



Welcome to Broker's Paradise™

RBG Tip Sheet Carrier, HR & ACA Updates 5.31.16

AETNA

Q3 Update:

- **Rate Changes** - HMO's 0 to -2.54% rate change, PPO's 1.5% to 5.2% rate change.
- **Best Selling Plans** - view the list.
- **Benefit Toolkit Updates**
- **SBC's, Plan Documents and Certs** - available on line for certain 2016 plans.
- **Pick-5 Program** - For new and renewing groups.
- **Early Renewal Requests** - 60 day advance notice required
- **E-List Tool** - now available for renewals
- **Member Enrollment Brochures** - are available for order on Producer World.
- **Broker Bonus** - reminder
- **Dental** - DMO reduced copays

BLUE SHIELD OF CA

Broker Update:

- **Specialty Benefits Alignment Requirements for Large Group and Small Group contracts:** Blue Shield Large Group medical customers with 51–100 eligible employees that are moving to Small Group medical coverage this year, must also move any existing specialty coverage to Small Business specialty benefit plans.
- **Blue Shield Jumps In Market Share** - Blue Shield now ranks #1 in the state market for PPO Small Group membership.
- **Identity Theft Protection** - Available at no cost to all eligible health plan members. New, [Employee Marketing Flier](#) available.
- **Renewing Early Can Help Select Groups Save** - With recent favorable rate actions and newly embedded pediatric dental rating, changing renewal months may be beneficial to many of your groups. The renewal change request must be received at least 30 days prior to the first day of the requested change.
- **Updated Producer Agreement** - Download the most current copy on Producer Connection, with updated commission information which only affects Small Business and IFP brokers. Commission Schedule Changes: Effective July 1, 2016 small group commission schedule is 5%. Effective September 1, 2016 commission will no longer be paid on ACA Taxes and Fees.

HR 360 QUARTERLY UPDATE

HR News Alert:

- **Changes to Federal Minimum Wage & Overtime Rules for "White Collar" Workers** - In order to qualify for exemption from FLSA Minimum wage and overtime requirements, white collar salaried exempt employees must earn more than \$913 per week (previously \$455 per week) in addition to meeting other FLSA/DOL job responsibility requirements. Changes are effective December 1, 2016.
- **2017 HSA Contribution Limit and Minimum Deductibles** - HSA Contribution Limits \$3,400 for self-only coverage and \$6,750 per family. Minimum deductibles \$1,300 for self-only coverage and \$2,600 per family. Maximum out-of-pocket (OOP) maximums \$6,550 for self-only coverage \$13,100 per family.
- **ACA ALE (50+ FTEs) Employer Reporting Deadline May 31, 2016** - Employers with 50+ Full Time Equivalents (FTEs) are required to issue 1094 and 1095 C (or B) forms and must file completed forms to the IRS by the designated deadline. For Employers filing electronically, the deadline for reporting to the IRS is June 30, 2016.
- **SBC Template and Related Documents Effective 4/1/2017** - New Versions Finalized.

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