

Pike & Preston

Employee Benefits | Health | Life | Disability

The Power of Partnership



August 12, 2013

We are pleased to announce The Pike & Preston Minute. We will be sending e-mails to clients and friends to update you on information about healthcare reform and other happenings in the Employee Benefits arena.

Employer Notice of Exchange...

The ACA (Affordable Care Act) requires most employers (regardless of size) to provide all employees (whether part-time or full-time) with a written notice regarding their state's Marketplace (or exchange). This notice is required to be delivered no later than October 1, 2013.

The Department of Labor recently issued a technical release 2013-02 (<http://www.dol.gov/ebsa/newsroom/tr13-02.html>) providing guidance for employers as well as model notices. The release included notices for employers who offer coverage and for those who do not offer coverage.

- [Model Notice](#) for employers who offer health insurance
- [Model Notice](#) for employers who do not offer health insurance

Remember, all employers must provide this completed notice to each employee prior by October 1, 2013.

Please contact your Account Rep if you have questions about how to complete the notice.

Upcoming Carrier Webinars...

The following webinars are being offered by Humana and Anthem on Healthcare Reform and 2014. You do not have to be a client of either company to attend the webinar. Please let us know if you have any trouble registering for a webinar.

- Anthem Countdown to 2014, Tuesday, 8/13/13 at 2:00 pm - [Register Now](#)
- Humana's Health and Wellness Solutions for Your Small Business, Thursday, 8/22/13 at 2:00 pm - [Register Now](#)

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The Hagyard Challenge Series

Please join us for a wonderful free family evening of Grand

Small Group Early Renewal

Effective 1/1/14 or the first health insurance renewal after that date, small group employers (plans with less than 50 eligible members) will be subject to different underwriting requirements: Modified Community Rating. Insurance companies will only be able to vary the premiums charged for small groups and individuals based on age, tobacco use, family size and geography. Small employer group plans will no longer be rated on case size, industry or member health status. This will help some groups however it will cause premiums to increase for other groups.



All four insurance companies are offering small employers the option of early renewal 12/1/13 to delay when Modified Community Rating will affect the small employer plan. However, early renewal may or may not be good for your group.

- Humana has provided projections for some of our groups showing 12/1/13 and 1/1/14 renewal dates.
- United Healthcare has also provided projections for 12/1/13 early renewal options.
- Anthem has promised projections and employer mailings, however we have not received these as of yet.
- Bluegrass Family Health is not providing projections, but will allow groups to request an early renewal if they feel it would be to their best interest.

We will be meeting or talking with each group as we receive additional information to determine when the best time will be for your group to renew. Please feel free to contact Kay or Robin with any questions.

Large employer groups (50 or more eligible employees) are not affected by Modified Community Rating at this time.

Upcoming Benefit Changes...

For plan years beginning in 2014, non-grandfathered plans will be required to include the following benefit mandates:

- Elimination of pre-existing conditions for all covered members;
- 10 Essential Health Benefit Categories (2-50 group size);
- Mandated coverage for Mental Health and Substance Abuse Disorders (2-50 group size);
- Pediatric Services (including oral and vision care) (2-

Prix jumping. See riders and horses from all over the world participate in Challenge Series.

Upcoming Dates:

August 16th
August 23rd
and
September 20th

All events are held in the evening (usually starting around 7:00 pm).

Guests can partake of free drinks and food. Please RSVP to rgall@pikeandpreston.com if you would like to join us.

**Come and join us
for a great family
fun evening!!**

- 50 group size);
- Small Group Deductible Limit of \$2,000/\$4,000 (2-50 group size);
- Maximum Out-of-Pocket Limit of \$6,350 for single and \$12,700 for family.

All non-grandfathered fully-insured plans will automatically include these benefit changes with their 2014 plan year renewal.

Delta Dental Small Employer Notice

Small Employers offering dental coverage with Delta Dental should have received or will be receiving a notice in the mail. This notice discusses the 2014 plan year benefit change to include Pediatric Dental Care. Included in the notice is a card that needs to be completed and returned to Delta Dental as soon as possible, however no later than August 30th.

Employers with 50 or fewer full-time or full-time equivalent employees that offer coverage must offer a plan that includes the Pediatric Dental Care coverage. Your health plan will include these benefits, however Delta Dental is also offering coverage that will meet this requirement and allow your members to continue to use their Delta Dental dentists.

Please complete and return the card to Delta Dental prior to 8/30/13.

We hope this edition of The Pike & Preston Minute has been helpful. Please let us know if you have a topic you would like discussed or if you would like to schedule a meeting to discuss these or any other topics.

Sincerely,

Robin C. Gall
Account Coordinator
Pike & Preston, LLC

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