

November 2013 Newsletter

November Meeting

Friday,
November 15th
Garden Plaza Inn

\$12.00

11:30am — 1:00pm

Networking will begin at
11:30 a.m. and the
program will start at
noon. We will eat from
the buffet.

For reservations,
contact

Amy Smith at
Amy.Smith@delmonte.com
or 256-552-7470

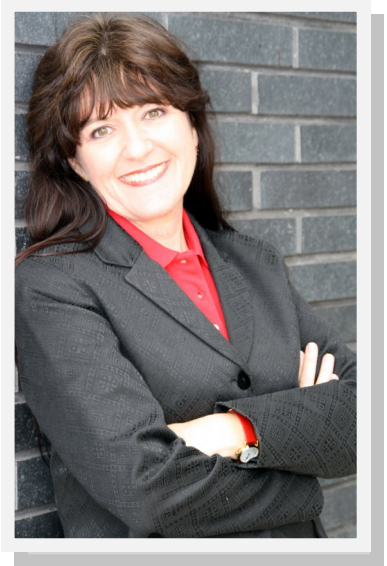
We want to make
sure we have
plenty of room
for everyone.

Please RSVP by noon
Wednesday,
November 13th

November Meeting Friday, November 15th Annual Fall Legislative Meeting Featuring:

**Pam Werstler, SPHR, Legislative Director and AL SHRM
State Council Director, will give a legislative update**

Pam Werstler, SPHR is the Director of Human Resources for National Packaging Co., Inc. in Decatur, Alabama, where she has been employed since 2000. She has served on the Board of Directors for the Tennessee Valley Chapter of SHRM since 2002, serving as President for four years and currently serves as Director of Legislative Affairs. She has served on the Alabama SHRM State Council since 2003 and has been the State Council Director and Co-Legislative Director for 2012-2013. She also is a member of the City of Decatur Personnel Board, the Morgan County Personnel Board, a member of the Decatur Morgan County Chamber of Commerce Board of Directors, Chairperson of the Alabama Association of Employers, Past Chair of the Decatur Personnel Officers, and past Board member of Decatur Women's Chamber. Her passion is legislative affairs and she is a Captain for SHRM's Alabama Advocacy Team.



The November meeting will also feature Athens Student SHRM member Rebecca Dubach, who will present a report about her recent experience on the SHRM Fall Hill Visit and musician Earl Watts will perform a Veteran's Day themed song for the group.

Your Company's Logo could be in this spot!

Would your company like to sponsor a meeting? The cost is only \$100 and is a great advertising opportunity. Please contact Linda Robinson or Taylor Simmons if your company would like to sponsor a chapter meeting.

2014 Open Enrollment Checklist

Courtesy of S.S. Nesbitt & Co., Inc.

To prepare for open enrollment, health plan sponsors should become familiar with the legal changes affecting their plans for the 2014 plan year. These changes are primarily due to the Affordable Care Act (ACA). Many of the ACA's key reforms will become effective in 2014.

Plan sponsors should review their plan documents to confirm that they include these required changes. In addition, any changes to a health plan's benefits for the 2014 plan year should be communicated to plan participants. Health plan sponsors should also confirm that their open enrollment materials contain certain required participant notices such as the summary of benefits and coverage under the ACA. There are also some participant notices that must be provided annually or upon initial enrollment. To minimize cost and streamline administration, employers should consider also including these notices in their open enrollment materials.

HEALTH PLAN CHANGES

- **Grandfathered Plan Status**-A grandfathered plan is one that was in existence when health care reform was enacted on March 23, 2010. If you make certain changes to your plan that go beyond permitted guidelines, your plan is no longer grandfathered. Contact your S.S. Nesbitt & Co., Inc. representative if you have questions about changes you have made, or are considering making, to your plan.
- **Annual limits on Essential Health Benefits**-Effective for plans beginning on or after Jan. 1, 2014, health plans are prohibited from placing annual limits on essential health benefits.
- **Pre-existing Condition Exclusions**-Effective for plans beginning on or after Jan. 1 2014, the ACA prohibits health plans from imposing pre-existing condition exclusions (PCEs) on any enrollees. PCEs for enrollees under 19 years of age were eliminated by the ACA for plan years beginning on or after September 23, 2010.
- **Dependent Coverage to Age 26**-Effective for plan years beginning on or after September 23, 2010, the ACA requires health plans to provide dependent coverage of children to make coverage available for adult children up to age 26. However, for plan years beginning before Jan. 1, 2014, grandfathered plans were not required to cover adult children under age 26 if they were eligible for other employer-sponsored group health coverage.
- **Excessive Waiting Periods**-Effective for plan years beginning on or after Jan. 1, 2014, a health plan may not impose a waiting period that exceeds 90 days. A waiting period is the period of time that must pass before coverage for an employee or dependent who is otherwise eligible to enroll in the plan becomes effective. Other conditions for eligibility are permissible, as long as they are not designed to avoid compliance with the ACA's 90-day waiting period limit.
- **Coverage for Clinical Trial Participants**-Effective for plan years beginning on or after Jan. 1, 2014, non-grandfathered health plans cannot terminate coverage because an individual chooses to participate in a clinical trial for cancer or other life-threatening diseases or deny coverage for routine care that would otherwise be provided just because an individual is enrolled in a clinical trial.
- **Limits on Cost-sharing**-Effective for plan years beginning on or after Jan. 1, 2014, non-grandfathered health plans are subject to limits on cost-sharing or out-of-pocket costs. Out-of-pocket expenses may not exceed the amount applicable to coverage related to HSAs (for 2014, \$6350 for self-only coverage and \$12,700 for family coverage). Deductibles may not exceed \$2000 (single coverage) or \$4000 (family coverage). These amounts are indexed for subsequent years.
- **Comprehensive Benefits Package**-Starting in 2014, insured plans in the individual and small group market must cover each of the essential benefits categories listed under the ACA. This requirement does not apply to grandfathered plans, self-funded plans or insured plans in the large group market.
- **Health Savings Account Limits for 2014**-If you offer a high deductible health plan (HDHP) to your employees that is compatible with a health savings account, you should confirm that the HDHP's minimum deductible and out-of-pocket maximum comply with the 2014 limits. Also, the 2014 increased Health Savings Account contribution limits should be communicated to participants.
- **ACA Disclosure Requirements-Summary of Benefits and Coverage**—The ACA requires health plans and health insurance issuers to provide a summary of benefits and coverage (SBC) to applicants and enrollees to help them understand their coverage and make coverage decisions. Plans and issuers must provide the SBC to participants and beneficiaries who enroll or re-enroll during an open enrollment period. The SBC also must be provided to participants and beneficiaries who enroll other than through an open enrollment period (including individuals who are newly eligible for coverage and special enrollees". Federal agencies have issued a revised template for SBCs provided with respect for coverage for 2014 plan years. The updated SBC template is available on the Department of Labor (DOL) website.
- **Grandfathered Plan Notice**-If you have a grandfathered plan, make sure to include information about the plan's grandfathered status in plan materials. Examples are available at www.dol.gov/ebsa/grandfatherregmodelnotice.doc.
- **Notice of Patient Protections**-Under the ACA, non-grandfathered group health plans and issuers that require designation of a participating primary care provider must permit each participant, beneficiary and enrollee to designate any available participating primary care provider. Model language for this notice is available at www.dol.gov/ebsa/patientprotectionmodelnotice.doc

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Athens Student Rebecca Dubach attends SHRM's Fall Hill Visit



Want a free lunch in 2014?

Please note that, beginning with the January 2014 chapter meeting, the cost of lunch will increase to \$15 per person with our move to the Decatur Country Club. Because renewals will be sent out in November, you can actually pre-pay for your lunches AND save some money for 2014. All members who pre-pay for their lunches for the year will receive a discount and receive one meal for free! Pre-paying is worry free and allows you to get through registration faster. It also eliminates having to keep up with receipts and expensing out your lunch. More info will be included with your membership renewal notices.

Save the Date! Upcoming Events

- **November 21-23rd**-SHRM Leadership Conference in Washington, DC
- **December 11th**-Annual TVC-SHRM Holiday party. Wintzell's Oyster House in Decatur (on the Beltline). E-mail invitations to be sent out this month.
- **Every 1st Wednesday**-Workforce Coalition meeting at The Chamber of Commerce (Contact Mary Ila Ward at miw@mceda.org for more info)

Please contact Amy Smith at Amy.Smith@delmonte.com if you have an upcoming event that you would like to add.

In lieu of our normal meeting in December, we will have our annual holiday party at Wintzell's Oyster House on the Beltline in Decatur. More information will be e-mailed out to everyone closer to the event.

Hope to see everyone there!



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