

informed reform

KEEPING YOU UP-TO-DATE ON THE PPACA

Open Enrollment 2012

2012 Open Enrollment Checklist for Employers

2012 Health Care Reform Communication

If you have an annual benefit maximum

- Update to at least \$1.25 million for essential health benefits

If your plan is losing grandfathered status

- Dependent coverage to age 26 – even if dependent has access to coverage through own employer
- Doctor choice
- Emergency care out-of-network
- Preventive care 100%

Provisions effective in 2010 or 2011 that may need reminders

- Prescription required to pay over-the-counter drugs from health spending accounts
- No pre-existing condition limits under age 19
- 20% HSA tax penalty