



E-Benefits Newsletter
L & A Services, Inc.

Your Trusted Source for Insurance Benefits for 25 Years

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**Healthcare Reform
 Links:**

DHHS



[Pre-Existing Condition
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[Health Insurance Web Portal](#)

['Grandfathered' Plans Decision
 Tool](#)

Quick Tip of the Month

L & A Services is fully compliant with the new HITECH & HIPAA privacy policies that resulted from the Patient Protection and Affordable Care Act (PPACA) of 2010. For more information, review our Business Associate Agreement (BAA) by clicking [HERE](#).

**Important PPACA Notice for Small
 Employers**



The Patient Protection and Affordable Care Act (PPACA) includes mandates for all employers to provide their employees with certain notices containing specific information concerning their employer-sponsored health insurance coverage.

The United States Department of Labor (DOL) has provided these model notices to help you comply with the law. For your convenience, we have included these notices below:

[Grandfathered Health Plan Model Notice](#) - must be provided only if you have reason to believe your plan is considered 'Grandfathered' according to Section 1251 of the PPACA

[Extension of Dependent Coverage to Age 26 Model Notice](#) - all plans must notify employees that dependent coverage is now available up to age 26

[Lifetime Limits](#) - all plans must notify employees that the lifetime benefit maximum has been removed

[Patient Protection Model Disclosure](#) - This is NOT required for 'Grandfathered' plans. If your group health plan lost grandfathered status or was purchased after March 23rd, this disclosure is required. Many insurance carriers already include this information during enrollment, but it is recommended you also communicate this information to your employees.

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Quotes!**



Get Yours Today!

Quick Links:

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[Policy Service](#)

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Carrier News

**Small Group Tax
Calculator Now
Available!**

Try It Here!

Have questions? The DOL has set up a FAQ page on their website at <http://www.dol.gov/ebsa/healthreform/> and you can always call our office for help.

L & A Client Spotlight

In This Months Spotlight:

Raymond Hebert - Representative of Aflac



L & A is proud to introduce our client: Raymond Hebert. Raymond has been a client of L & A since 2003 and is an independent agent in his 8th year representing Aflac and his 6th year as District Sales Coordinator. He is the Aflac representative that L & A uses for our clients' needs for supplemental coverage that is designed to compliment their medical plans. He also has a passion for helping people.

He helps business owners, large and small, to expand and enhance the benefits offered to their employees with NO direct cost to the company. Aflac helps employees by providing a financial safety net should they get sick or hurt or cannot work due to disability. Employees usually budget 1-2 hours of weekly wages toward Aflac programs - proving that it is affordable. Aflac is great for the self employed and individuals too. Best of all, Aflac rates do not change due to age or claims and the coverage is portable with no change in rates or terms.

You have all seen those duck commercials. But why do people need Aflac? Where does the money come from for those deductibles, co-payments and other charges not covered by medical plans or lost wages? Aflac is paid without coordination of benefits over and above any other coverage, to be used for every day living expenses like rent or mortgages, car notes, groceries, utilities or left over medical bills. Do you need Aflac? Call us today at 602-996-6010 to see what Aflac can do for you.

Health Savings Account (HSA) Changes for 2011

We want to provide you with an overview of how the Patient Protection and Affordable Care Act (PPACA) impacts Health Savings Accounts (HSA's) this year.

Here is what to expect:



Qualified Medical Expenses: Starting January 15, 2011 you can no longer pay for over-the-counter medications from your HSA as a qualified medical expense, unless they are prescribed by a physician. Until the end of 2010, all over-the-counter

medications qualified as a tax-deductible expense when paid through an HSA. The new law applies to HSA, FSA and HRA plans.

- **Non-qualified expense penalty:** Under the new law, if you use your HSA funds for non-qualified expenses, you will face a higher penalty. The tax penalty for non-qualified HSA distributions have increased, effective January 1, 2011, from 10% to 20%.

2011 Contribution Limits:	Single	Family
Minimum Deductible	\$1,200	\$2,400
Maximum Out-of-Pocket	\$5,950	\$11,900
Contribution Limit	\$3,050	\$6,150
Catch-up Contribution (55 or older)	\$1,000	\$1,000

We would also like to mention that if your HDHP (High Deductible Health Plan) is creating financial concerns because of the high deductible, we have supplemental accident plans available for pennies a day that can help pay those unexpected accident expenses. Call us today to ask how or learn more and get a personalized quote by clicking [HERE!](#)

We Have a New Dental Page!



Now shopping for affordable dental coverage online has never been easier! Compare plans, pricing and buy right online by clicking [HERE!](#)

Of course, feel free to contact us with any questions about the plans: 602-996-6010 Ext. 203.

Follow Us!



Thank you for choosing L & A Services to provide for your insurance needs. You are our most valuable asset and we look forward to meeting your insurance needs for many years to come.

Be sure to refer your family & friends!

See you again next month.

Sincerely,
The L & A Team



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