



KEEPING YOU UP-TO-DATE ON THE PPACA

## **Open Enrollment 2013**

## 2013 Open Enrollment Checklist for Employers

## 2013 Health Care Reform Communication

- Have an annual benefit maximum? Update to at least \$2 million for essential health benefits
- W-2 reporting required if you send out more than 250 per year
- Health Flexible Spending Account (FSA) limits (\$2500 per employed individual)
- Increased FICA Medicare tax for high earners
- Written notice of Exchanges to employees

If your plan lost/will lose 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%, including expanded women's preventive services at first plan renewal

If you are holding open enrollment on or after September 23, 2012, or your plan year is on or after September 23, 2012

- Provide the standard Summary of Benefits and Coverage (SBC)
  - includes four page benefits summary, coverage examples, website and phone numbers
- Provide a link to the Glossary of Health Coverage and Medical Terms
- See our Fact Sheet for more information

Provisions already in effect 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% Health Savings Account (HSA) tax penalty

This document is for general informational purposes only. While we have attempted to provide current, accurate and clearly expressed information, this information is provided "as is" and Cigna makes no representations or warranties regarding its accuracy or completeness. The information provided should not be construed as legal or tax advice or as a recommendation of any kind. External users should seek professional advice from their own attorneys and tax and benefit plan advisers with respect to their individual circumstances and needs. This message has been sent to you to provide information that may be helpful to your business, and to provide an opportunity to give us your requests and general feedback. This alert is not intended for distribution to potential or active customers or enrollees. "Cigna" and the "Tree of Life" logo are registered service marks of Cigna Intellectual Property, Inc., licensed for use by Cigna Corporation and its operating subsidiaries. All products and services are provided exclusively by such operating subsidiaries and not by Cigna Corporation. Such operating subsidiaries include Connecticut General Life Insurance Company (CGLIC), Tel-Drug, Inc. and its affiliates, Cigna Behavioral Health, Inc., Intracorp, and HMO or service company subsidiaries of Cigna Health Corporation and Cigna Dental Health, Inc. In California, HMO plans are offered by Cigna HealthCare of California, Inc. and Great-West Healthcare of California, Inc. All other medical plans in California are insured or administered by CGLIC. CGLIC has acquired the business of Great-West Healthcare. © 2012 Cigna