M. - 3:30 P.M. CST



Navigating Benefitsolver® Just Got Easier!



This update may not seem monumental, but when you're one week into Annual Enrollment and your brain is feeling a bit tired, we promise you'll appreciate this new search functionality.

Similar to how you search for employees, Admins will now be able to search for pages. Simply type in the page you are looking for and it will automatically populate in the search bar. No more trying to remember where to add an employee, just type "Add Employee" and it will tell you exactly where to go.

This is just one more way we are working to improve the Admin experience, ensuring you have the tools you need for success.



Reminder: We're Moving to TLS v1.2

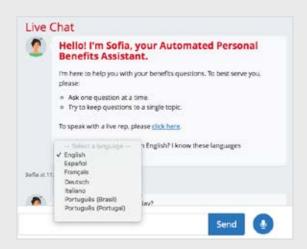
Starting June 16, 2018, we'll no longer support TLS v1.1 within the Benefitsolver environment. It's important that you ensure your browser and Single Sign-On connections support TLS v1.2.

Instructions for testing are available here. Have questions? Email tlstesting@businessolver.com

Sofia[™] - Sprechen Sie Deutsch?

As we continue to provide support to your employees in the most effective way, we taught Sofia three new languages! In addition to English, Spanish and French, she now speaks Italian, German and Portuguese.

The languages are available in a drop-down as part of her welcome message. And, we aren't done; she'll be learning more languages this summer.



Latest from Compliancesolver

BRUCE GILLIS Strategy Practice Leader -Health, Welfare, and Compliance



Vermont Drug Law Update

On May 16, Governor Phil Scott signed a bill that allows for the importation of prescription drugs from Canada. This makes Vermont the first state to legalize importing drugs as a means to combat the high costs.

The state must secure a certification from the US Department of Health and Human Services (HHS) to begin the wholesale importation program. HHS Secretary Alex Azar is a former executive of Eli Lilly and is opposed to importing drugs from other countries, potentially limiting the likelihood of the certification being issued.

The legislation has been criticized by drug companies that say the importation of prescription drugs from Canada would bypass US safety measures and controls.

The Vermont law would allow a wholesaler in the US to import prescription medications from a wholesaler in Canada – and is based on a model from the National Academy for State Health Policy.

While President Trump indicated support for the importation of prescription drugs while campaigning, he did not address the Vermont legislation in recent discussions around prescription drug costs.



DID YOU KNOW? Massachusetts enacted the Pregnant Workers Fairness Act effective April 1, 2018. Get details here.

IRS 2019 HSA Plan Limits

The IRS has announced calendar year 2019 HSA contribution limits for people covered under a High Deductible Health Plan (HDHP).

Self-only coverage	\$3,500
Family coverage	\$7,000

For 2019, an HDHP must have:

Deductible not less than	\$1,350 self-only	\$2,700 family
Out-of-pocket max no more than	\$6,750 self-only	\$13,500 family

empathy QUICK READS



Gender Impacts Employee Views on Empathy

Our 2018 State of Workplace Empathy study found that this important workplace value is vital to business success. While the majority of employees prefer to work for an organization that demonstrates empathy, there are some differences in how people view empathy, and gender is one factor.

READ MORE ▶



How Do CEOs and Employees Compare on Empathy?

They both agree it's important, but the buzz in the executive lounge may not be the same as the conversation in the lunchroom. See where leaders and workers agree, and where there is room for improvement.

VIEW THE INFOGRAPHIC ▶





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VISI20/18 N Chicago

We've begun the official countdown to our biggest Vision event of the year.

In just one week we'll be gathering in Chicago. Over 175 of your peers have already registered, so Vision Chicago will be a great opportunity for you to create or renew connections and gain valuable industry insights.

REGISTER NOW
JUNE 25 - 26 ▶



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Showcase Your Total Value with Total Rewards



Did you know that 60% of people report that benefits and perks are a major factor in considering whether to accept a job offer, and 80% of employees would choose additional benefits over a pay raise. So, it's critical for employees to understand and appreciate their total benefits and compensation package.

Businessolver®'s solution: <u>Total Rewards.</u> The benefits you are providing impacts employees' lives, and the lives of their families, each day. We can help you communicate that commitment to your workforce.

We offer multiple options for Total Rewards including our online Total Compensation Widget and a printed statement that can be fulfilled for you. Additionally, we recently rolled out several new enhancements:

- New customization options. Previously, our standard tabs were Annual Pay, Benefits and Paid Time Off. We added the opportunity to create two additional tabs that could be used for displaying the rest of your important benefits.
- ➤ Take your statement with you. We added an option to Download the PDF right from the widget so your employees can keep a copy of their Total Compensation Statement.
- ▶ A UI refresh. We updated the downloadable statement to make it more meaningful for you. The document is easier to read, breaks down your employee/employer contributions and pulls in your customized messaging.

Ready to engage? Talk with your Client Centric Team about adding Total Rewards to your benefits strategy.



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JUNE PRODUCT WEBINARS

TUESDAY, JUNE 19

You can still register, so please join us! You'll get updates from the last month, a peek into our vision for the future, and the chance to give feedback on how we can continuously improve.

10 A.M. - 11 A.M. CST

11 A.M. - 12 P.M. CST

2:30 P.M. - 3:30 P.M. CST



Latest from Compliancesolver

BRUCE GILLIS Strategy Practice Leader -Health, Welfare, and Compliance



New Jersey Individual Mandate

On May 30th, 2018,
Governor Phil Murphy
signed the New Jersey
Health Insurance
Market Preservation
Act, making it the
second state to adopt
a state-level individual

health insurance mandate.

This new law, which goes into effect on January 1, 2019, largely aligns with the Affordable Care Act's individual mandate.

New Jersey taxpayers who are subject to this new mandate must have minimum essential coverage (MEC) during each month of the year or face a penalty equal to what the federal individual mandate penalty would have been.

The New Jersey individual mandate penalty will be indexed each year, but will initially be the greater

of \$695 for adults or 2.5% of a taxpayer's income (capped at the average premium for a bronze plan in New Jersey). The penalty will be \$347.50 per child. New Jersey is expected to raise between \$90-100 million annually from this penalty.

Under this legislation, coverage obtained through a MEWA (Multiple Employer Welfare Arrangement) does not count as MEC unless it complies with certain state benefits standards. This could mean that employees enrolled in MEWA plans that do not meet the standards would also have to pay the state penalty, discouraging residents from enrolling in such plans if the MEWAs do not meet the applicable MEC definition.

State reporting requirements for employers to support the purpose of ensuring compliance with the new state law are included within the regulations, along with guidance allowing the state insurance commissioner to potentially issue a state definition of MEC.

PCORI Reporting and Fees Due by July 31, 2018

The Affordable Care Act requires employers that sponsor self-insured health plans to help fund the Patient-Centered Outcomes Research Institute through the PCORI fee, which is required to be reported yearly on second-quarter Form 720.

Employers and health plans are required to report and pay the fee no later than July 31 of the calendar year immediately following the last day of the policy year or plan year to which the fee applies. For 2017 plan years, this must be paid by the end of July 2018.

The fees are based on the average number of lives covered under the policy or plan.

There are a few different counting methods available, such as the Actual Count Method,

Snapshot Count Method, and Form 5500

Method – and all are designed to provide an average number of lives covered by the plan.



We're back on the road next month for the next stops on our Horizon 2018 Tour.

Join us in one of these cities for an information-packed afternoon. You'll hear about our product roadmap, get important compliance updates, gain insights about best practices from your peers, and enjoy a fun, networking happy hour.

JULY 10

IRVINE

JULY 12

KANSAS CITY ▶

JULY 24

COLUMBUS

JULY 26

MINNEAPOLIS >

AGENDA:

1:30 - 2:00PM Arrival & Registration

2:00 - 2:30PM State of the Market and Businessolver Update

2:30 - 3:00PM Product Roadmap: Paving New Roads in Benefits Administration Technology

3:00 - 3:30PM Compliance Watch 2018

3:30 - 4:00PM Client Case Study

4:00 - 4:30PM Employee Value Equation Exercise

4:30 - 6:00PM Networking Happy Hour

Don't miss this half-day event and networking opportunity. See you there!

LEADERSHIP CORNER

If you manage people,
you likely spend the most
time on people who need
a little nudge. But, is that
the wisest use of your
energy? Cy Wakeman
reframes how focusing on
working with the willing
gets you the best results.



READ HER INSIGHTS





businessolver com













VISI 20/18 N ALOOK BACK

Our Vision 2018 tour is officially history, after stops in San Francisco, Philly and Chicago. We shared a lot, and we certainly learned a lot from everyone who joined us.

HERE ARE OUR TOP FIVE HIGHLIGHTS

- Cy Wakeman, leadership expert/drama researcher. Cy shared her knowledge, insights and tips during a specially designed workshop and as our keynote speaker. She had people laughing out loud, thinking critically about their work life and beginning to readjust their expectations about the type of leadership that calls people to greatness.
- The 2018 State of Workplace Empathy Study. At Vision in San Francisco, we released the findings of our third annual study. In Chicago, we were excited to introduce our new Empathy Index for clients to pilot. Throughout, empathy was a central theme: As a workplace value, it's especially powerful as a recruitment and training tool.
- Benefitsolver training. For the first time, we offered the opportunity for in-person, on-site training in key functionality of the Benefitsolver platform—Layout Manager and Reporting and Analytics. Over 100 people took advantage of the training, as we shared our best insider tips and techniques.
- Networking and collaboration. There was a formal agenda, but what happened organically when peers interacted and shared was nothing short of magical. The experiences and expertise of all the HR pros in attendance can't be overstated, and we know some great ideas were exchanged.
- Caring is sharing. At each Vision event, clients selflessly shared their wisdom, experience and stories with attendees. There were individual client case studies as well as panel discussions covering topics such as wellness, communication, acquisitions and HDHPs. Thank you to all of our client speakers for their time and willingness to share their knowledge!

We can't wait to connect again next year on the Vision 2019 tour. Until then, we hope you feel a bit more "ready for what's next."



ANNOUNCING

Our Enhanced Consumer Accounts Administration!



We take great pride in managing your benefits administration and delivering delight, which is why we're so excited to announce our expanded Consumer Accounts Administration, which brings our services to the next level.

Why now? Employees are increasingly turning to consumer accounts for their tax-free benefits and the ability to control healthcare spending. But, this benefit continues to be underused. We believe that Benefitsolver can help employees strengthen these accounts and simplify the process.

With our Consumer Accounts Administration, employees will be able to manage all their benefits—including HSAs, FSAs, HRA and Commuter—from Benefitsolver. That means fewer errors, fewer hassles, and more individual ownership, helping employees stay in control of their healthcare dollars.

Additionally, our expanded in-house team will manage the day-to-day requirements of these accounts from payroll deductions and account funding to claim and payment reconciliation.



To prove our commitment in building out our Consumer Accounts Administration services, we hired new key leadership including our Consumer Health and HSA Practice Leader, Kent Rausch.

We're excited to grow our Consumer Accounts team and capabilities and look forward to providing you with solutions that remain nimble and effective, while providing the best experience for your employees.

JULY PRODUCT WEBINARS

TUESDAY, JULY 17

Join us for the latest updates, a peek into our vision for the future, and the chance to give feedback on how we can continuously improve.

We hope you'll plan to attend!

10 A.M. - 11 A.M. CST

11 A.M. - 12 P.M. CST

2:30 P.M. - 3:30 P.M. CST



Heightening the Admin Experience



We work hard to continuously improve your experience in Benefitsolver[®]. These two updates make it easier for users to understand our system and use our tools.

Updated Admin Header

When you log into Benefitsolver, it might look a bit different. We upgraded the header to match that of the member, making it easier to navigate the Benefitsolver system.

Improved Layout Manager

Layout Manager is an important part of our communication framework in Benefitsolver, serving as the base for what you showcase throughout your benefits portal. Our upcoming enhancements streamline how to build a layout, what widgets are available, and more.

When this enhancement releases, you'll notice that all widgets have moved from the top to the left side. This will make dragging and dropping widgets and other components much easier as the left bar stays static while you move up and down your page.

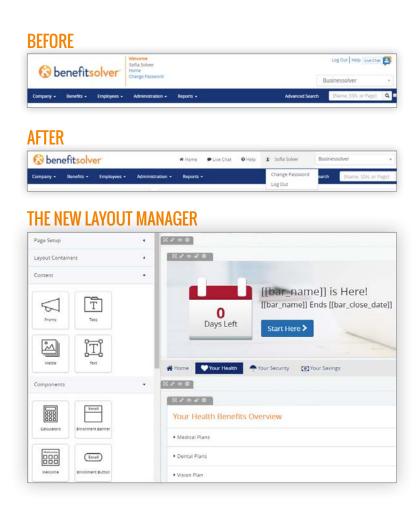
Additionally, we simplified navigation by grouping the menu into four categories:

Page Setup: You can update your branding colors, logo and microsite setup here, eliminating steps from your setup.

Layout containers: When starting or updating a layout, you can choose which container setup you would like to use, and how many columns will show.

Content: Widgets are now broken out by their purpose and named for quick navigation. Content widgets are text- or image-based widgets used to configure the layout with your brand and messaging.

Components: These widgets represent all the other features to add to your layout including the MyChoice Mobile app access codes, helpful financial calculators, access to your Reference Center and more.



Latest from Compliancesolver

BRUCE GILLIS Strategy Practice Leader -Health, Welfare, and Compliance





In October 2017, President Trump issued an executive order directing the Department of Labor (DOL) to expand access to Association Health Plans (AHPs). On January 5, DOL issued proposed regulations identifying new potential requirements for AHPs and opening a public comment period.

Feedback on the new proposed rules was divided. Some commenters saw great opportunity for smaller employers to lower their healthcare costs with more relaxed AHP guidance. Others were concerned about the potential risk in allowing associations to be formed for the purpose of providing benefits (based on issues that had arisen in similar groups decades before).

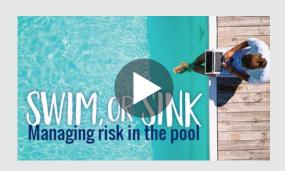
On June 19th, DOL released its final rule, which is similar to the proposed regulations in many ways, but does contain some differences. Ultimately, the new rule serves to relax current association requirements with some key-changes.

The Association Health Plan final rule goes into effect in a staggered rollout. Effective dates are:

- **September 1, 2018** for fully-insured AHPs
- **January 1, 2019** for existing self-insured AHPs
- April 1, 2019 for new self-insured AHPs

Want more information about pooled insurance groups?

Watch our recent webinar **Swim, or Sink: Managing risk in the pool** for background on the new AHP rules and best-practice tips and techniques.





We're back on the road this month for the next stops on our Horizon 2018 Tour.

If you haven't joined us yet—and even if you have—we invite you to one of these cities for an information-packed afternoon. You'll hear about our product roadmap, get important compliance updates, and gain insights about best practices from your peers at other organizations.

JULY 10

IRVINE

JULY 12

KANSAS CITY ▶

JULY 24

COLUMBUS

JULY 26

MINNEAPOLIS >

AGENDA

1:30 - 2:00PM Arrival & Registration

2:00 - 2:30PM State of the Market and Businessolver Update

2:30 - 3:00PM Product Roadmap: Paving New Roads in Benefits Administration Technology

3:00 - 3:30PM Compliance Watch 2018

3:30 - 4:00PM Client Case Study

4:00 - 4:30PM Employee Value Equation Exercise

4:30 - 6:00PM Networking Happy Hour

Don't miss this half-day event and networking opportunity. Check out the page for each city for additional information and speaker line-up. See you there!

OUR NEXT DON'T-MISS

BUSINESSOLVER WEBINAR

Want insights on how to help employees be smarter and more confident about their benefits?

Join our Consumer Health and HSA Practice Leader, Kent Rausch, and other industry experts on **July 19** for our next webinar:

From passive user to engaged consumer: How to get employees to love their benefits all year.

During this free 60-minute webinar you'll learn:

- How some "best practices" for benefits design and delivery are contributing to confusion
- The best methods to support informed decision-making and benefits use
- Which metrics are important, and how to measure and act on them

Plan to join us to hear about new ways to think about how to better deliver benefits, increase employee engagement and define success.







businessolver com

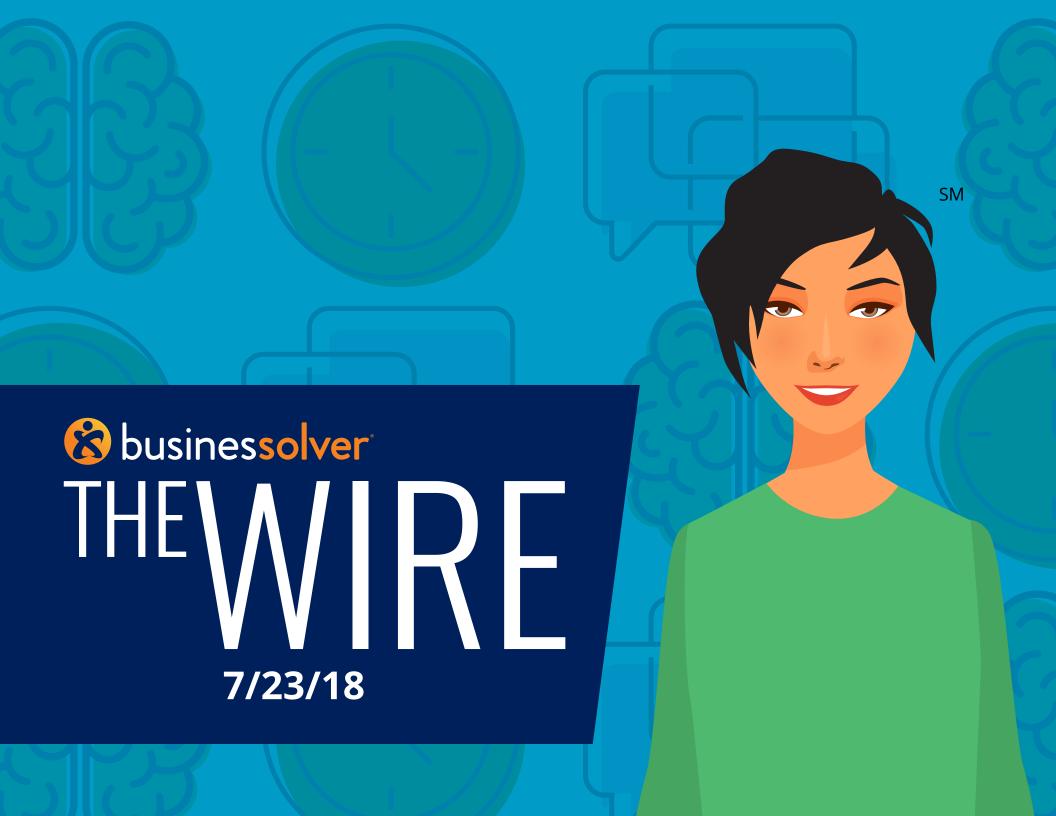












Sofia's Growing!





Hi Sofia. Can you tell me who my carriers are?

What's my deductible?

How much am I contributing to my FSA?

Have you asked Sofias these questions lately? If not, you should! Sofia's been hard at work taking in new skills and intents to make sure she is fully prepared for the fall Annual Enrollment season. In fact, we've made a lot of great enhancements!

Chat Translations

If your employees are chatting with Sofia in another language, we've added new logic that translates the transcript of the conversation. Now, as the Administrator, you'll be able to review the conversation in English on the member record for quality.

More Intents

Sofia can respond to questions about plan details (deductible, coinsurance, etc.) and provide your FSA and HSA contribution amounts. Additionally, she can pull plan information like carriers, effective and termination dates, types of plans and more.

Interested in employee information? She's learning that too! She can tell employees their employee number (if they have one) and even their job title.

Are you interested in Sofia but hesitant about trusting AI to deliver delight? We get it. Check out our new e-book that explains why AI might just be the next great thing in delivering benefits with empathy.

READ THE E-BOOK

AUGUST PRODUCT WEBINARS

TUESDAY, AUGUST 21

Join us for the latest updates, a peek into our vision for the future, and the chance to give feedback on how we can continuously improve. We hope you'll plan to attend!

10 A.M. - 11 A.M. CST

11 A.M. - 12 P.M. CST

2:30 P.M. - 3:30 P.M. CST





How is Sofia Doing?

In the last year since coming online, Sofia:



Saved employees more than

290,000 minutes

thanks to her speedy response and no wait time



Increased her knowledge set by 250%



Increased her total chat volume by

48%



MEET T-STAR



Businessolver® has hired several key strategic leaders since the beginning of the year, including a new **Head of Product, Tom Staroszczyk**. (Because of the many consonants in his last name, he's known by his nickname—T-Star.)

Tom joined us with almost two decades of benefits administration technology and product development experience, along with a strong vision for the future.

READ THE BLOG to learn more about T-Star

Latest from Compliancesolver

BRUCE GILLIS Strategy Practice Leader -Health, Welfare, and Compliance





State Individual Mandate Developments

New Jersey Governor Phil Murphy recently signed The New Jersey Health Insurance Market Preservation Act, a bill that enacts state legislation similar to the ACA's Individual Mandate. Effective in 2019, residents will be required to obtain Minimum Essential Coverage or pay a tax penalty similar to the ACA individual mandate.

The New Jersey Health Insurance Market Preservation Act will likely require some employer reporting, but specific requirements are not yet available.

Similarly, Vermont has an individual mandate that will go into effect on July 1, 2020 but, at this time, specifics around penalties and reporting requirements have not been finalized.

We'll provide updates when we know more about New Jersey and Vermont requirements.

Draft 2018 Versions: IRS Form 1095-C and 1094-C

1095-C ▶

On July 11, 2018, the IRS released draft versions of the IRS Forms 1094-C and 1095-C. Additional changes to these forms are still possible before they are finalized, but here are links to the drafts.

1094-C ▶

Seattle Hotel Industry Benefits Update

Seattle's Office of Labor Standards issued the final rule for the Hotel Employees Health and Safety Initiative, effective July 1, 2018.

This regulation is far-reaching, and includes many requirements to ensure the safety and health of hotel employees (including restrictions of workload, mandated response to threats from hotel patrons, health insurance requirements and more.)

With this <u>regulation</u>, large hotel employers must provide additional compensation to low-income employees unless the employee pays no more than 5% of their monthly gross taxable earnings toward an employer-sponsored gold-level insurance premium for themselves or any enrolled family member. Large hotels are defined as hotels with 100 or more guest rooms/suites.



We're back on the road this week for two more Horizon 2018 events.

If you're in Columbus or Minneapolis, we welcome last-minute registrations! You can still join us for an information-packed afternoon that will focus on our product roadmap, important compliance updates, and offer insights about best practices from your peers at other organizations.

JULY 24

COLUMBUS

JULY 26

MINNEAPOLIS >

AGENDA

1:30 - 2:00PM Arrival & Registration

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4:30 - 6:00PM Networking Happy Hour

Don't miss this half-day event and networking opportunity. Check out the page for each city for additional information and speaker line-up. See you there!

NEW ASSESSMENT TOOL



For the past three years, Businessolver® has been tracking and reporting on the state of empathy in the workplace. Empathy certainly isn't a new concept, but it's gaining traction as a critical workplace value. As empathy has emerged as an important factor in retention, we wanted to offer a way to help organizations determine where they fall on the empathy continuum.

That's why we created the **Businessolver Empathy Index**.

It's still in the pilot stage, but before launching the Index publicly we wanted to give you the opportunity to be among the first to take the assessment and share it with others in your organization so they can try it too.

It takes less than 10 minutes to complete, and you'll automatically receive an email with results once you're done. We hope you find it helpful!

So...how empathetic is your organization? Find out today!







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We were at 6 and that was just great, but we love to be near you so now there are 8!



Where will we pop up next? Maybe in a neighborhood near you!

Whitelist New IP Addresses



We are increasing capacity in our system. To ensure seamless inbound and outbound file transfers from Benefitsolver[®], we need you to forward new IP addresses to your technical team to get them whitelisted. The full list of IP addresses is below, please update this as soon as possible, and no later than August 27, to continue uninterrupted access for all Benefitsolver file transfers.

Should you have any questions or need assistance for this change, please reach out to your client team.

New IP Addresses to whitelist:

- 216.81.139.198
- 216.81.139.193

If a CIDR block can be whitelisted:

• 216.81.139.192/27

Don't worry there's someone
like me at your
organization
who can help
you with this!

Aaron Tekippe
AVP, Infrastructue

Please do not remove IP addresses from the whitelist at this time. For reference, here is the full list of IP Addresses file transfers may originate from:

Hosts IP Addresses:

- 216.81.139.198
- 216.81.139.193
- 216.81.157.180
- 216.81.157.161
- 63.137.120.30
- 63.137.120.4
- 66.6.105.33
- 66.6.105.59

If CIDR Blocks can be whitelisted:

- 216.81.139.192/27
- 216.81.157.160/27
- 63.137.120.0/27
- 66.6.105.32/27

AUGUST PRODUCT WEBINARS

TUESDAY, AUGUST 21

Join us for the latest updates, a peek into our vision for the future, and the chance to give feedback on how we can continuously improve.

10 A.M. - 11 A.M. CST

11 A.M. - 12 P.M. CST

2:30 P.M. - 3:30 P.M. CST



Multi-Factor Authentication

READ THE BLOG ▶



A quick review of the news is a constant reminder that cyber attacks are increasing daily. While organizations are aware of these attacks and cybersecurity risks, their employees are often in the dark about how real the threat is.

As a result, human error and poor password protection is becoming an increasing driver of security breaches – according to a survey by Last Pass, **59 percent** of respondents reuse passwords and **95 percent** share passwords with others.

Knowing this information, it's clear that passwords alone can no longer be trusted to keep your information secure. That's why we have introduced Multi-Factor Authentication to Benefitsolver[®].

Multi-Factor authentication (MFA) is a security system that requires more than one method of authentication from independent categories of credentials to verify the user's identity for a login or other transaction. To put it simply, it requires the user to provide more than one way of establishing their identity before getting access to the system.

Within Benefitsolver, you can activate MFA for your employees, requiring them to provide an email or cell phone number to prove their identity before logging into their benefits portal. This

extra layer of security could make an important difference in ensuring your employee's data remains secure and protected.

This functionality can be implemented for any client who uses a direct link to enter their benefits site.



	Enter phone number		
-	555-333-4444		
	We will only use this number for di Message and Data races may apply		
		Cancel	Send Code

Mu	Iti-Factor Authentication	
Multi-Fa	actor Authentication Method	
	Setup MFA Through SMS Messaging Receive verification code through SMS message.	Setup
	Setup MFA Through Email	Setup
	Receive verification code through your registered email.	

Interested in learning more? Contact your client team.

Latest from Compliancesolver



BRUCE GILLIS
Strategy Practice Leader Health, Welfare, and Compliance



Annual Enrollment 2019 Checklist

With Annual Enrollment just around the corner for 2019 Calendar Year-based plans, we wanted to provide a few checklist items for consideration from a compliance perspective. We all know your AE project plans are probably already under development, but wanted to add a few more items for consideration.

Ш	Does the Seattle Hotel Employees Health and Safety Initiative impact you? Hotels with Seattle locations should review these requirements.	READ THE BLOG ▶
	Did you provide your Massachusetts employees with the new Massachusetts Pregnant Workers Fairness Act Notice? If not, AE may be the time to get that notice out.	
	Are you updating the genders that you will allow?	
	Are you communicating to your employees about the upcoming state inc	dividual mandates?
	Are your wellness plan or incentives changing for 2019?	



Get ahead of the game!

- AE Kick Off Meetings Our Client Ops Leads are working to kick off AE with our clients to begin gathering details on changes for the new plan year.
- AE Premortem Let's have a proactive conversation around what could cause bereavement during and following AE. What are your concerns? How can we partner to address them before they happen?
- AE in July A focus on reviewing and proactively updating items in advance of the typical AE build.

Who's up for a challenge? Who

is ready to charge ahead and get in the system early for their January plan year? Businessolver®'s September Challenge is all about jumping into Annual Enrollment ahead of the game! Why wait until everyone else is enrolling? Reach out to your Client Operations Lead now and tell them "Challenge accepted"!

How Empathetic is Your Organization?



Be among the first to find out!

Take our Empathy Index online assessment by August 31, and we will make a donation to Habitat for Humanity!



Empathy has emerged as an important factor in employee attraction and retention, and we wanted to offer a way to help organizations determine where they fall on the empathy continuum.



That's why we created the **Businessolver Empathy Index**.

Before launching the Index publicly, we wanted to give you, our valued clients, an exclusive opportunity to be among the first to take the assessment and share it with others in your organization.

It takes approximately 15 minutes to complete, and you'll automatically receive an email with results once you're done that you can go share internally.

Don't wait. See how empathetic your organization is today!



We Hope to See You at HR Tech!

September 11-14, 2018 | Las Vegas

Make plans to swing by our booth (#2337) and grab a cup o' joe:



"Benefits administration technology made cspressely for you!"

A FEW HIGHLIGHTS:

- Save an extra \$300.00 on your registration with Promo Code BS18.
- Learn more about Al with an interactive SofiaSM demo at the booth.
- Take the Empathy Index Assessment to find out how empathetic your organization is.

VISIT OUR WEBPAGE ▶





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ANNUAL ENROLLMENT 2019

businessolver
THE W R

8/20/18

As we celebrate Businessolver turning **20**, we can't wait to reunite on another AE!



Be ready for a big change when it comes to AE requirements gathering this year. We have developed a new Event Discovery tool that drives requirements gathering around the services and plans you use. This allows us to dig deeper and provides a visible representation of your Annual Enrollment scope to ensure we are in alignment with your planned changes for the new plan year.

Learn more about Businessolver®'s Annual Enrollment focus:

- Annual Enrollment Premortem Checklist A Focus on Prevention not Recovery
- Compliance Checklist for 2019 Annual Enrollment Prep
- Cybersecurity and Annual Enrollment: Are You Prepared?
- Annual Enrollment Summer Checklist: Prepping for AE Between Beach Trips and Ice Cream
- Roadmap to a Successful AE Start Planning Now



THREE CHEERS FOR AE!

When you're feeling stressed during your AE

Reunite with Businessolver; your benefits family!

Don't be shy just shoot us a chat or give us a call

Businessolver is here to help, we're in for the long haul!

From MyChoice[™] to Mobile Support to me, Sofia

No matter the time, we're excited to see ya!

So give three cheers for clients Yip yip hooray!

And three more for teamwork Yip yip hooray!

Because Businssolver's not going away We love to help and are here to stay!

BENEFITSOLYER 101

We are "In It Together"! Join us as we spotlight key features to drive your AE success.





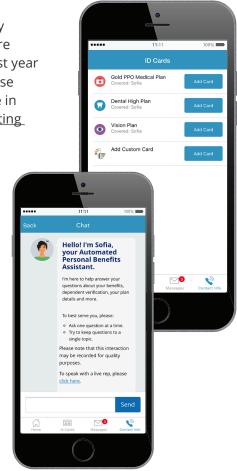
Having a mobile strategy for Benefitsolver® is more important than ever. Last year we saw a marked increase

in mobile enrollments – 58% compared to a 14% increase in desktop enrollments. Couple that with <u>some very interesting</u> <u>trends</u>, and you'll quickly understand why the MyChoiceSM Mobile App needs to be part of your Annual Enrollment strategy.

As HR professionals, we need to meet employees where they want to be met. And while many of us still spend our days in front of a computer, our phones are becoming critical to how we manage our personal and professional lives.

Our MyChoice Mobile App provides a convenient log in experience with all of your benefits information housed in an easy to find place. Employees can quickly access their current or future plan details, enroll in their Annual Enrollment coverage, review documents, store ID cards, receive help from both Service Center and/or Sofia and more. Best of all, it's completely free!

Talk with your client team about getting the MyChoice Mobile App added to your benefits portal today!



EXTRA, EXTRA!

Did you know you can see how many times an access code has been requested for the MyChoice™ Mobile App? Viewable from Company Scorecard > Documents. The "MyChoice Mobile Terms of Use Signature" shows you how many times the access code was created in any given time period, providing you with a good estimate of how many employees are using the App.

	Document
Totals	
System Benefit Summary	
1095 e-signature confirmation	
Electronic Signature	
MyChoice Terms and Conditions	
Verification Initial Email	
MyChoice Mobile Terms of Use Signature	
Verification Initial Letter	

Sofia: "Was I Helpful?"

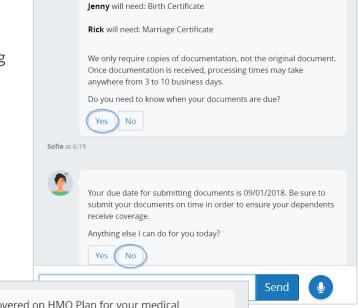


We want SofiasM to provide the highest level of service for your employees. As we continue to improve upon Sofia's framework, it's important that we think about how we as humans interact and converse. Our latest enhancements to Sofia were created to make a more conversational experience for your employees while getting them the answers they need.



Conversations

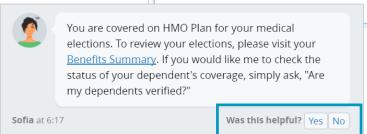
Sofia can now guide the employee through their request based on the first question asked. See the first screenshot for an example. The employee selects "Yes" or "No" for further assistance or they can always ask another question. This conversation framework will be included throughout Sofia's responses as applicable.





Feedback

Additionally, we want to ensure that Sofia's providing helpful information to your employees the first time. We've added a new option that allows Sofia to ask if her response was helpful. This allows us at Businessolver® to see which topics Sofia is excelling at and where she may need more training.



August Product Webinars



TUESDAY, AUGUST 21

Join us for the latest updates, a peek into our vision for the future, and the chance to give feedback on how we can continuously improve. We hope you'll plan to attend!

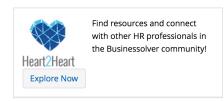


10 A.M. - 11 A.M. CST

11 A.M. - 12 P.M. CST

2:30 P.M. - 3:30 P.M. CST

Did you miss our July webinar? We demoed SofiasM's latest enhancements, discussed your Benefitsolver® mobile strategy, provided a monthly Compliance update and introduced our expanded Consumer Accounts Administration. You can watch the recorded webinar and review our monthly release notes anytime on Heart2Heart. Just click on the widget from your Admin homepage!



SAVE THE DATE!

Bruce Gillis, Compliance Lead, and Sony SungChu, AVP Applied Data Science, will be presenting at the EBN Benefits Forum & Expo in New Orleans, LA on September 24-26, 2018.

A tough decision lies ahead as both present on **September 25th from 4:05-4:55pm**.

M, F, Or X? Navigating Benefits for NonBinary Gender Employees



Sony's Session: Technology with Heart: Combining Empathy and Artificial Intelligence



Latest from Compliancesolver



BRUCE GILLIS
Strategy Practice Leader Health, Welfare, and Compliance

COBRA Review

With all of the recent changes in legislation that impact a variety of employee benefits areas – it is easy to overlook some of the more fundamental, but also potentially challenging, requirements. For this issue of The Wire, we are taking a look at COBRA to call out some of the more frequent challenges that employers may encounter.

- 1. **Domestic Partners and COBRA –** With same-sex marriage being legal nationwide, many employers have been revisiting their domestic partner benefits.
- 2. **COBRA Initial Rights Notices -** Employers should be sure to notify all newly added employees and spouses within 90 days of when they are first enrolled in a COBRA eligible plan, or immediately following any change in the content of the notice.
- **3. Employee Assistance Plans (EAPs) -** If an EAP plan includes counseling services it may be considered COBRA eligible. Because EAP plans differ, and not all are COBRA eligible, employers should determine if their plans are COBRA eligible and ensure they are offered on the COBRA Qualifying Event Notice.
- 4. Department of Labor Model Notice Employers should evaluate their COBRA notices and align them with the DOL Model Notice. At Businessolver, we are reviewing ALL of the COBRA Initial Rights Notices (General Notice) and the COBRA Qualifying Event Notices (Election Notices) to ensure they are all aligned with the DOL Model Notice.
- **5. Military Leave -** Most employers either continue active benefits for employees on Military Leave, or offer a 24 month continuation that runs concurrent with COBRA. Is your Military Leave policy up to date?





Love Technology? Love Coffee?

Then HR Tech is the place to be!

September 11-14, 2018 | Las Vegas

Come stop by our booth #2337:

"Benefits administration technology made cspressely for you!"



Love AI and want to learn more? Come take a look as we highlight what Sofia, our Al-enabled virtual personal benefits assistant, can do with an interactive demo.



Curious how empathetic your organization is? Stop by our booth and find out by taking our Empathy Index Assessment.



appointment to meet with you. Feel free to contact Erica Vasquez, Corporate Events & Tradeshow Manager, at

evasquez@businessolver.com.



BLOG ▶



DENVER | SEPT 20 | 1:30-6 pm

REGISTER NOW ▶

Mark your calendars folks! Our last Horizon event for the year is taking place on September 20, 2018 in the hometown of our first talent hub expansion, Denver, CO!

Come hear about key industry insights, new product innovations, cover important compliance issues, and have a little fun with "reality-based" leadership advice and a happy hour to cap off the afternoon.

Not only will you have a blast at the Horizon event, but celebrate with us as we cross the four-year anniversary threshold and embrace and reflect on all that we have accomplished over the years.

No one is better equipped to tell our story than Denver native, Josh Holman. Take a look at his blog posted last year.

READ JOSH'S





SEPTEMBER 11 - 14, 2018 THE VENETIAN® | LAS VEGAS FEATURING -Women in TECHNOLOGY

Want more information?

VISIT OUR WEBPAGE ▶

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WHY DO YOU RIDE? WE RIDE FOR HEART HEALTH

July was a busy month for our Bikesolvers who participated in two major bike rides in Colorado and Iowa.

Courage Classic: Colorado

Founded in 1990, Children's Hospital Colorado Courage Classic Bicycle Tour is the single largest gathering of people coming together to raise money for Children's Colorado. Businessolver® was happy to sponsor this event and had five riders participate. The Courage Classic is particularly important to our own VP of Client Success, Josh Holman, due to the Colorado Children's Hospital's deep importance in his family's life.





RAGBRAI: Iowa

RAGBRAI began as a casual bike ride across lowa in 1973. Now, it's one of the largest, longest and oldest recreational bike touring events in the world! RAGBRAI is very near and dear to us, this year we were Premier sponsors with 25 riders participating on the 7/24 to honor the memory of one of our former Solvers, Chris Charron, who passed away from a heart related complication. To honor Chris and promote the message of heart health, Businessolver provided free BP screenings at each overnight stop to remind riders to take care of their heart throughout the week. In solidarity, other BikeSolvers at our locations rode the miles on stationary bikes or on independent outdoor rides.









businessolver com













DATE CHANGE!

horiz²⁰¹⁸n

DENVER | OCT 10 | 1:30-6 pm

REGISTER NOW ▶

AGENDA

Arrivals and 1:30 PM - 2:00 PM Registration State of the Market 2:00 PM - 2:30 PM & Businessolver Update Product Roadmap: 2:30 PM - 3:00 PM **Paving New** Roads in Benefits Administration Technology Compliance Watch 3:00 PM - 3:30 PM 2018 Client Experience 3:30 PM - 4:00 PM Panel 4:00 PM - 4:30 PM **Employee Value Equation: Cutting** the Cost of Drama

4:30 PM - 6:00 PM

in Your Workplace

Networking Happy

Hour

An "Espressoly" Noteworthy Week

JOIN US AT HR TECH

September 11-14, 2018 | Las Vegas



This week's HR Tech conference is grounds for celebration for HR professionals! Whether you're able to attend the Las Vegas event or not, you're sure to sense the buzz this annual event generates. (Or is that the coffee?)

BOOTH #2337

VISIT OUR WEBPAGE ▶

empathy INDEX businessolver

HR Tech is the perfect backdrop for the launch of the new Businessolver® Empathy Index. Check out our <u>News</u> page to learn how this online tool can:

- help you understand employee perceptions of empathy
- provide actionable insights
- track trends over time

If you're at the HR Tech conference, swing by booth 2337, grab a cup of coffee from the Businessolver Barista, and take the assessment. Or, <u>take the assessment</u> right from your desk. Either way, it only takes 10 minutes.

This caffeine-fueled week allows us to showcase some recent advancements in our <u>Benefitsolver</u>® platform. You can learn about them in our booth or keep an eye out for these updates in our upcoming press release:

- Advancements in <u>Sofia</u>SM, our industry-first artificial intelligence personal benefits assistant
- New Instant Dependent
 Verification services powered by our machine learning framework
- New co-browsing capabilities
- Nonbinary gender options



Questions? Can't find us at HR Tech? Need more coffee? Contact Erica Vasquez at evasquez@businessolver.com.





BENEFITSOLVER 101

We are "In It Together!" Join us as we spotlight key features to drive your AE success.







We are so excited to announce that Sofia, our personal benefits assistant, was recently named a "Top Product of 2018" by HRE Magazine! This is truly a testament to the hard work our Applied Data Science team is doing to bring innovation and transformation to the benefits space.

Sofia wasn't bestowed with this honor because of her flashy smile and killer jokes. (Though, her jokes are pretty good.) It's because she is truly making a difference in the level of service we can provide your employees. Since October of 2017, Sofia has:



Increased her knowledge set by more than 250%, learning new skills and improving her service with each employee interaction.



Saved members over 300,000 minutes by providing immediate resolutions with no wait times.



Taken more than 25% of her chats after hours, meeting the needs of those who are not available to select benefits during a traditional 9-to-5 workday.

These stats speak for themselves! The more we drive Sofia's responses and efficiencies, the better service we can provide your employees. Not to mention, everything we do is fueled by the desire to instill empathy in all we do. That's why we are training Sofia to better understand the end user's emotional state.

Ask Sofia:

Did you know Sofia can provide your vendor phone numbers when employees ask about ID cards or in-network providers? Talk to your client team to get this set up today!



What's next?

Sofia will soon be able to carry out specific tasks at the employee's request, such as updating a dependent's information. We're just getting started!

September Product Webinars



TUESDAY, SEPT. 18

Join us for the latest updates, a peek into our vision for the future, and the chance to give feedback on how we can continuously improve. We hope you plan to attend!



10 A.M. - 11 A.M. CST

11 A.M. - 12 P.M. CST

2:30 P.M. - 3:30 P.M. CST

Did you miss our August webinar?

We demoed Sofia[™]'s latest skills, showcased future enhancements including co-browsing and adaptive enrollment, reviewed key features of Layout Manager and provided a monthly compliance update. You can watch the recorded webinar and review our monthly release notes anytime on Heart2Heart. Just click on the widget from your Admin homepage!



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SAVE THE DATE!

If you are attending the EBN Benefits Forum & Expo in New Orleans, LA, be sure to check out one of our two thought-leadership presentations.

> Which will you attend? September 25th from 4:05-4:55pm

M, F, Or X? Navigating **Benefits for Non-Binary Gender Employees**

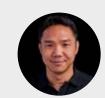


Bruce Gillis Compliance Practice Leader Businessolver



Jared Baker SVP, HR & Administration Mitsubishi Electric

Technology with Heart: Combining Empathy and **Artificial Intelligence**



Sony SungChu AVP Applied Data Science Businessolver



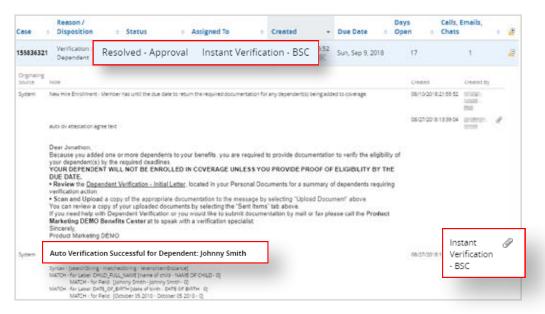
Karen Adams Senior Benefits Manager Lenovo

Introducing Instant Verification



Have you ever deposited a check through an online banking app just by taking a picture? If so, then you are familiar with image recognition software. We are using a similar concept for the addition of instant verification. Using image recognition, our system can now read and scan various legal documents, verify that they match what is populated on the member record and instantly approve them! How cool is that?

Members upload their documents just as they always have. Behind the scenes, we use image recognition software to "read" the document. If approved, the case will resolve with full transparency into how the document was approved. (See the screenshot below!) If the document is not approved,



it will be sent to our processors for their normal review and standard wait time for processing.

To start, we will use this functionality for birth certificates, but will soon include other legal documents as well!

Why did we do this?

As we researched last year's AE, we found that DV documentation was one of the highest drivers for calls — calls that employees really don't want to make. If we can process their documentation faster, their need to call in to check on the status decreases dramatically. Not to mention, Sofia can provide their status back just as fast!



Latest from Compliancesolver



BRUCE GILLIS
Strategy Practice Leader Health, Welfare, and Compliance

California Consumer Privacy Act of 2018

California recently passed the California Consumer Privacy Act of 2018. It doesn't go into effect until January 1, 2020, and there will likely be additional guidance and potential revisions made before it is in effect—but employers should take notice. The law applies to for-profit businesses that do business in California (or affiliated businesses that do not do businesses in California) that meet one or more of the following criteria:

- Have annual gross revenue of at least \$25 million.
- The business gathers and sells/shares personal information of at least 50,000 consumers, households, or devices for commercial purposes.
- Derives at least 50% of its annual revenues from selling the personal information of consumers.

There are several new rights that will be afforded to consumers as a result of this new legislation, including:

- The right to a disclosure regarding the data collected, the sources of the data, who it is shared with and for what purpose.
- The right to request that the business not sell the consumer's personal information (a right to 'opt out')
- Restrictions on the sale of minor's personal information.
- The right for a consumer to be protected from discrimination based on the exercising of the rights within this legislation.
- Requires a process to be established by which requests for information regarding this use of their personal data.

While this law contains an exception for data collected by a covered entity, employers and group health plans should nonetheless review this upcoming requirement to identify if any changes in process are needed. For additional information, see our related blog.









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Ditch the Annual Enrollment Drama

Empower your Team with Personal Accountability

For many employers, Annual Enrollment (AE) is right around the corner. It's the "Super Bowl" of our industry and it's usually accompanied by a wide variety of emotions — adrenaline and anxiety, enthusiasm and exhaustion.

But there's one thing nobody needs during this important time of year — drama!

The key to helping your team thrive during this important time of year can be summed up in a single word: accountability.

In this guide you'll hear from one of our certified Reality-Based Leadership consultants about the four essential elements of personal accountability. Each is presented in the context of AE with tips on how to develop personal accountability in yourself and among your team members for a successful enrollment season and beyond.



Download the guide today for some simple tips to get your team geared up for AE!

Get the Guide ▶

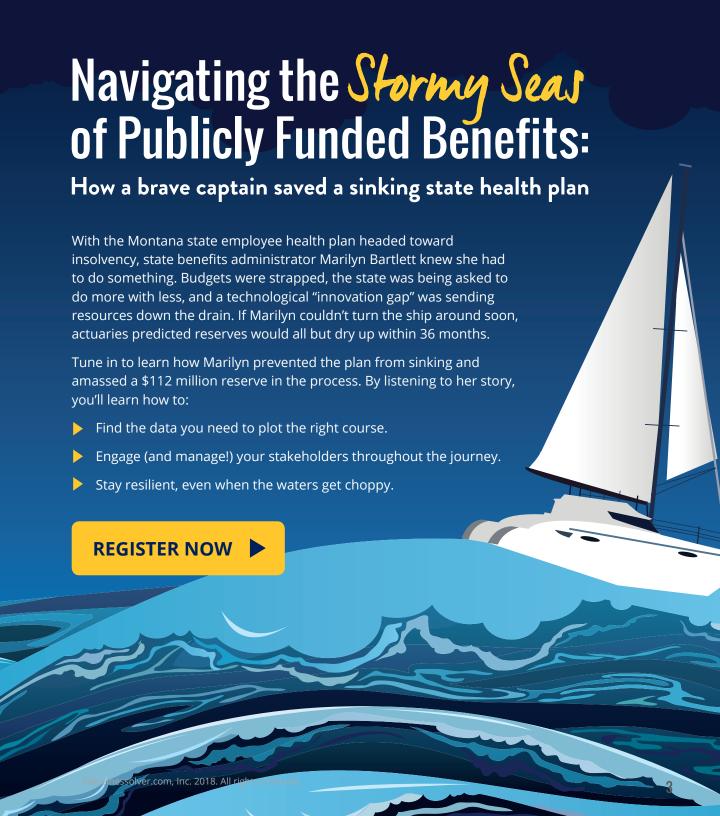
DENVER OCT 10 | 1:30-6 pm

REGISTER NOW

"Join us in Denver for the last Horizon event of this year. Enjoy the leaf-changing scenery in beautiful Colorado while learning about Businessolver's market-changing benefits administration technology."

AGENDA

1:30 PM - 2:00 PM	Arrivals and Registration
2:00 PM - 2:30 PM	State of the Market & Businessolver® Update
2:30 PM - 3:00 PM	Product Roadmap: Paving New Roads in Benefits Administration Technology
3:00 PM - 3:30 PM	Compliance Watch 2018
3:30 PM - 4:00 PM	Client Experience Panel
4:00 PM - 4:30 PM	Employee Value Equation: Cutting the Cost of Drama in Your Workplace
4:30 PM - 6:00 PM	Networking Happy Hour



BENEFITSOLVER 101

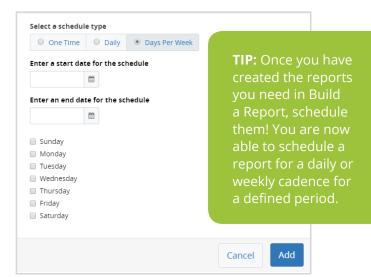


We are "In It Together!" Join us as we spotlight key features to drive your AE success

As we move into the busy Annual Enrollment season, measurement and reporting become a part of your everyday routine. Start thinking now about which reports you should keep tabs on or run continuously throughout your open enrollment window. With so many standard reports and custom reports, there's a lot to choose from. We recommend considering the following:

- Open Enrollment Status Report
- Initial Enrollment Status Report
- Case Manager Reports
- Evidence of Insurability Reports

If you're not already doing so, start taking advantage of our Build a Report functionality. This allows you to customize the report to your exact needs. Not sure how to use Build a Report? Check out page two of the 7/3/17 Wire for step-by-step instructions. Build a Report will save you time and you can even "share" the report with your other admins so they can run the same report using the data they have access to.



PRODUCT WEBINAR: TUESDAY, OCT. 16

Join us for the latest updates, a peek into our vision for the future, and the chance to give feedback on how we can continuously improve. We hope you'll plan to attend! 10 A.M. - 11 A.M. CST

11 A.M. - 12 P.M. CST

2:30 P.M. - 3:30 P.M. CST

Did you miss our September webinar? We demoed our new scheduling functionality in Build a Report, discussed our new Reference Center tagging capabilities, showcased our new HTML Email Builder and provided a monthly compliance update. You can watch the recorded webinar and review our monthly release notes anytime on Heart2Heart. Just click on the widget from your Admin homepage!

Reference Center Tagging

We are focused on creating a more empathetic user experience, one that provides education and access to the information employees need to enroll in the right benefits at the right time. Our latest updates for Reference Center do just that!

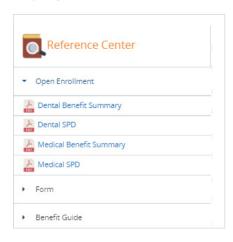


We have added the ability to tag documents and populate them throughout the system. This will be a great opportunity to provide important documents in more meaningful ways.

What is tagging? You can now assign a qualifier to every document in your reference center. Tags include plan type (medical, dental, etc.), open enrollment, most used, benefit guides, and more. Once you've tagged a document, you can generate how it shows throughout the system.

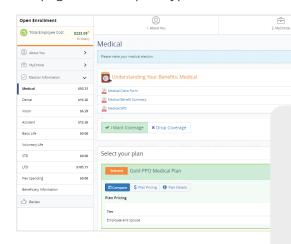
Member Home Page:

Add the Reference Center Widget to your home page and categorize it by tag.

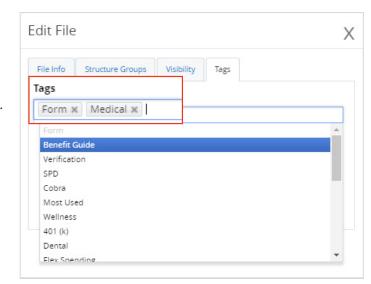


Member Enrollment:

Add the Reference Center Widget to your election pages and the respective documents will pull on to the page based on plan type.

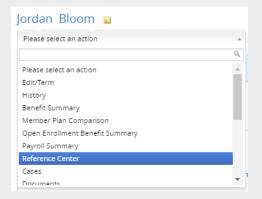


Note that the same custom visibility applies as it does today. Employees will only see the documents they are eligible to view, and if there are no documents, then the widget simply won't appear.



There's more!

On a call with an employee who wants to review a specific document in their Reference Center? You can now view their Reference Center documents from the drop down in the Member Record.





With the Carolinas recovering from Hurricane Florence, federal agencies are starting to provide relief for impacted populations.

On Sept. 15, the IRS issued a release providing relief from some tax reporting requirements; residents of North Carolina have until Jan. 31, 2019 for certain tax filings. And, on Sept. 19, the Department of Labor (DOL) issued a statement indicating they are working to provide guidance around relief for the storm.

The DOL's statement covers several administrative divisions and programs, including the DOL's Employee Benefits Security Administration (EBSA). In it, the only reference to the EBSA indicates that additional guidance is under development. In the meantime, here is some language EBSA provided following Hurricane Maria and the October 2017 California

wildfires that we expect to be similar to the guidance they are developing in response to Hurricane Florence.

The guiding principle for plans must be to act reasonably, prudently and in the interest of the workers and their families who rely on their health plans for their physical and economic well-being. Plan fiduciaries should make reasonable accommodations to prevent the loss of benefits in such cases and should take steps to minimize the possibility of individuals losing benefits because of a failure to comply with pre-established timeframes.

Following a natural disaster, many employers also rise to the occasion to show empathy. Many extend their COBRA and direct bill grace periods to ensure that active employees do not experience an interruption in health care, especially those on month-to-month payment cycles.

Businessolver® will continue to watch for specific guidance from the EBSA around required relief and will provide updates to our clients as soon as they are available. If you have already determined the type of relief you would like to provide, we are happy to offer any assistance you need. Simply contact your client team to get any process changes moving. Please remember, most COBRA and direct billing due dates coincide with the end of the month. So, it will be important to introduce updates well in advance of the termination for non-payment processes.



BRUCE GILLIS
Strategy Practice Leader Health, Welfare, and Compliance





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Get Personal:

Better benefits messaging for your multigenerational workforce

Thursday, October 25 2 P.M. ET | 11 A.M. PT

With Annual Enrollment season upon us, effective employee communication is top of mind for HR pros. But, helping employees select benefits is only the beginning. They'll use their benefits (and have questions) for a full 365 days.

You're collecting important data during AE that can help you gain valuable insights about your employees for more effective messaging for the upcoming plan year.

Join us on Thursday, Oct. 25 for a free webinar where you'll learn:

- Why benefits literacy is an important part of ROI for the benefits spend.
- How to leverage benefits data to drive positive change.
- The best points at which to communicate, and the best methods to deliver important messaging across the generations.



WEBINAR

Navigating the Stormy Seas of Publicly Funded Benefits:

How a brave captain saved a sinking state health plan

Tuesday, October 9 11 A.M. CT | 12 P.M. ET

There's still time to register for our Oct. 9 webinar, "Navigating the stormy seas of publicly funded benefits." You'll hear directly from the brave captain who saved a sinking state health plan and learn how to:

- Find the data you need to plot the right course.
- Engage (and manage!) your stakeholders throughout the journey.
- Stay resilient, even when the waters get choppy.

REGISTER NOW



DENVER | OCT 10 | 1:30-6 pm

Don't Miss it!

REGISTER NOW

Join us in Denver for the last Horizon event of this year. Enjoy the leaf-changing scenery in beautiful Colorado while learning about Businessolver's market-changing benefits administration technology.

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Hour

BENEFITSOLVER 101

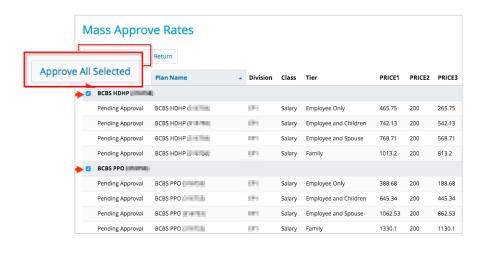


We are "In It Together!" Join us as we spotlight key features to drive your AE success

It's October, and that means the busy Annual Enrollment season is here! While we anticipate most of your changes and updates within Benefitsolver® are already in place (or very close), here are a few recent enhancements.

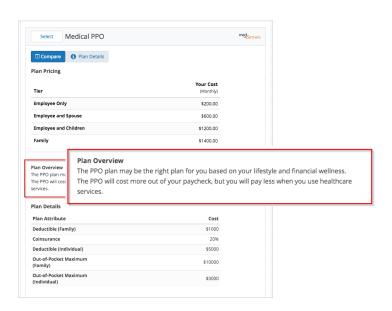
Mass Approve Rates

We created a new, easy way for you to review and approve your rates once they are entered in Benefitsolver. This allows for better transparency and ensures the highest level of accuracy. With the proper administrator rights, you'll see the option under Benefits > Mass Approve Rates. Check it out!



Plan Overview Details

You can now add plan overview information within your Plan Details. Simply ask your client team to add text describing the plan to better educate your employees on their choices.



Co-Browsing



As you might expect, the energy levels are high in our service center as we get ready for Annual Enrollment. This year, our benefit specialists are especially excited about a new tool we're rolling out. Starting this Annual Enrollment season, they will have the option to co-browse with your employees.



Have questions about the co-browsing functionality?

Join us for our Product Webinar on Oct. 16 where we will discuss this new functionality! (Sign up on page 6).

How does it work? With the employee's permission, we can launch a co-browsing session that allows our reps to see the employee's browser and better guide them through their questions or enrollment. The session can be launched from the Help section in Benefitsolyer®.

While this level of assistance will only be used as needed, it allows our benefits specialists to deliver a higher level of service for those employees who need an additional layer of support. If a co-browsing session occurred, it will be reflected within the case notes.





Co-Browsing Security Matters

We want you to be confident in the security of the tools we use within our service center. Our co-browsing solution is an ISO 27001 compliant technology that allows multiple people to interact with the same content without software installs of any kind. The co-browsing solution is a pass-thorough entity; it does not store, effect or process any of the individual elements that



Stay Up to Date on New Benefitsolver INNOVATIONS

PRODUCT WEBINAR: Tuesday, Oct. 16

Join us for the latest updates, a peek into our vision for the future, and the chance to give feedback on how we can continuously improve. You don't want to miss it!

10 A.M. - 11 A.M. CST

11 A.M. - 12 P.M. CST

2:30 P.M. - 3:30 P.M. CST



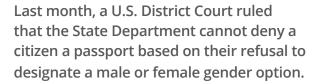


6

Latest from Compliancesolver:

Gender Identification Begs New Questions for Employers

READ THE FULL BLOG



That's an important legal decision, and one that employers need to consider. Other recent developments on this topic include:

- The New York City Council has approved a measure allowing birth certificates to be issued with a non-binary gender option.
- Minnesota has started issuing driver's licenses with male, female and non-binary options.
- The Washington DC city council has approved a bill allowing residents to obtain driver's licenses indicating a gender of "X."

Meanwhile, back at the ranch... Businessolver® recently polled our clients regarding their plans to add gender options beyond male and female. Most indicated they had not decided on their long-term approach, with multiple employers referencing a lack of employees in the impacted jurisdictions.

Regardless, the recent increase in regulatory and judicial activity on this topic means employers

will likely encounter situations where potential hires or current employees seek to designate their gender as non-binary. And trying to support their request using government-issued IDs makes the matter even more complex. So, it will be important to introduce updates well in advance of the termination for non-payment processes.

While the Benefitsolver® platform can support the addition of a non-binary, undeclared, or other gender designations, each employer must decide for themselves how these recent developments impact their processes and policies. At the very least, employers must define their approach to gender and ensure their communication strategy supports intelligent and, more importantly, empathetic responses to inquiries on this topic from their employees.



BRUCE GILLIS
Strategy Practice Leader Health, Welfare, and
Compliance

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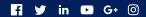
IRS releases 2018 IRS Form1095-C and 1095-B

The IRS has issued the 2018 versions of the IRS Form 1095-C and 1095-B. The only material changes to the format of these forms since 2017 are that the employee and dependent names are now split into multiple fields. The IRS also released instructions for these forms and a detailed review of the instructions is underway to identify any possible changes there.





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Recharge During AE

Take the right kind of breaks for yourself and your team

For most HR professionals Annual Enrollment is the busiest time of the year. The season is full of long days, eating at your desk, and lots and lots of coffee. But it takes much more than personal sacrifice to be successful during AE. In fact, those who perform best during this time of year know how to pace themselves.

And they know how to take breaks.

Bestselling author Daniel Pink has researched the science behind taking breaks and what is truly restorative for our minds and bodies. At the recent Philadelphia Society of People and Strategy Leadership Forum, he shared five tips about the "right kinds of breaks," which you can use to ensure your HR staff makes the most of their time away from their desks:





Something beats nothing.

Simply put, any break is better than no break at all. Yes, tasks can pile up and there are always unexpected developments. But making sure your team members take breaks is the first step to preventing burnout. Use calendar holds for members of your HR staff so that they're reminded of when it's their turn to go on break.



Moving beats stationary.

A break doesn't have to mean plopping down on a couch or chair. Getting moving helps release stress and boosts the endorphins that make us feel better. Even a short jaunt around the office is a great way to maximize one's break so that it's truly restorative.



Social beats solo.

If possible, have your HR staff take breaks in small groups. Being able to chat, laugh, and socialize makes a break more restorative than sitting alone and thinking about the next task at hand. If your team is small and you can't have more than one person on break at a time, encourage your employees to socialize with their colleagues in common areas.



Outside beats inside.

There is nothing like fresh air to make you feel restored. Do you have a walking path around your building? Maybe an outdoor courtyard where employees can gather? Suggest that your HR pros step outside at least once a day, weather permitting, and get a literal breath of fresh air.



Fully detached beats semi-detached.

A break isn't really a break if you're catching up on emails on your phone. Tell your team members to detach for the duration of the break so they don't feel guilty if they leave their cell phone behind. When they return from their break, they'll be more focused and engaged for the work ahead of them.

JOIN US FOR 905 DRESS-UP DAY

On Nov. 2, post your team pictures with #AESolverReunion

As we celebrate 20 years of helping clients like you, we're looking back on our "yearbook" from 1998 — the year a small group of HR professionals founded Businessolver®. Check out the trends below, dress like it's 1998 and share your pictures on Twitter, LinkedIn, Facebook or Instagram.

WORLD POPULATION



ON TELEVISION



US PRESIDENT





IN STYLE

RIPPED JEANS
DENIM OVERALLS
TIMBERLAND BOOTS
DOC MARTENS
JANSPORT BACKPACKS
CK 1 FRAGRANCE
ROLLERBLADES
THE RACHEL HAIRCUT
FROSTED TIPS

TECHNOLOGY

The search engine Google is founded



Apple Inc. unveils the iMac



The first MP3 player, the MPMan was produced

MINIMUM WAGE



WEBINAR Get Personal:

Better benefits messaging for your multigenerational workforce

Thursday, October 25 2 P.M. ET | 11 A.M. PT

Join us for a special webinar where you'll learn:

- Why benefits literacy is an important part of ROI for the benefits spend.
- How to leverage benefits data to drive positive change.
- The best points at which to communicate, and the best methods to deliver important messaging across the generations.



Analyze Your AE Data Take advantage of key AE reporting and analytics



With all the excitement during Annual Enrollment, it's important to keep close tabs on the transactions taking place in Benefitsolver®. It's your busiest time of year and we want to help you analyze and measure the current success of your enrollment. Within Benefitsolver, you have two resources we recommend you use throughout your open enrollment window:



Annual Enrollment Analytics



Open Enrollment Status Report



Annual Enrollment Analytics

tools to track your AE enrollment trends.

Our AE Analytics dashboard provides real-time, easy-to-digest data that will keep you informed on enrollment status and movement among plans during your crucial enrollment period. You don't have to request access or pull reports; the analytics are accessible upon login. On the following pages, you'll find a quick description of how to interpret each chart.



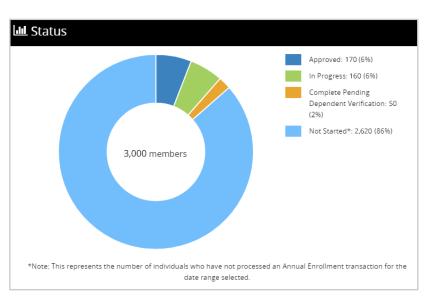


Participation Analytics Billing Analytics Annual Enrollment Analytics

Status Graph:

This graph shows all the transactions that have taken place. This means that some of the data points are not unique. For example, if an employee approved their

coverage but then returns and makes edits, all those transactions will be reflected in the "Approved" number. However, the "Not Started" is a unique data point and reflects the number of employees who have not begun an enrollment transaction.

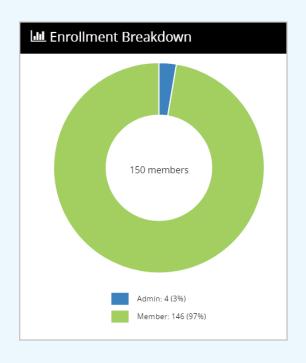


Analyze Your AE Data Take advantage of key AE reporting and analytics tools to track your AE enrollment trends.



Enrollment Breakdown:

This graph represents unique data points and will only show each employee once. It is broken down by whether the employee completed their enrollment transaction or an administrator completed the transaction on their behalf.



Breakdown by Plan Type:

Dig into the analytics deeper by reviewing the enrollment status by plan type. For this example, you can see the number reflected for the various medical plans offered.

- **Covered Participants** = eligible and enrolled in a plan, including dependents covered. (These numbers are reflected from the EDCB.)
- **Not enrolled** = eligible and not enrolled in a plan, not including dependents. (These numbers are reflected in the ECB.)
- **Enrolled** = eligible and enrolled in a plan, not including dependents. (These numbers are reflected in the ECB.)
- **For each specific plan** = eligible and enrolled in a plan, not including dependents. (These numbers are reflected in the ECB)

Additionally,

- Leaving = number who left the plan during AE.
- Joining = number who added the plan during AE.
- % Change = the difference of the change for members leaving and joining.

Plan	Current	Leaving	Joining	% Change
< <covered participants="">></covered>	330	0	150	45.00
< <not enrolled="">></not>	2,400	140	0	-6.0
< <enrolled>></enrolled>	320	0	140	44.00
PPO	4	0	40	1,100
нмо	0	0	5	0
HRA	1	0	80	7,900
HDHP	320	2	0	-1.00

Analyze Your AE Data Take advantage of key AE reporting and analytics





Open Enrollment Status Report

tools to track your AE enrollment trends.

Another important resource during your open enrollment period is our Open Enrollment Status Report. This report, which can be found in your Standard Reports, reviews the OE status for each employee. If you have used this report in the past, you will notice some improvements this year.

We added/modified three fields this year.

- The Enrollment Status field was renamed "Latest Enrollment Status." Much like it sounds. this will reflect the most recent transaction status for that employee.
- "Has Approved Transaction" will display "Yes" when any OE Transaction has been approved, regardless of the status and "No" if there have been no approved transactions.
- "Has Transaction Pending DV" will show "Yes" or "No" based on whether the member has

dependents pending for DV based on their OE transactions. This will help you get a more accurate number of members pending for DV, and a better understanding of the volume currently with processors.

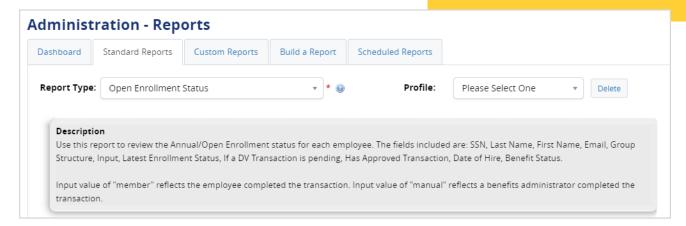
Start running this report as soon as you enter your open enrollment window and discuss your findings and questions during your calls with your client team. Rest assured, they are monitoring these reports too.



Tip: Hit the Refresh button in the top left every time you enter the analytics to ensure you are looking at the latest data.

Annual Enrollment Analytics

Status



Stay Up to Date on New Benefitsolver

INNOWATIONS

Did you miss our October 16th webinar? No worries!

We discussed:

- The latest Benefitsolver® enhancements
- SofiaSM's ability to use Reference Center tags
- How to mass approve rates
- Addition of Plan Overview text to Plan Details
- Video demo of co-browsing functionality

View the recording by logging into Heart2Heart. Simply click on the logo from your Administrator homepage.

We will be taking a break from Product Webinars in the month of November due to the busy Annual Enrollment season and Thanksgiving holiday. Join us instead for our December webinar on Tuesday, December 11!



Mark Your Calendars!

Product Webinar: Tuesday, Dec. 11

10 A.M. - 11 A.M. CST

11 A.M. - 12 P.M. CST

2:30 P.M. - 3:30 P.M. CST

Latest from Compliancesolver: President Trump signs tw

President Trump signs two bills to eliminate Rx 'gag rules'

On Wednesday, October 10, 2018, President Trump signed two bills: the Know the Lowest Price Act and the Patient Right to Know Drug Prices Act. These bills received strong bipartisan support and are designed to eliminate some restrictions contractually placed on pharmacists. Those restrictions had prohibited pharmacists from telling consumers when they could save money by paying the full cash price for prescription drugs, rather than using their health insurance and paying the plan's co-pay for that prescription.

The Know the Lowest Price Act, sponsored by Michigan Democrat Sen. Debbie Stabenow prohibits Medicare drug plan contracts from having gag rules on a pharmacy. The Patient Right to Know Drug Prices Act targets banning the practice on a federal level, and was sponsored by Main Republican Sen. Susan Collins.

It is unclear how big an impact this legislation will have on the overall cost of prescription drugs; however, this move is being hailed by Democrats and Republicans alike as a positive step that increases price transparency for consumers.



BRUCE GILLIS
Strategy Practice Leader Health, Welfare, and Compliance

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Check out our blog!



Here's what you may have missed recently.



Data Mining
During AE — Why
It's Important and
What to Look For





Ditch the AE Drama
– Empowering your
Team with Personal
Accountability, Part 4





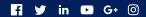
4 Key Principles for Driving Authentic Organizational Culture

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How is Workplace **Empathy** Perceived in your Industry?

We were curious, too.

Regardless of industry, employees are placing increased value on empathy in the workplace. According to Businessolver's 2018 State of Workplace Empathy study, an overwhelming majority of employees (96%) say it is important for organizations to demonstrate that they can understand and experience the feelings of another person. That puts empathy on par with a company's commitment to innovation and ranks higher than qualities such as transparency (95%) and philanthropy (83%), according to the survey.

These numbers indicate a clear sense of urgency, especially as employers compete with one another for talent. They also represent a trend that has been developing for some time. Since Businessolver® began the State of Workplace Empathy study in 2016, the importance of empathy in the workplace has steadily increased in all industries year after year.

The U.S. economy is dynamic and continues to grow more diverse. At last count, the Bureau of Labor Statistics listed as many as <u>115</u> separate industries. So, the question becomes, what value does workplace empathy have for someone in a particular industry, and is it different than the value someone from another sector places on it? **Is it perceived the same in manufacturing as it is in education? Government vs. technology? Financial services vs. health care?**

To answer this question, we looked at respondents from six industries: education, health care, technology, manufacturing, government, and financial services.

What did we learn? Find out in our new infographic. Or, for a more in-depth look, read the white paper.

INFOGRAPHIC

WHITE PAPER >





Forecasting our AE Future

Understanding the Science Behind our Annual Enrollment Success



On Nov. 13 last year, we experienced the highest volume of visitors to the Benefitsolver platform. On that day, we had over **113,000** users hit our site for their Annual Enrollment needs. How long did each have to wait? Only about **1 second.**

This year, we estimate daily web traffic to exceed 160,000 users. But thanks to months of planning by our Business Intelligence and Architecture teams, we've built up the capacity of the Benefitsolver platform so that users won't experience any delays, even if they access the system on our busiest day.

Oh, and we're pretty sure that day will be Nov. 8.

How do we know?

It starts with our Business Intelligence team. They are masters of data. They look at the vast amount of information we have in the system and then match that with what we know is coming. For example, they take into account each organization's open date, the number of employees they have, how many dependents may need to be verified, and more. With this information, they can then forecast to the highest percent possible exactly how many visitors we

can expect on any given day and how many calls/chats we may have to handle.

With this incredibly valuable information, our architecture teams go to work. They beef up capacity in our system, upgrade our platforms to the most recent versions and put enhancements in place to automate processes. This allows for minimal impact to the user logging onto Benefitsolver alongside thousands of other people.

Lastly, we ensure we are staffed appropriately. By forecasting so far in advance, we know exactly how many people we need on the phones or for processing documentation. We start preparing for our staffing needs at the start of 2018 and are fully prepared by August to manage the Annual Enrollment workload within our Member Service Center and throughout our organization.

Our prediction isn't magic. It's science. We forecast Nov. 8 as the date we'll see the most web traffic by analyzing historical data, client demographics, and key annual enrollment dates.





Forecasting our AE Future

Understanding the Science Behind our Annual Enrollment Success



Here's how we've prepared for AE 2018

- Upgraded our phone system, allowing us to overhaul the way we map calls for each employer and the skills required to do so.
- Enhanced our Sofia infrastructure which led to a 40% improvement in Sofia's processing and response time.
- Added even more capacity to our system which strengthens response and page load times for all users, and allows for additional growth.
- Developed efficiencies through automation with instant verification, allowing for certain verification documents to forgo the standard processing times and instead receive instant approval.

And we aren't done, our Business Intelligence and Architecture teams will continue to monitor and review our performance over the next four weeks to ensure we are meeting demand and providing the best service possible.

AE By the Numbers:

So how are we doing so far? These are the numbers since October 1st. Keep checking back each issue as we update our progress through AE!



Member Enrollments

79%



Admin (Member Services) Enrollments

21%



Desktop Enrollments

91%



Mobile Enrollments

9%



Average Page Load Time:

.73 seconds



Number of Visitors to Benefitsolver:

Almost 1 Million!

Sofia's Success:



48% of all chats are completely taken care of by Sofia!

Sofia Chats After Hours:

Stay Up to Date on New Benefitsolver

ININIOWATIONS

Sign up for our December Product webinar today!

We will be taking a break from product webinars in November due to the busy Annual Enrollment season and Thanksgiving. We'll pick up again next month with a webinar on Tuesday, December 11!

In the meantime, you can always review previous webinar recordings and monthly release notes on Heart2Heart. Simply click on the logo from your administrator homepage.



Mark Your Calendars!

Product Webinar: Tuesday, Dec. 11

10 A.M. - 11 A.M. CST

11 A.M. - 12 P.M. CST

2:30 P.M. - 3:30 P.M. CST

Latest from Compliancesolver:

Proposed Federal Gender Definitions



According to a recent New York Times article, the Trump Administration is seeking to add a legal definition of gender under Title IX. The New York Times quotes a memo to the Departments of Education, Justice, Labor, and Health and Human Services, seeking to have them adopt the proposed definition in their regulations. The administration's definition would narrow gender to the biological status determined at birth.

During the Obama Administration, the definition of gender was loosened, defining gender as an individual's choice and not strictly limited to the sex assigned at birth.

As several states have modified their driver's licenses and birth certificate procedures to allow for the issuing of such identifications with Male, Female, and Unknown/Undisclosed/Non-Binary gender options, this will undoubtedly create additional challenges as individuals and employers alike navigate this sensitive topic where individual perspectives, corporate policy, state and federal laws don't all align.

This federal position may complicate some employer's plans to align their corporate gender recognition with their employees' definitions and align their employees' gender with the state issued identifications, such as driver's licenses and birth certificates.

As this issue continues to evolve, at the state and federal levels and within the courts, employers will need to plan their next steps and employee communications appropriately.



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President Trump's administration has proposed the creation of an international price index to allow Medicare to match the lower prices paid by other countries. The intent is to align the costs for Medicare Part B drugs (which covers treatments administered by a doctor or hospital) with the drug costs paid by European countries. The proposal would save Medicare \$17.2 billion over five years.

The intent is two-fold:

- 1) Bring down the prices for drugs purchased in the United States
- **2)** Increase international prices after corrections by the pharmaceutical companies to recoup losses due to the decrease in U.S. prices

Some Democrats have suggested this is a mid-term elections stunt, designed to show action on health care. Many express skepticism regarding whether this plan would ever be enacted.

This proposal, not surprisingly, was met with criticism from the pharmaceutical industry who argue that this approach would undermine research and development and limit access to drugs, although the administration believes the U.S. market is too big for drug makers to exit, even at lower prices.



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Strategy Practice Leader Health, Welfare, and Compliance

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Hurricane Relief Update



On October 26, the
U.S. Dept. of Labor
published employee
benefit plan compliance
guidance and relief for
victims of Hurricanes
Florence and Michael.
The published ERISA
guidance is in line with the
expected guidance that
Businessolver® previously
communicated.

S 2019

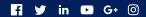
Vision 2019 dates have been announced!

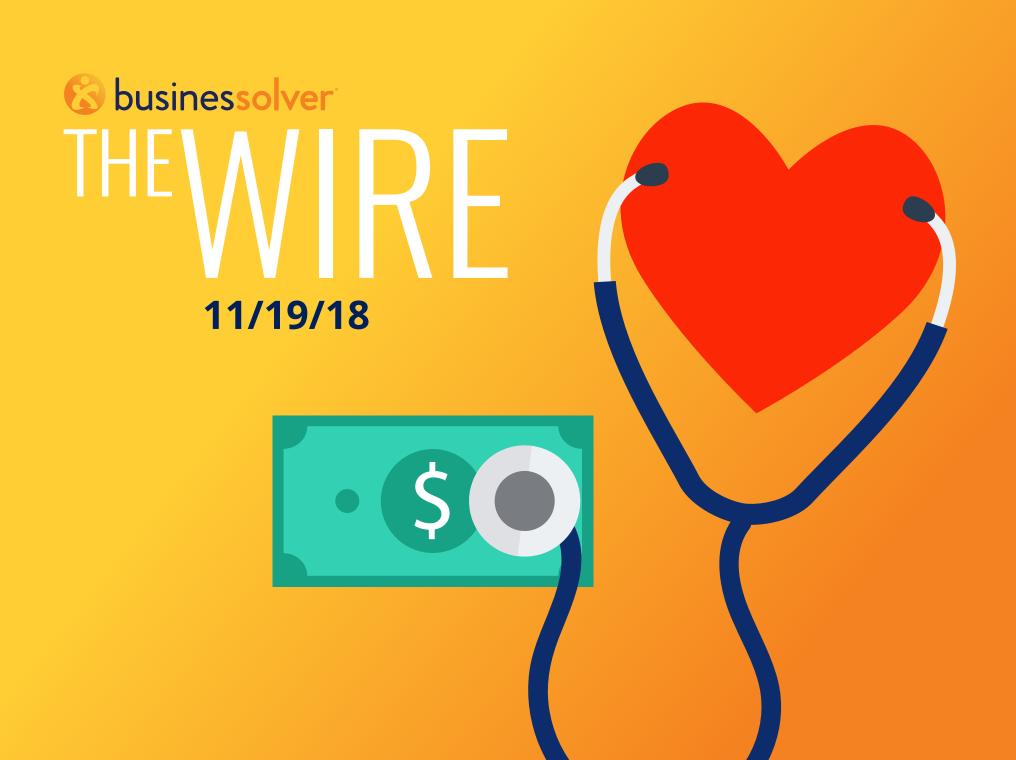
Our dates and locations for VISION 2019 conference are confirmed! Stay tuned for registration details.

Vision Scottsdale | March 28 & 29, 2019 | The Phoenician Vision Charlotte | May 9 & 10, 2019 | The Ritz-Carlton Charlotte Vision Chicago | June 13 & 14, 2019 | The Ritz-Carlton Chicago



businessolver com





STUDY:

Financial Wellness Closely Linked to Physical Health

It goes beyond dollars and cents — financial wellness, or lack thereof, is affecting Americans' bodily health with some concerning repercussions.

A new <u>study shows</u> that over half of Americans (54 percent) have delayed medical care in the last 12 months because they couldn't afford it. And nearly one-quarter (23 percent) have delayed treatment for more than a year for financial reasons.



Financial wellness and health

This continues a trend seen in 2017, when Americans' <u>number one</u> financial concern was health care costs. Also, last year the government <u>reported</u> that 44 percent of adults could not cover an unexpected \$400 expense.

What does this mean for employers?

Leadership must recognize the importance of health care costs to their employees' overall well-being. If your company offers a financial wellness program, **make sure it addresses managing health care costs.** Tools such as health savings accounts (HSAs) can help employees put money aside for both regular checkups and prescriptions. Plus, employees

have a resource to draw upon in case of an emergency medical expense.

Additionally, if your financial wellness program has a low participation rate, investigate the reasons why. You might discover it's focusing on retirement and long-term investing, although your employees are more concerned about immediate bills and budget shortfalls.

The importance of lowering costs

Employers must also realize that lowering the cost of health care is **what employees value most in their benefits.** We noted this in our 2018 State of Workplace Empathy study, where lower premiums were cited

as the most empathetic benefits practice. And a recent <u>survey</u> reports that one in five employees would forego a pay raise for better health care benefits.

Remember, "an ounce of prevention is worth a pound of cure" rings true — if employees delay treatment and an illness worsens, or they develop a condition that was preventable through annual care and exams, these treatments become much costlier later. That's why helping Americans get the care they need is something that can make us all feel better.

Read more about the importance of financial wellness here.





Delivering Delight through Intelligent Applications



In the last issue of the Wire, we featured how data analysis helps us predict spikes in web traffic and calls during the Annual Enrollment (AE) season. This time, we'll focus on how our Seattle-based Applied Data Science Team is using artificial intelligence (AI) to reduce the time and effort required to complete certain tasks during AE while delivering a member experience your employees expect and deserve.

Instant Verification

The introduction of instant verification for birth certificates means your employees are getting their dependents approved for coverage faster than ever before.

The new image recognition functionality includes detailed case notes that allow admins to review exactly how and why a documentwas approved.

AI-Powered Productivity:



Efficiencies Gained:

20,350MINUTES

being used to approve other verification documents more efficiently.

recovered that are now



Instant Verification:

5,234
BIRTH
CERTIFICATES

"read" using AI technology and verified.



Wait Time Saved:

20,936
DAYS SAVED

instead of spending 4 days to manually process each request.

What's next? Look for instant verification of spouse coverage through image recognition of marriage certificates and tax documents.



Delivering Delight through Intelligent Applications





Sofia

This year, our Al-powered personal benefits assistant, Sofia, got some major upgrades. Among them, our scientists have doubled Sofia's knowledge set by providing her with direct links to benefit guides, carrier contact information, specific plan details, FSA/HSA contributions and more.

Here's the impact Sofia has had since October 1, 2018:



Online chats:

Responded to more than **45,000 chats**

Resolved **55%** of total chat volume (including those with live representatives)

22% of chats taken after hours



Total time saved: 339.570 minutes:

the equivalent of 141 people working 8-hour shifts for a week, thanks to Sofia's speedy response and zero wait times



Most frequent topics:

- **1.** ID cards
- **2.** Dependent verification status
- **3.** Coverage information
- 4. Benefit guides



Sofia's best friends by generation:

Millennials – **45%** Gen X – **33%** Baby Boomers – **22%**

Stay Up to Date on New Benefitsolver

ININIOWATIONS

Sign up for our December Product webinar today!

We will be taking a break from product webinars in November due to the busy Annual Enrollment season and Thanksgiving. We'll pick up again next month with a webinar on Tuesday, December 11!

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Mark Your Calendars!

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10 A.M. - 11 A.M. CST

11 A.M. - 12 P.M. CST

2:30 P.M. - 3:30 P.M. CST



The government sure does like a good cliffhanger, don't they? Last Thursday, the Internal Revenue Service finally announced the tax year 2019 annual inflation adjustments for more than 60 tax provisions, including the maximum salary contributions to health flexible spending arrangements (FSAs).

For 2019, the plan limit for health care FSAs will be \$2,700, a \$50 increase from 2018.

With this information, Businessolver will systematically increase the FSA limit in

Benefitsolver for all clients on 11/26. If you do not wish for the FSA limits to be changed for your flex plan, please let your client team know by this date.

We will **not** systematically change any employee elections made prior to 11/26. If you'd like to have your health care FSA limit updated right away, your client team is happy to assist.

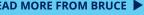
While the timing of the IRS announcement is not ideal for many employers, especially those whose annual enrollment period has closed, Businessolver is ready to work with you on the best course of action. We anticipate most employers will opt to leave member contributions as-is and allow changes during the applicable QLE. However, we are here to assist with whatever decision. vou make.

To learn more about changes to tax year 2019, including transportation fringe benefits, medical savings accounts, and outof-pocket maximums, please refer to this IRS news release.



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Latest from Compliancesolver:

Departments Propose New HRA Options

On October 29th, the Departments of Treasury, Labor, and Health and Human Services published proposed rules that, if enacted, would expand employers' ability to use health reimbursement arrangements (HRAs) as a means to fund health insurance coverage for their employees. Under the proposed rules, two additional types of HRAs would be created, premium reimbursement HRAs and excepted benefit HRAs.

The departments have proposed updated guidance that would eliminate the prohibitions previously placed on HRAs integrated with individual health insurance coverage. If these proposed rules are enacted, employers will be able to offer employees an HRA integrated with individual insurance coverage. However, they cannot offer the same class of employees an option between a traditional group health plan and an HRA integrated with individual insurance. Employers may, under the proposed rules, allow participants to pay any remaining balance not covered by their premium reimbursement HRA via payroll deduction using pre-tax dollars. There are plan requirements, including new participant notice

requirements, included in the proposed regulations regarding premium reimbursement HRAs.

The proposed guidance also would permit employers to offer HRAs that qualify as limited excepted benefits. These HRAs would not be integrated with other health insurance coverage and would be capped at \$1800 annually. Other restrictions would apply, including the requirement that this plan is available to all similarly situated employees, and cannot be used to reimburse premiums for individual health insurance coverage.

It is important to remember that this guidance is proposed; final guidance will not be issued until after the comment period ends on 12.28.2018. Should this guidance, and these expanded HRA options become available, Businessolver will be able to support our clients in the administration of these plans.



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Massachusetts HIRD Form Due by End of November

NOV 2018



Massachusetts has reintroduced their Health Insurance Responsibility Disclosure (HIRD) form. This form must first be filed by the end of November. The state recently issued a list of <u>frequently asked questions</u> (FAQ) to help employers with this reporting obligation. There is no employee specific information reported on the HIRD form. All information is aggregated at the employer level, providing the state with the required Employer-Sponsored Insurance (ESI) reporting.

Employers with employees in Massachusetts should review the recently released FAQs and ensure they are filing with Massachusetts as required.

WHAT'S YOUR VISION? VISION? 2019

Which Vision 2019 conference will you attend next year?

Save the Date!

Vision Scottsdale | March 28 & 29, 2019 | The Phoenician Vision Charlotte | May 9 & 10, 2019 | The Ritz-Carlton Charlotte Vision Chicago | June 13 & 14, 2019 | The Ritz-Carlton Chicago





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How to Avoid Becoming a Security Breach Headline

Embrace your unique role as a partner in the fight against cyber-criminals

Nearly every week, we hear about a data breach. Social Security numbers are stolen. Credit card accounts are hacked. Customer and employee information is compromised.

Unfortunately, we seldom hear about the attacks that were prevented, which is too bad. HR professionals often deserve much of the credit. By working with your IT department and senior leaders, you can protect your organization from the bad guys.

To raise awareness of HR's unique role as a cyber security partner, we've published a new guide. Created with input from nationally recognized security experts and HR professionals, the guide provides you with real-world practices for:



building a cyber-secure workforce



choosing secure HR technology



keeping your employees safe at work and home.



How to Avoid Becoming a Security Breach Headline

HR's Unique Role as a Cybersecurity Partner



Are blogs or videos more your thing? Check out our vlog series on this topic. Each installment is less than 7 minutes.

WEBINAR:

What's in the Compliance Forecast for 2019?

SNOW BOOTS OR FLIP FLOPS?

Thursday, December 13, 2018 | 1:00 - 2:00 p.m. CT

For benefits pros, Uncle Sam can seem just as unpredictable as Mother Nature. Compliance issues, like the weather, are beyond our control.

Join us on Dec. 13 for our webinar, <u>Snow Boots or Flip Flops?</u> Be weather ready for benefits compliance in 2019, to learn which compliance issues may impact you in 2019. Hear directly from compliance experts and get the latest forecast on a variety of topics, including:

- The future of the Affordable Care Act (ACA)
- Employee gender classifications
- Proposed guidelines for health reimbursement arrangements (HRA)
- Wellness program incentive limits
- Medicare drug reimbursement proposals
- Pharmacy "gag rules"
- And more!



REGISTER NOW





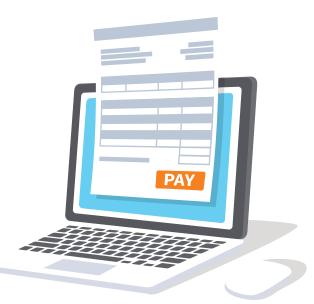
Online Invoicing to Replace Paper Coupons

Meeting consumer expectations and avoiding waste



With the holidays upon us, rising consumer expectations are particularly evident. It's no longer a matter of finding the right gift, it's finding it easily, ordering online and having it delivered. Consumer expectations have also impacted financial transactions. Online banking has nearly obsoleted personal checks, while the paper coupons you used to include with your monthly car payments are a thing of the past.

To better meet evolving consumer expectations and avoid waste on behalf of our clients, Businessolver is transitioning our payment communications for Direct Billing and COBRA services to an electronic format. Starting in January, the paper coupons members used to receive at the beginning of the year will be replaced by monthly



electronic payment reminders and online invoices. We expect this to improve the timeliness of payments, result in less expense for our clients, and create a positive impact on the environment.

How will it work?

At the start of every month an invoice will automatically generate to the participant's account. The invoice will be located within their Account Summary in its own tab. They will be able to review each month's invoice and make any necessary payments online or by check. Once the invoice has generated to their account, the participant will receive a notification via email.

New feature provides insight into engagement

To coincide with the move toward electronic notifications for Direct Billing and COBRA services, we are introducing an exciting enhancement that will help benefits administrators better understand how participants are engaging with their benefit communications. A new custom report is now available that shows the delivery status of all emails generated from the system from Dec. 1, 2018 forward. Through this interface, you'll be able to see which participants have opened each email, including the new invoice payment reminders.

Don't Miss the Next PRODUCT

WEBINAR

Tuesday, December 11

Join us for our next Product Webinar on **Tuesday, December 11**, to get an update on our latest enhancements, a peek into our vision for the future, and important compliance updates as we round out 2018. You won't want to miss it!



10 A.M. - 11 A.M. CST ▶

11 A.M. - 12 P.M. CST ▶

2:30 P.M. - 3:30 P.M. CST >

Latest from Compliancesolver:

IRS Extends ACA Deadlines and Transition Relief

Last Thursday, the Internal Revenue Service (IRS) extended the due date for furnishing IRS Form 1095-B and 1095-C for Tax Year 2018. IRS Notice 2018-94 announced that these forms must now be distributed by March 4, 2019, instead of the original January 31, 2019 deadline.

The notice also extends the good-faith transition relief from section 6721 and 6722 penalties to the Tax Year 2018 information reporting requirements under sections 6055 and 6056.

This notice did not extend the deadlines associated with filing with the Service the 2018 Forms 1094-B, 1095-B, 1094-C and 1095-C. These deadlines remain February 28, 2019 for those not filing electronically, and April 1, 2019 for those filing electronically.

Latest from Compliancesolver: Much Ado About Plan Limits

The breaking news announced in the last edition of The Wire centered around the Internal Revenue Service's release of the maximum salary contributions to health flexible spending arrangements (FSAs); the limit has been increased \$50 to a maximum of \$2,700 per year.

Since then, a lot of fuss has been made about this decision from the IRS. In this edition, I wanted to take a moment to call out the less heralded updates that were released as well. Those are:

- ▶ The commuter benefit monthly limit has been increased by \$5 to \$265, up from \$260 in 2018. The same adjustment is made for qualified parking as well.
- ➤ The penalty for individuals not maintaining minimum essential health coverage is \$0 for 2019, down from \$695 for 2018. It is important to note that while the penalty for individuals failing to

- maintain minimum essential coverage has been reduced to zero, employers still face a considerable penalty should they fail to meet the employer mandate obligations.
- The Tax Year 2018 ACA reporting obligations have not changed for employers. Thus far, no extensions have been issued to employers for the production and distribution of IRS Form 1095-B and 1095-C. While we will keep watching for possible extensions, employers should not assume that any extensions will be forthcoming this year.



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Leave-based Donation Payments



The IRS announced special relief designed to support leave-based donation programs to aid victims of Hurricane Michael. Under these programs, employees may forgo paid time off (vacation, sick or personal leave) in exchange for cash payments the employer makes to charitable organizations (§ 170(c) organizations) providing for the relief of victims of this natural disaster. The payments must be made before January 1, 2020 to qualify for this relief.

Under this announced special relief, the employer may deduct the cash payment as a business expense and the donated leave will NOT be included in the income or wages of the employee. The employees will not be able to claim a charitable deduction on these amounts, as they are not included in the gross income or wages of the employee.

Horizon Dates and Locations Announced

horiz 2019 m

What is a Horizon event?

It's a great opportunity to spend an afternoon with Businessolver!

- Discover our latest product innovations
- Learn about current industry updates
- Back by popular demand! Hear best practices from your peers during our insightful Client Panel

Then we top it all off with a happy hour! Join us at a location near you... or one that simply sounds fun.

Save the Date!

Atlanta: Feb 26

Miami: Feb 28

Philadelphia: May 21

Washington DC: May 23

Dallas: Jun 25

Irvine: Jun 27

Columbus: Jul 9

Minneapolis: Jul 11

Boston: Jul 30

New York City: Aug 1

San Francisco: Aug 20

Seattle: Aug 22

More details and registration websites coming soon!





businessolver.com | 888-460-9625













Communicate Benefits with Lessons from Santa

He's making a list, based on data from the entire year

Santa Claus is coming to town, but only after doing some robust data analysis. Think about it. Santa spends most of his year collecting and examining information to see if you've been naughty or nice. Then, based on these conclusions, he creates a plan, validates it and then implements it.

This is effectively the same process we use for benefits communication. The challenge lies in effectively balancing all three parts — planning, validation, and implementation. <u>Today's HR and benefits pros are doing a lot more with fewer resources</u>, so sometimes implementation is all that gets tackled, and it gets done in a big way during Annual Enrollment.

But, that's not a best practice. Imagine if Santa only delivered gifts but didn't have the bandwidth to do the pre-work? Everyone would get something, but it might not be what they really wanted or needed.

Planning and validating inform the delivery, whether it's holiday gifts or benefits communication. Here are three tips to help you avoid getting coal in your stocking or poor employee engagement:

Understand employee behavior.

We certainly don't advocate watching employees while they're sleeping or knowing when they're awake. What we do want to understand is what options employees are choosing and how they are using their benefits. Your benefits administration and claims data holds the key. Get it, look at it, and start to draw some conclusions.

Set concrete, measurable goals. Once you understand what your employees are doing, you can see the shortfalls and create a plan to address them. Are few people taking advantage of an annual physical exam? Is supplemental long-term disability a non-starter? These are the types of issues you can address with a thoughtful communications strategy.

Create a strategy to meet your objectives. Develop a few specific goals and build your plan around them. The plan should include a focus on personalization. For example, if you want to address FSA forfeiture, it doesn't make sense to message those in an HSA. When your goals are specific, your communications need to follow suit.

Looking for opportunities to communicate throughout the year? How about 12? That's one per month.

CHECK OUT OUR E-BOOK

What's the ROI on Benefits Communication?

How to build your case for the right resources.

Benefits teams are smaller than ever before, but are expected to deliver 2, 3, or 4 times as many options than they did just 10 years ago.

What's a benefits pro to do?

Well, you could start by checking out our new infographic, What's the ROI on Benefits
Communication? In it you'll learn about some important trends backed by some compelling statistics you can use to justify investing in the resources you need to be successful.





Dependent Verification Done Right



At Businessolver®, dependent verification is something we take very seriously. Why? Well, our research has found that one of the highest drivers of calls during Annual Enrollment is related to dependent verification. After all, your employees deserve to know that their loved ones have the benefits they need.

That's why our most recent enhancements to our Verification Services were focused on getting your employees' dependents verified guickly and accurately, while providing better communication to reduce stress and confusion.

Here's a recap:



Marriage certificates and tax documents.

Last month, we added these important records to the library of documents that our image recognition software can "read" and approve. This means we can now instantly approve spouses and children when accurate documentation is provided.



Updated notifications on approval.

We've improved our capability to send automated notifications once all participants (both the employee and their dependents) have been approved. This provides peace of mind to the employee, knowing their loved ones are covered.



Sofia knows the status of documents.

When an employee asks about the status of a document they submitted, Sofia has the answer. In just a few seconds, she can see if a document has been uploaded and provide assurance that we have it.



Customized upload prompts.

When an employee uploads their documents to Benefitsolver®, they receive a prompt that their documentation was submitted successfully. As an important touchpoint for your employees, this can now be customized for your need.



Important Product Updates



COBRA & Direct Bill Payment Notifications

In the last edition of the Wire, we highlighted the launch of our COBRA and Direct Bill online invoices and email payment notifications. While these enhancements are exciting, we discovered that employers need more time to successfully make the transition to electronic communications.

To meet those needs, we have modified our rollout plan. 2019 will now be a transition year where we are creating multiple touchpoints for payment notifications.

Here's what your participants can expect:

- ▶ All COBRA and Direct Bill participants will receive their coupons as usual prior to the end of this year and at enrollment.
- ▶ Additionally, online payment reminder invoices will generate to the participant's Account Summary every month starting in January. This means, participants will receive coupons and will be able to reference their monthly Payment Reminder Invoice online.
- ► Lastly, any participant with an email on file will receive a monthly email reminder encouraging them to review their payment and invoice online.

As part of our 2019 transition, we will discontinue coupon generation for new participants as of July 1, 2019. For more information on this change, please refer to the Businessolver® email sent on Dec. 5.

PRODUCT WEBINAR



Tuesday, January 15

With the Holidays upon us, it's a busy time of year. If you missed the Dec. 11 product webinar, don't worry. We recorded it for you.

We discussed the latest enhancements to Benefitsolver® including the addition of spouses to instant verification, updates to our provider lookup tool, and a sneak peek at our next edition of the MyChoiceSM Mobile App.

Log in and look for the recording of this informative webinar on Heart2Heart using the widget on your admin homepage.

Save the Date for Tuesday, January 15

Our next product webinar will feature updates to our Total Rewards platform, exciting new engagement packages and an in-depth demo of the new MyChoice Mobile App.

10 A.M. - 11 A.M. CST ▶

11 A.M. - 12 P.M. CST

2:30 P.M. - 3:30 P.M. CST >

Latest from Compliancesolver:

Yes, Virginia. You can file your taxes without a 1095-C.

All the same, employers should do their part now.

The IRS recently issued an extension for the distribution of IRS Form 1095-B and 1095-C. Although this is welcome news, it's important we don't relax; the new deadline will be here before we know it.

With Uncle Sam being somewhat predictable in extensions of this type, so are the late January calls from participants who believe they cannot file their taxes until they receive their 1095-C. For them, this extension isn't a positive development, as they believe it is standing in the way of their tax refund. This is, however, not the case.

Yes, Virginia. You can file your taxes without a 1095-C.

This tax form is not submitted with individual tax returns. However, for people who experienced a gap in their coverage, the forms may be helpful in clarifying the periods they were or were not covered. Also, since some tax advisors require this form,

they can slow down the filing process, regardless of whether it is truly required.

This is the last year there is a penalty associated with the individual mandate. So, after Tax Year 2018, there may not be the same demand from individuals to get their 1095-C early.

All the same, don't get too complacent. You don't want any unnecessary calls from Virginia.



BRUCE GILLIS
Strategy Practice Leader Health, Welfare, and Compliance

READ MORE FROM BRUCE



Who was Virginia?

In 1897, 8-year-old Virginia O'Hanlon wrote a letter to the editor of the New York Sun asking, "Please tell me the truth; is there a Santa Claus?"

Since then, the newspaper's response has become history's most reprinted editorial, appearing in dozens of languages in books, movies, and other editorials.

Grab a cup of cheer and enjoy the <u>121-year-old exchange</u> between Virginia and editor Francis Pharcellus Church.

U.S. District Court Rules Affordable Care Act Unconstitutional



Last Friday, U.S. District Court
Judge Reed O'Connor declared the
Affordable Care Act unconstitutional,
ruling in a lawsuit filed by a group
of Republican-leaning states.
He found that, without the tax
penalty for not complying with the
requirement to buy insurance, the
law is not permissible. Undoubtedly,
there will be multiple appeals in
the near future, likely including
an appearance before the U.S.
Supreme Court. In the short term,
however, the impact is minimal.

Judge O'Connor's ruling was put on hold, pending appeal, so that employers and health care marketplace enrollees may continue under the existing rules. While this continues to play out in the courts, Businessolver will continue to work with our clients to meet the Tax Year 2018 reporting requirements.

What's in the Compliance Forecast for 2019?

For benefits pros, Uncle Sam is as unpredictable as Mother Nature. Compliance issues, like the weather, are beyond our control.

While nobody can tell exactly which way the governmental winds will blow next year, we can prepare for certain scenarios. It starts by knowing which compliance issues to keep on your radar.

Watch the recording of our Dec. 13 webinar,

Snow Boots or Flip Flops? Be weather ready for
benefits compliance in 2019 to hear directly from
compliance experts about everything from the
future of the ACA to wellness program incentives to
proposed drug reimbursement proposals.



CHECK OUT THE ON-DEMAND WEBINAR

Join us for a Horizon event in a city near you!



Atlanta: Feb 26

Miami: Feb 28

Philadelphia: May 21

Washington DC: May 23

Dallas: Jun 25

Irvine: Jun 27

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Minneapolis: Jul 11

Boston: Jul 30

New York City: Aug 1

San Francisco: Aug 20

Seattle: Aug 22







More details and registration websites coming soon!





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