

"Good things happen when you associate with people who have integrity, character, intelligence, discipline and drive." – *Anonymous*



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## CONTRACEPTIVE MANDATE

Last year, a contraceptive mandate was put into effect as federal law and required employers who offer health insurance to include contraception coverage in their plans at no additional cost to those covered. The one exception was for religious organizations. These entities were granted an additional year to implement the change (August 1, 2013), to include contraception into their health plan. However, due to feedback from the public, a compromise was issued as the "final rules."

If a non-exempt, non-profit religious organization expresses religious objections to covering contraceptives, they must submit their objections and satisfy the requirements deemed by the U.S. Department of Health and Human Services (HHS):

1. Objections to providing coverage for some or all contraceptive services that would otherwise be required;
2. Operates as a nonprofit entity;
3. A religious organization; and
4. Certifies that they meet the criteria in accordance with the provisions of the final regulations. The organization must provide a copy of this self-certification to the health insurance issuer or third party administrator (TPA).

If approved, the organization will not have to "contract, arrange, pay or refer for contraceptive coverage." Payments for these objected contraceptive services will be available for covered women at no cost to the insured or organization and the insurer or TPA will arrange for these payments accordingly.

Although a final decision has not yet been made, Hobby Lobby has secured a temporary exemption by contesting the mandate – [See Article Here.](#)

## HEALTH REFORM'S EMPLOYER MANDATE DELAYED A YEAR

The Obama Administration is postponing the implementation of part of the Affordable Care Act (ACA) from 2014 until January 2015. The part that is being delayed is the Employer Mandate, which requires employers with more than 50 employees to provide a "minimum standard of affordable health insurance" or face penalties.

One major cause of the delay is in response to complaints from businesses about the new reporting requirements. During the delay, the Obama administration plans to reassess the reporting burdens for employers and allow them more time to prepare to comply with the new health care reform rules about making health coverage accessible and affordable for employees. The delay will also help alleviate some business owners' concerns as it prevents the federal government from penalizing companies that are not currently in compliance with the law's requirements.

Another reason for the delay is that the government was trying to organize a complete data-gathering infrastructure between employers and the federal government regarding all covered individuals in a time frame that was basically impossible to work within. Additionally, the law seemed to backfire from the very start when businesses began strongly considering simply eliminating positions, ceasing or decreasing hiring, changing to a part-time workforce, and hiring temporary workers instead of full-time employees to avoid having to comply with the mandate and offer insurance coverage. This would be harmful to employees as it not only puts them out of reach of health coverage but limits their earnings and benefits as well.

The House of Representatives is proposing to change the definition of a full-time employee from someone that works 30 hours a week to 40 hours a week or more. This distinction would lessen some employers' consideration of severe workforce changes. It would also change the number of employees who must be covered and the calculation method used for determining penalties.

The delay is viewed as a welcome sigh of relief to employers that are still struggling to understand the new regulations completely and their direct impact on their businesses. However, it also ultimately brings about some uncertainty on the ACA's long-term impact on health care reform.

## WELLNESS

### VOLUNTEERING CAN MAKE YOU HEALTHIER

If you are looking for a way to live a healthier lifestyle, you might want to try looking beyond just diet and exercise, and consider volunteering.



When you volunteer, you give your personal time, talent, dedication, commitment, and focus to other people. The ultimate aim of volunteering is to help others, but there are added unanticipated benefits that can result in the form of internal rewards. These rewards are intrinsic feelings of accomplishment, satisfaction, value, and pride.

Volunteering can also positively affect you physically. When compared to people who do not volunteer, those that do are found to have lower mortality rates, lower rates of depression later in life, and greater mental and physical abilities.

People who volunteer also claim that it helps them personally to reduce stress, fight obesity, and even quit smoking. Staying mentally and physically active can give you a general sense of well-being and a positive mindset.

Volunteering is easy and anyone can do it. To begin lending a helping hand, decide what motivates and interests you, and determine what you have to offer to connect with others like you. Whether it is your professional expertise or your hidden passion, you can find a group of people that can use your help.

There are suggested websites that can help guide you find a volunteering opportunity, such as [VolunteerMatch.org](http://VolunteerMatch.org) or [Serve.gov](http://Serve.gov).

People ages 55 and better are in the age group that gets the biggest health rewards and social boosts from volunteering. Older volunteers report the greatest increases in life satisfaction once they begin volunteering and connecting with others.

If older people want to find opportunities to volunteer within their own communities, there are programs such as Senior Corps, which is part of the Corporation of National and Community Service, and Experience Corps, which is offered by Civic Ventures for people looking for opportunities to become a tutor and a mentor.

"Volunteerism is as much for the volunteer as it is for the recipient of the volunteer service," Jim Gibbons, President and CEO of Goodwill Industries International said.

When you view volunteerism in this way, there is an extra incentive beyond just doing good things for other people. When you help others, you're really helping yourself too.

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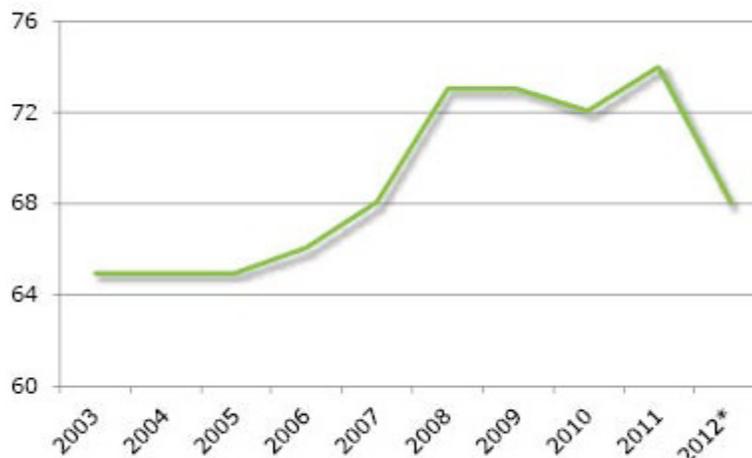
## 401(k) AUTO-ENROLLMENT

In an effort to increase 401(k) participation levels, seven years ago Congress encouraged employers to implement "auto-enroll" for their plans. As an incentive to employers to adopt this new feature in their plans, the Pension Protection Act (PPA) gave employers who used it a pass on non-discrimination testing regulations.

The logic of forcing them to take definitive action or becoming a participant used for auto-enroll began like a steam-roller, but now seems to have slowly cooled off.

The graph below, created by Vanguard, shows that from its effective date in 2007 to 2008, participation did increase drastically. Since that initial increase, enrollment appears to have been static for years.

**401(k) Enrollment: Percent of Eligible Employees**



\* Not all plans have reported; final figure has increased in prior year's adjustments.  
Source: Vanguard Group, Inc.

In 2008, participation jumped to 73% of all employees in workplaces that offered a 401(k) Savings Plan, up from a low 68% in 2007. Moving along to 2011, we see that the participation barely increased to a mere 74%.

Based on the above data, the auto-enroll concept of nudging employees in the direction of 401(k) participation clearly works. The slow increase now appears to be due to employers declining to add the auto-enroll feature to their existing plans. Along with current economics, there seems to be no clear reason to expect increases in future participation levels.