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BENEFITS@WORK

JANUARY 2012



Happy new year from Digital. We hope you enjoyed your holidays and are back in the swing of things. Yes, we know you're busy, but this issue of Benefits@Work is a must read, especially the article on protected health information/ Business Associate Agreements, the important census update request, the overview on 1099s vs. W-2s and why health savings accounts really are hot right now. Actually, every article is worth a read. So, please, jump in – and enjoy.

Health Savings Accounts Are Hot Right Now



While traditional health insurance plans continue to be the dominant form of coverage, high-deductible and consumer-driven health plans are on the rise. These plans include either health savings accounts (HSAs) or health reimbursement arrangements (HRAs). The steady growth is employers responding to rising health insurance costs. In this issue of Benefits@Work, we'll briefly look at what HSAs actually are. But bottom line (and, admittedly, upfront), "an employer can feel pretty darn good about offering workers this option," says Eric Haglund, principal at Digital Benefit Advisors, a division of Digital Insurance.

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Important: Protected Health Information and Business Associate Agreements



The U.S. government imposes certain privacy and security mandates for protected health information (PHI) maintained by most employee health benefits plans and other parties. To ensure compliance, Digital Insurance always sends and receives PHI securely via a specialized outside vendor.

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Help Us, Help You



In order to better serve your employee benefits needs, Digital Insurance is updating your census information – and is particularly looking for your employees' contact information (e.g., work e-mail addresses and telephone numbers).

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1099s vs. W-2s? IRS Introduces Amnesty Settlement Program for Businesses That Have Misclassified Workers in the Past



Many employers have long appreciated the advantages of "alternative" work arrangements with independent contractors, contingent workers, consultants, "freelancers" and temporary staff because these arrangements often produce cost savings and increased flexibility. But beware ...

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Regional Highlights



Check out news and updates in your neck of the woods ...



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READ ALL ABOUT IT

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- Help Us, Help You
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- Regional Highlights
- Five Secrets to Never Getting Sick
- What's Your Take?
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- Define It For Me, Please
- Help Your Employees With Their New Year's Resolutions

Words From Another Happy Client

I am reporting excellent service that I am receiving from Athenia Blomquist in your Customer Advocate Center.

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Five Secrets to Never Getting Sick

Coming down with another cold this time of year? Flu-like symptoms? Achy? Feverish? A snuffle or cough? Here are five study-backed secrets for staying well, even when you're surrounded by germs.

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Define It For Me, Please

Deductible. The deductible is the amount an individual must pay for health care expenses before insurance covers the costs. Often, insurance plans are based on yearly deductible amounts.

What's Your Take?

There's lots of buzz that smokers, obese workers and employees with unhealthy lifestyles should pay more in insurance premiums. We're curious. Tell us what you think ...

Select a Choice

- Yes, it's fair. Workers need to take more responsibility for their well-being.
- No, it's discriminatory and punitive.
- I'm not sure.
- I don't care one way or the other.

Help Your Employees With Their New Year's Resolutions

2012. Another new year arrives full of hope and great expectations -- as well as new resolve.

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