

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