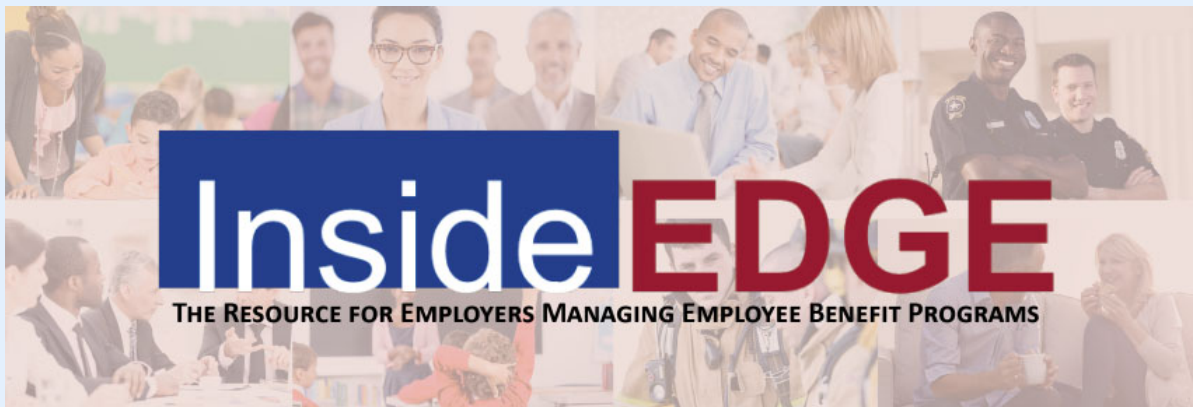


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2019 Q4: In This Issue

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2020 Open Enrollment Checklist

To prepare for open enrollment, group health plan sponsors should be aware of the legal changes affecting the design and administration of their plans for plan years beginning on or after Jan. 1, 2020. Employers should review their plan documents to confirm that they include these required changes.

Health plan sponsors should also confirm that their open enrollment materials contain certain required participant notices when applicable—for example, the summary of benefits and coverage (SBC). There are also some participant notices that must be provided annually or upon initial enrollment. To minimize costs and

In addition, any changes to a health plan's benefits for the 2020 plan year should be communicated to plan participants through an updated summary plan description (SPD) or a summary of material modifications (SMM).

streamline administration, employers should consider including these notices in their open enrollment materials.

The following is an abridged list of the 2010 plan design changes.

Brief Overview of 2020 Changes:

- **ACA Affordability Standard:** For plan years that begin on or after Jan. 1, 2020, the affordability percentage is 9.78%.
- **Out-of-pocket Maximum:** The annual limit on total enrollee cost sharing for essential health benefits for plan years beginning on or after Jan. 1, 2020, is \$8,150 for self-only coverage and \$16,300 for family coverage.
- **Health FSA Contributions:** The IRS has not yet announced the flexible spending account limit for 2020 plan years.
- **HDHP and HSA Limits for 2020:** The IRS limits for health savings account contributions and high deductible health plan cost-sharing increases for 2020.
- **Wellness Plan Design-ADA Compliance:** The Equal Employment Opportunity Commission has indicated that it may issue new proposed wellness rules by the end of 2019.

For a comprehensive overview of changes to expect, or to discuss other annual enrollment obligations, speak with a USEBSG representative today.

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We had a great time at the recent ASBO International Conference & Expo where we shared information about the many services we offer that make us the **Single Source Provider** for all your benefit, administration, and retirement plan needs.

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