

November 2018

HR News & Best Practices

Don't Leave Your Office Unprotected From the Flu

Each year, seasonal influenza has a marked impact on employers. The seasonal flu can cause increased absenteeism, decreased productivity, and higher health care costs. As an employer, you are well-positioned to help keep your employees healthy and minimize the flu's impact on your business.

The Centers for Disease Control and Prevention [recommends](#) the following strategies for employers to help fight the flu:

- **Host a flu vaccination clinic.** Doing so can help educate employees about the importance of vaccination, and make it easier for them to get vaccinated.
- **Educate employees.** Emphasize the importance of getting the flu vaccine and educate employees on common flu prevention strategies.



In This Issue...

Health Care Costs Still Rising, According to Annual Survey

5 Steps to Successful Employee Communication

The HR Resource Every Business Needs

IRS Issues ACA Letters to Nonprofit Employers

The IRS has been sending Letter 5699 to employers that have not complied with their ACA reporting requirements for 2015.

Letter 5699 requests missing information from applicable large employers (ALEs) that were required to report under Section 6056, but failed to file Forms 1094-C and 1095-C with the IRS. The IRS identifies potentially noncompliant ALEs based on their Form W-2 total employee count reported for 2015.

Employers who receive a Letter 5699 should respond within the appropriate time frame and provide all appropriate information requested by the IRS, including any forms that are due.

Penalties may apply for any failures to file with the IRS by required deadlines. The IRS will use information provided in response to Letter 5699 to identify noncompliant ALEs and assess any penalties that may be owed.



Health Care Costs Still Rising, According to Annual Survey

Each year, the Kaiser Family Foundation and the Health Research & Educational Trust conduct a survey to examine employer-sponsored health benefit trends such as annual deductibles, plan enrollment, and health and wellness programs. The 2018 edition of this survey has been released, and it discusses a lot, including how health care costs continue to rise.

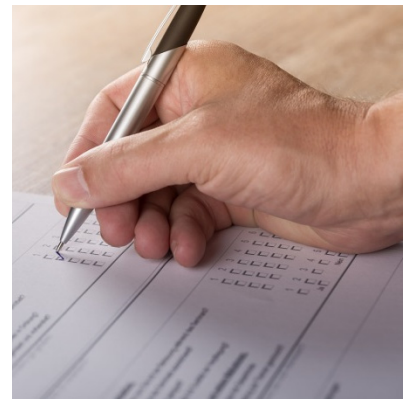
One of the key findings of the survey was that the average cost of employer health coverage offered to workers rose 5 percent for a family plan in 2018, reaching nearly \$20,000. For individual coverage, the average cost rose 3 percent from 2017 at just under \$7,000.

While it was predicted years ago that health care costs would continue to rise, the sticker shock can be hard to get past. Industry experts believe that an increase in the costs of health care services is the reason why insurance premiums are consistently increasingly expensive.

How Are Employers Combatting Rising Costs?

Many employers have sought out ways to offset the cost of rising health insurance premiums. One of the most common ways this is accomplished is through increasing annual deductibles. For 2018, the average annual deductible for single coverage was \$1,573 and the average annual deductible for family coverage was \$4,676.

Another common way to reduce costs is to give employees the resources they need to become wiser health care consumers. Helping employees learn how to use the right health care services and shop around whenever possible can help employers and employees spend less money on health care services.



Five Steps to Successful Employee Communication



Effective managers must be strong communicators to inspire and lead their teams. The video offers five strategies and suggestions to keep your managers' communication efforts on point.

[Watch Now](#)

The HR Resource Every Business Needs

Whether you have 5 employees or 500, HR360 provides easy-to-understand guidelines that will help you remain compliant. With HR360, you'll find easy, step-by-step guidance on how to comply with a broad range of laws, from Health Care Reform, COBRA, and FMLA to how to interview, hire, and terminate employees. [Click here to learn more!](#)



Marshall & Sterling Insurance will continue to provide you with updates and information regarding important issues. Should you have specific questions or need more information, please contact us.

Cindy Nichtberger
Human Resources Services Specialist
914-962-1188, x2482
cnichtberger@marshallsterling.com



Please Note: The information and materials herein are provided for general information purposes only and are not intended to constitute legal, tax, or other advice or opinions on any specific matters and are not intended to replace the advice of a qualified attorney, plan provider or other professional advisor. This information has been taken from sources which we believe to be reliable, but there is no guarantee as to its accuracy. In accordance with IRS Circular 230, this communication is not intended or written to be used, and cannot be used as or considered a 'covered opinion' or other written tax advice and should not be relied upon for any purpose other than its intended purpose. The information provided herein is intended solely for the use of our clients and members. You may not display, reproduce, copy, modify, license, sell or disseminate in any manner any information included herein, without the express permission of the Publisher. Kindly read our Terms of Use and respect our Copyright. © 2018 HR 360, Inc. - All rights reserved.