



**In This Issue:** **Benefits Bulletin**

**2009 HSA/HDHP Limits Released**

**Leading Trends in Rx Plan Management**

**Keeping Your Healthy Employees Healthy**

**10 Tips for Employers with Retirement Plans**

**2009 HSA/HDHP Limits Released**

The IRS has released the limits for health savings accounts and high-deductible health plans. Those limits as compared to 2008 are shown below.

<b>HDHP Minimum Deductible Amount</b>	<b><u>2008</u></b>	<b><u>2009</u></b>
Individual	\$1,100	\$1,150
Family	\$2,200	\$2,300
<b>HDHP Maximum Out-of-Pocket Amount</b>		
Individual	\$5,600	\$5,800
Family	\$11,200	\$11,600
<b>HSA Statutory Contribution Amount</b>		
Individual	\$2,900	\$3,000
Family	\$5,800	\$5,950
<b>Catch-Up Contributions (age 55 and older)</b>	<b>\$900</b>	<b>\$1,000</b>

**Leading Trends in Rx Plan Management**

During 2007, Medco's Systemed Group commissioned an independent national study of prescription benefit management trends. The following are the leading trends that emerged from that study. The survey was completed by 200 individuals with pharmacy benefit decision-making responsibilities, such as benefits managers and benefits directors.

- 1) Seismic shift in benefit philosophy: Plan sponsors are far more concerned about balancing cost with care than they were just five years ago.
- 2) Cost control drives carve-out option: Cost containment is viewed as the top reason plan sponsors use a PBM over a health plan to manage their benefit.
- 3) Generic strategies yield greatest impact: Nearly 70% of plan sponsors believe that increasing the use of generics and plan-preferred drugs will have the most influence on controlling costs in the future.

- 4) Push for mail usage gains momentum: A majority of organizations plan to implement more strategies to boost mail order.
- 5) Ad blitz blamed for rising costs: Plan sponsors believe that direct-to-consumer advertising is the primary cause of rising pharmacy benefit costs.
- 6) Holistic healthcare taking hold: Plan sponsors are taking more comprehensive approaches to improve health outcomes and lower costs.
- 7) Plan sponsors strive to create behavior change: Nearly two-thirds of organizations now use disease and wellness management programs.
- 8) CDH revolution slows: There is minor intent to implement a CDH plan option over the next three years.
- 9) Plan sponsors hold the line on cost share: Fewer than half of organizations surveyed report definitive plans to increase employee cost share in the near term.

## Keeping Your Healthy Employees Healthy

There is significant research and information suggesting recommendations for helping your employees get into shape, eat right, exercise and stop smoking. Yet, how can you help those employees who already lead healthy lifestyles remain healthy for the long-term?

In addition to assisting employees who could improve their health and wellness habits, it is imperative that you also take steps to ensure that your healthy employees remain that way. Here are some ways in which to do so:

- Establish a smoke-free environment in and around your company's facility.
- Create an environment that promotes physical activity throughout the workday.
- Promote the use of walking or biking trails near your office for use during lunchtime.
- Bring healthy food into the workplace for health-conscious employees to choose from.
- Offer healthy food options in vending machines and provide healthy foods during conferences, meetings and work-sponsored events.
- Provide water coolers or reusable water bottles for your employees to keep them hydrated throughout the day.
- Make modifications and upgrades to your employees' workstations to make them more ergonomic. Conduct workstation assessments.
- Create an environment that reduces your employees' stress.
- Establish clear expectations for your employees regarding what their roles are within the company.
- Provide employees with the necessary tools to get their jobs done easily and effectively.
- Offer mentoring, coaching and peer support groups to minimize stress. In addition, offer confidential counseling services to provide your employees with an outlet for releasing any anxiety they may have about work/and or family life.
- Stress seatbelt safety while on company business (to combat one of the leading causes of death among workers: traffic-related accidents.)
- Enforce emergency procedures within your facility. Devise emergency plans for fires, bomb threats, natural disasters, information system failures, violent situations, disease outbreaks and terrorism incidents.
- Provide your employees with a wide range of benefits to assist in all aspects of their lives such as health, dental and vision coverage,

maternal/paternal family leave, paid time off, retirement planning, etc. If employees feel secure and taken care of, they will be under less stress.

- Create a clean working environment.
- Monitor your facility's heating, lighting and ventilation system to assure that they are in proper working order. These systems can cause perfectly healthy individuals to suffer from ailments if there are defects, bringing pollutants into the airflow within the facility.

## 10 Tips for Employers with Retirement Plans

Understanding fiduciary responsibilities is important for the security of a retirement plan and compliance with the law. The following tips may be a helpful starting point:

- 1) Have you identified your plan fiduciaries, and are they aware of their responsibilities?
- 2) If participants make their own investment decisions, have you provided sufficient information for them to exercise control in making those decisions?
- 3) Are you aware of the schedule to deposit participants' contributions in the plan, and have you made sure it complies with the law?
- 4) If you are hiring third-party service providers, have you looked at a number of providers, given each potential provider the same information, and considered whether the fees are reasonable for the services provided?
- 5) Have you documented the due diligence process for selecting and de-selecting funds?
- 6) Are you prepared to monitor your plan's service providers?
- 7) Have you identified parties-in-interest to the plan and taken steps to monitor transactions with them?
- 8) Are you aware of the major exemptions under ERISA that permit transactions with parties-in-interest, especially those key for plan operations (such as hiring service providers and making plan loans to participants)?
- 9) Have you reviewed your plan document in light of current plan operations and made necessary updates? After amending the plan, have you provided participants with an updated SPD or SMM?
- 10) Do those individuals handling plan funds or other plan property have a fidelity bond?

*Source: Department of Labor*

**Please contact your TWG representative for more information.**