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RBG Tip Sheet

Carrier & Compliance Updates 12.27.16

ANTHEM BLUE CROSS

[Online News](#)

- **Limited Promotion - Dual PPO Network Option Effective 1/1/17 through 3/15/17:** New, renewing and groups requesting an early renewal, can offer both the Prudent Buyer and Select PPO network plans for a limited time.

CALIFORNIA CHOICE

[From the President's Desk](#)

- **Message to Brokers and Employers:** Emails were sent to brokers and employers with a message reassuring them that despite any changes the Trump administration may bring to healthcare reform, that small group health insurance benefits through *CaliforniaChoice* are safe. In addition, the notice to brokers also included a notification that effective 4/1/17, Aetna will no longer be a contracted provider.

NON-MEDICAL RESOURCES

E - IS FOR ERISA

[Compliance Update](#)

- **CA State Automatic-IRA Effective 1/1/17:** The Automatic IRA has been proposed as a way for the roughly half of U.S. workers that are not offered a 401(k) or any other type of employer-sponsored plan to save for retirement. However, in California, enrollment is postponed until regulations governing the program are adopted. The California program, titled the [California Secure Choice Retirement Savings Program](#), phases in participation based on employer size. In addition, the DOL safe harbor prohibits employer contributions to auto-IRAs and requires that employers fulfill only "ministerial" (clerical) tasks. Note, employers always have the option of maintaining their own plan. Noncompliance may result in penalties and voluntary participation in Auto-IRA Program may create an ERISA plan.

WAGeworks/CONEXIS

[Compliance Alert](#)

- **New Type of HRA for Employers with less than 50 FT Employees:** On November 13, 2016, President Obama signed the 21st Century Cures Act. Among a variety of healthcare provisions, this legislation establishes a new type of health reimbursement arrangement (HRA) called the Qualified Small Employer Health Reimbursement Arrangement (QSEHRA). The provisions for QSEHRAs are effective for plan years beginning on or after January 1, 2017.

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