Table of Contents

Health Care Reform ..................................................................................................................................... 1
  Employer Education ........................................................................................................................................ 1
  Health Care Reform Calculators ......................................................................................................................... 1
  Employee Communications ................................................................................................................................ 2
  Notices and Disclosures ...................................................................................................................................... 2
  Presentations ...................................................................................................................................................... 3

Plan Design ................................................................................................................................................... 3
  Benchmark Surveys & Statistics .......................................................................................................................... 3
  Plan Design Strategies ......................................................................................................................................... 4

Compliance ....................................................................................................................................................... 4
  Federal Legislation & Compliance ...................................................................................................................... 4
  State-specific Legislation & Compliance ............................................................................................................. 5

Human Resources ........................................................................................................................................ 5
  Enrollment Tools ............................................................................................................................................... 5
  HR Tools .............................................................................................................................................................. 6
  Educational Material ........................................................................................................................................... 6
  Succeed With Social Media ................................................................................................................................ 6

Workplace Wellness .................................................................................................................................... 7
  Employee Health & Wellness ............................................................................................................................. 7
  Employee Consumerism Education ....................................................................................................................... 8

Benefits Communication ................................................................................................................................ 8
  Benefits Insights .................................................................................................................................................. 9
  Employer Newsletters ........................................................................................................................................ 9
  Total Compensation Statements .......................................................................................................................... 9
  Employee Newsletters ........................................................................................................................................ 10
  Benefits Announcements and Educational Material .......................................................................................... 10
  Retirement Communications .............................................................................................................................. 11
With topics ranging from health care reform to health savings accounts to health and wellness, Morris & Reynolds Insurance has the resources that help you to stay on top of benefits trends, your employees to stay well, and your organization to run more efficiently. This benefits resource library provides an overview of our content offerings with sample titles organized by topic.

To access any of the resources in this guide, simply contact Morris & Reynolds Insurance or visit your client portal. Read on to find out what we can do for you.

**Health Care Reform**

With constant changes and regularly released guidance, it’s often difficult to stay up to date on health care reform. We provide timely newsletters, articles and briefs to help you and your employees stay on top of the most recent legislation.

**Employer Education**

Stay informed with the latest information as health care reform provisions take effect.

- The *Health Care Reform Timeline Chart* provides an at-a-glance description of the major health care reform provisions affecting you and your employees.
- The *Health Care Reform: 2014 Compliance Checklist* offers a quick way to ensure you are in compliance.
- *Health Care Reform Toolkits* give employers the information they need to navigate health care reform’s compliance requirements. Separate versions are offered for large and small employers.

**Health Care Reform Calculators**

Use these sophisticated calculators, which can help guide your decisions by modeling the estimated impact of health care reform on your business.

- Our *Health Care Reform Pay or Play Calculator* determines what penalties your organization could be vulnerable to in 2015, and estimates the potential penalty amounts.
• The Health Care Reform Large Employer Calculator determines whether your organization is considered an applicable large employer under health care reform and therefore possibly subject to penalties.

• Use the Health Care Reform Full-time Employee Tracker to determine which employees are full-time and must be offered coverage to avoid penalties under health care reform.

Employee Communications

Your employees need health care reform communications that are easy to understand. Provide that with these articles, payroll stuffers and posters.

• Health Care Reform: General Questions and Answers for Employees discusses commonly asked questions regarding how health care reform may affect your employees’ benefit plans.

• Health Care Reform: What Does the Individual Mandate Mean to Me? informs your employees about the Affordable Care Act’s individual mandate and how it affects them.

• Health Care Reform: The Who, What and When takes a look at some of the major health care reform provisions that will take effect over the next decade.

Notices and Disclosures

Never go searching for a model notice again. We have dozens of government-issued model notices and disclosures all in one place.

• Model Creditable Coverage Disclosure Notice
• Model Notice of Annual Limit Waiver
• Model Notice for Grandfathered Plans
Presentations

Use these comprehensive presentations for education on the health care reform legislation.

- Top Employer Health Care Reform Questions Presentation provides answers to common employer questions regarding health care reform.
- Benefits 101: Health Care Reform Presentation discusses the impact of the Affordable Care Act on the health insurance industry, and is meant to supplement the Benefits 101 Guide.
- The Individual Mandate Presentation details provisions of the Affordable Care Act regarding the coverage threshold, penalties and exemptions associated with the requirement to obtain health coverage.

Plan Design

With information on dozens of sample plan designs and timely benchmarking data, we’ll help you find the plan that is right for your employees and your organization’s bottom line.

Benchmark Surveys & Statistics

Stay on top of the latest benefits trends and see how your benefits program compares to those of employers from around the country by using the results of numerous benchmarking surveys.

- 2013 Health Plan Design Benchmark Summary is a report on data gathered from a 2013 survey of employers from across the country. The summary features various plan design measures, segmented by industry, region, group size and plan type.
- You can compare your benefits program to key trends in health care with the Towers Watson 2014 Health Care Cost Survey, taken by over 500 of the nation’s top employers.
• We also offer a number of national surveys on topics including health care reform, health plan features, workplace wellness and paid time off benefits.

Plan Design Strategies

Want to know more about a different plan design? Uncover the details about a benefit plan with one of the many Plan Designs articles we provide.

• Plan Designs: Health Savings Accounts provides answers to many commonly asked questions related to HSAs. A chart comparing HSAs, HRAs, FSAs and MSAs is included.
• Plan Designs: Understanding Trend and the Impact on Your Renewal discusses trend and how it could influence your plan design choice come renewal time.
• Plan Design: The Self-insurance Guide discusses the pros and cons of self-insuring your organization’s health care plan.

Compliance

Between changing legislation and health care reform, staying compliant has never been more difficult. Not anymore—we deliver all the legislative information you need. This information is released in a timely manner and reviewed by a team of lawyers to keep you updated and compliant.

Federal Legislation & Compliance

Stay up to date with access to valuable information on the ADA, COBRA, CHIPRA, FMLA, HIPAA (including privacy), GINA, Medicare Part D, Mental Health Parity, Section 125 and other federal regulations and employment laws.

• DOL Audit Guide: Employee Benefit Plans
State-specific Legislation & Compliance

Keep track of regional legislative changes with valuable state-specific information related to COBRA, FMLA, disability insurance laws, state mandates, cellphone use while driving, domestic partner laws and rest/meal periods.

- Same-sex Marriage/Domestic Partner – Laws by State
- Cellphone Use/Texting While Driving – Laws by State
- State Disability Insurance Laws
- Health Insurance Mandates in the States
- Minimum Length of Meal Period – Laws by State

Human Resources

If your organization is like many, your HR department is overworked and understaffed. We have the tools to help you stay up to date on HR trends, employment practices and social media strategies.

Enrollment Tools

Morris & Reynolds Insurance can deliver the resources you need to effectively communicate with your employees about benefit enrollment.

- Employee Benefits Meeting Presentation, Open Enrollment - for Large Groups is a presentation for
annual employee meetings about benefits changes and open enrollment procedures.

- **Open Enrollment Education Opportunities** provides various methods for employers to educate employees about their benefits plans.
- **2014 Open Enrollment Checklist** contains an open enrollment checklist for the 2014 plan year.

**HR Tools**

Morris & Reynolds Insurance has the resources you need to make sure that your HR department is running at peak efficiency.

- Use the **Sample Employee Handbook** to defend against wrongful termination, discrimination and harassment claims. Regardless of organization size, when properly drafted and legally reviewed, the employee handbook can be the cornerstone to good employment practices. This sample handbook and the policies in it can help you craft or improve your own.
- We have a library of **HR Forms** that are professionally designed and electronically fillable to help streamline your HR department and reduce waste.

**Educational Material**

We provide HR professionals with the resources they need to succeed.

- The topic-specific **HR Insights** series addresses new and popular HR strategies from across the country, keeping HR professionals in the loop.
- The **HR Q&A** series provides fast answers to specific HR questions to help your HR department resolve issues efficiently.

**Succeed With Social Media**

The **Succeed With Social Media** series offers your HR department the ability to improve corporate and
benefits communications, connect with employees in a new and powerful way and recruit new talent.

- Succeed with Social Media – an Essential Guide for Employers is a one-stop guide for developing and maintaining your organization’s social media presence.
- The Sample Social Media Posts for Benefits Communications, Health and Wellness and Recruiting provides ready-made posts and tweets to jump-start your organization’s social media initiative immediately.
- Social Media – Facebook is your guide to the world’s most popular social network site and teaches you how to take full advantage of this resource.

Workplace Wellness

Your workplace wellness program should certainly affect your employees on the job, but it should also impact their lives away from work. By promoting a healthy lifestyle you can not only improve your employees’ quality of life, but also protect your workers and your business from unnecessary expenses. We have hundreds of health and wellness documents on a wide range of topics, including:

- Workplace wellness program how-to articles
- Low-cost wellness ideas
- Financial conservation
- Fitness
- General health
- Nutrition/obesity
- Smoking cessation
- Weight-loss Winner wellness competition

Employee Health & Wellness

We have over 600 employee communications designed to promote health and wellness both in the workplace and in your employees’ everyday lives.
• The Live Well, Work Well flyer *Fitness First: Exercise Programs* stresses the importance and benefits of regular physical activity and teaches your employees how to get started on a fitness program.

• *Prevention Newsletter: Everyday Health and Wellness* discusses the simple, daily things employees can do to help them lead healthier lives.

• The 2014 *National Health Observances Calendar* includes a listing of popular national health and wellness observances for 2014 and also lists educational employee communications we can provide for each observance.

**Employee Consumerism Education**

Teach your employees to be wise consumers of health care with dozens of educational articles and presentations that discuss topics ranging from health savings accounts to health care terminology.

• *10 Reasons to Love a Health Savings Account* discusses the biggest advantages of HSAs.

• The *Wise Use of the Emergency Room – Presentation and Handout* can be used to teach your employees how to save money by knowing when to go to the emergency room, urgent care or their physicians’ offices.

• The *Save Money—Go Generic Payroll Stuffer* informs your employees how they can save a significant amount of money by simply requesting generic medication.

**Benefits Communication**

Get the most out of your benefits program by staying informed and keeping your employees educated. We provide customized benefits communications for both you and your employees on a variety of topics including benefit education, consumer-driven health plans and
saving for retirement.

**Benefits Insights**

The *Benefits Insights* series serves as a reliable resource for all types of benefits-related topics and issues and provides you with answers when you have questions.

- Employee Benefit Trends
- Domestic Partner Benefits
- Employee Benefit Plan Audits: Common Mistakes
- Educate Employees on the Importance of Life Insurance
- Comparing MSAs, HSAs, HRAs and FSAs—Which Approach is Best?

**Employer Newsletters**

Our employer newsletters provide an overview of recent events and benefits trends to keep you in the loop.

- *Benefits Buzz* is a monthly one-page newsletter that touches on recent events, legislative updates and benefits issues.
- *Benefits Bulletin* is a quarterly newsletter discussing hot benefit topics in-depth.

**Total Compensation Statements**

Your employee benefits package is only as valuable as your employees believe it to be. Our total compensation statements show your employees the true value of the benefits you provide by listing the exact dollar amount you pay for their benefits packages and displaying it as a percentage of their income.

- The *Total Compensation Statement Packet* is a deliverable, customizable packet, which includes a cover letter and benefits statement, for your employees.
• The *Employee Benefits Statement* provides a summary of an employee’s benefits package, showing his or her overall compensation including salary and benefits.

**Employee Newsletters**

Save your HR department’s valuable time and resources while increasing productivity. The *Live Well, Work Well Newsletter* is a customizable monthly newsletter that provides your employees with wellness, fitness, nutrition and financial tips, and includes a healthy recipe in every issue.

**Benefits Announcements and Educational Material**

Your benefits program is most effective when your employees are fully informed and actively participating. We provide announcements and summaries to inform them of plan updates or changes, and the educational materials they need to put your benefits plan to good use.

• The *Benefits 101 Guide* is intended to provide your workers with the basics about their employee benefits, especially those who are new to insurance.
• The *Voluntary Benefits - Employee Guide* provides basic education on numerous voluntary benefits, and is easily customizable.
• The *Benefits Summary* is a detailed, customizable summary of benefits that is perfect for new employee orientation or open enrollment.
• The *Health Reimbursement Arrangement (HRA) Eligible Expenses* document educates employees on what is eligible for reimbursement under an HRA.
• The *Understanding a Health Savings Account (HSA)* document answers common questions asked by employees prior to selecting an HSA plan.

• The *Be a Wise Health Care Consumer—25 Ways to Reduce Your Health Care Costs* article helps employees learn to shop for value when it comes to health care.

• The *10 Easy Ways to Stretch Your Health Care Dollars* article provides tips for employees on how to spend health care dollars wisely.

• The *Health Savings Accounts* article outlines the basics of health savings accounts for your employees.

• The *Savings Fitness: How Much Money Do I Need to Retire?* article is designed to educate employees on how much money they need to put away toward retirement.

**Retirement Communications**

We can provide you with a variety of employee communications and resources to assist plan sponsors with fiduciary responsibility.

• The *Top 10 Ways to Prepare for Retirement* educates readers on saving for retirement.

• The *401(k) Plan Potential Mistakes* tool is a checklist plan sponsors can use to identify, correct and avoid common 401(k) errors, and a chart that identifies 11 problem areas in retirement plans.

• *Glossary of Retirement Terms* has three pages of commonly used terms and definitions in retirement savings plans.