

Your One-Stop Resource

live well

Brought to you by: [B_Officialname]

Getting to Your Getaway

You've taken the week off from work, reserved a hotel room in your favorite vacation spot and maybe even booked a flight. Now all that's left is to get there. Whether you're road tripping or flying, follow these tips for a smooth journey.

By Land

- Get a tune-up before you leave, that way you can avoid spending a chunk of your vacation on the side of the road.
- Clean your car before, during and after your trip. After a full day on the road, a clean car may keep you sane.
- Have a loose plan before you leave. Following a schedule is great, but account for traffic and closed roads.
- Use your cruise control. Not only will this save your gas, it will save you money on gas.
- Bring your own music. You'll be thankful for some tunes when there's only static on the radio.
- If traveling with children, plan for extended rests and bathroom breaks. Consider bringing activities or a "poopy bag" with small pines you can reveal at different intervals during the trip.

By Air

- Sell your seat before you get to the airport.
- If you're flying solo, bring a bag with you.
- Wear your seat belt. It will save you money on gas.
- Always be prepared for the unexpected.
- Be the first to get on the plane.

HR insights

Common and Costly Employee Benefits Mistakes

Mistakes in employee benefits and human resources can be quite costly to employers, in the form of extra benefits, complaints, lawsuits, government-assessed fines and penalties, and attorney fees, to name a few. Don't learn the hard way what these mistakes are.

- Not timely depositing employee contributions into qualified retirement plans. Employers sometimes wait too long to deposit salary deferrals into a qualified retirement plan. According to the Department of Labor (DOL), such deposits should be made as soon as the contributions can be reasonably segregated from the employer's general assets, but no later than the 15th business day of the following month. The 15th business day of the following month is an outside guideline, and deposits must be made sooner if possible. If deposits are not timely made, the DOL and Internal Revenue Service (IRS) may levy fines, penalties and retroactive earnings for late contributions. The deposit rule for salary deferrals applies to all types of employee contributions, including special deferrals (such as catch-up contributions), after-tax contributions and loan repayments.

The DOL has established a safe harbor for employers with small plans

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Solution: De contribution possible full paycheck (i.e. within plans should the safe that depositing it within level issuance of Voluntary (V) Program (V)

Benefits Buzz

Benefits and HR tips brought to you by [B_Officialname]

DID YOU KNOW

According to the Department of Health and Human Services, almost 50,000 adults die each year from diseases that could have been prevented with a vaccine.

August is National Immunization Awareness Month and a perfect time to educate your employees about the importance of immunizations.

Consider offering educational materials that dispel the myth that vaccinations are only important to children. And when flu season comes around, you may wish to host a company flu shot clinic to promote employee health and avoid a drop in productivity.

The Supreme Court Ruling: Employer FAQs

On June 28, 2012 the U.S. Supreme Court essentially upheld the entire Affordable Care Act (ACA) as constitutional. Since the ruling, employers have had many questions about how the decision will affect them. Read on for the answers to a few of these FAQs.

What does this mean for ACA changes that have already been implemented?

All of the ACA changes that have already been enacted, such as the requirement to cover adult children until age 26, will remain in effect. Additionally, all future changes will be implemented as planned.

Will ACA change in the future?

While it is possible that changes will be made to ACA, it is currently in effect and employers should continue to prepare for the coming ACA reforms.

What are the most immediate changes and how will they affect me?

There are several upcoming changes to health care that employers should be aware of, including:

- Various restricted annual limits are, or will be, in effect for plan years
- beginning before Jan. 1, 2014.
- For plan years beginning on or after Aug. 1, 2012, specific health services for women must be covered at no cost to the individual.
- Employers may receive medical loss ratio rebates in August 2012.
- Plans and issuers must provide a Summary of Benefits and Coverage to participants who enroll during the first open enrollment period that begins on or after Sept. 23, 2012.
- Many employers will be required to report the aggregate cost of employer-sponsored group health coverage on employees' W-2 Forms. This requirement will affect the 2012 W-2 Forms, which are due in January 2013.

For a full health care reform timetable or more information on health care reform contact [B_Officialname]

Social Media Policies: Dos and Don'ts

With the advent of social networking, it is absolutely critical that your organization has a solid social media policy. Here are a few things your policy should and shouldn't do.

Dos

- Your policy should plainly state what is appropriate social networking behavior, what can and can't be shared and why.
- The policy should also explicitly lay out the consequences of violating the policy. Different degrees of violation require different punishments.

Don'ts

- Your policy shouldn't be over intrusive. This could be a huge turnoff for employees, and possibly cause legal concerns if personal information is used when making a hiring decision.
- Don't prohibit your employees from discussing your organization. As long as they know what topics are appropriate, your employees can serve as great ambassadors of your brand.

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