

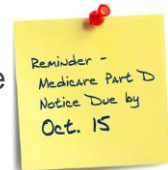


Monthly Newsletter

October 2018

Medicare Part D Notices Due Before Oct. 15

Each year, Medicare Part D requires group health plan sponsors to disclose to individuals who are eligible for Medicare Part D and to the Centers for Medicare and Medicaid Services (CMS) whether the health plan's prescription drug coverage is creditable. Plan sponsors must provide the annual disclosure notice to Medicare-eligible individuals before October 15—the start date of the annual enrollment period for Medicare Part D. CMS has provided [model disclosure notices](#) for employers to use.



Employers should confirm whether their health plans' prescription drug coverage is creditable or non-creditable and prepare to send their Medicare Part D disclosure notices before October 15. To make the process easier, employers often include Medicare Part D notices in open enrollment packets they send out prior to October 15.

Open Enrollment is Around the Corner

Each year, once the dust of open enrollment settles, employers always ask, "What could we have done better?" The usual answer: employee communication.

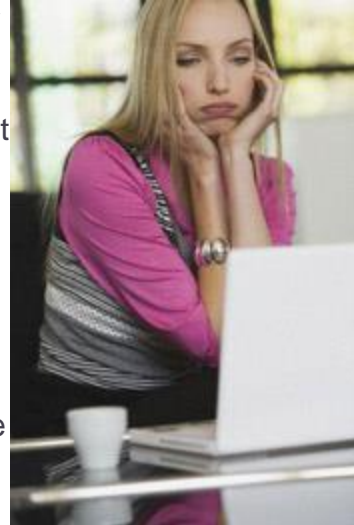


HR is in a unique position to talk about open enrollment because of their relation to employees and their extensive benefits knowledge. With this in mind, consider having HR distribute open enrollment communication through a multichannel approach. Reminder emails, text blasts, short explanatory videos, and posters in the break room are all great methods for reaching employees. Offering meaningful resources and reminders can boost employee engagement and retention, and improve workers' long-term health and wellness.

Speak with your health insurance broker to learn more about your communication options.

Workplace Bullying: More Common Than You'd Think

National Bullying Prevention Month is recognized every October. What many people don't realize is that workplace bullying affects more than 35 percent of adult Americans.



What is Workplace Bullying?

Generally, workplace bullying is defined as the use of intimidation through power, influence, tone, or language to affect a person negatively. Often, bullying is intentional, but sometimes the bully is not aware of their hurtful actions or words. Workplace bullying affects safety, productivity, trust, and the workplace culture.

What are the Signs of Workplace Bullying?

Some common signs of workplace bullying include:

- Ignoring, isolating, or excluding an employee
 - Reprimanding or humiliating an employee publicly
 - Name-calling or insulting an employee
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Preventing Sexual Harassment in the Workplace

Despite decades of attention in the media and courts, sexual harassment remains a significant and costly problem in today's business environment. Learn how to prevent sexual harassment in your workplace by watching the video below.



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Benefit Partners Group, LLC.
1850 W. Winchester Road, Ste. 103, Libertyville, IL 60048
847.247.8811
<http://www.benefitpartnersgroup.com>

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