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"Cadillac Tax" postponed - for now.

40% non-deductible excise tax on contributions to FSAs and HSAs delayed until 2020.

For weeks it had loomed. The Cadillac Tax: An excise tax on high cost employer-sponsored health plans which included in its calculation employer contributions to FSAs and HSAs. Many felt this threatened to unduly burden plan members that relied on these accounts if implemented as planned on New Year's Day 2018.

Fortunately, the Employers Council on Flexible Compensation (ECFC) got involved – and in a big way. The leading nonprofit organization, which promotes choice in benefit solutions, launched the "My Money, My Health" campaign (mymoneymyhealth.org) to give voice to millions of healthcare consumers who would have been negatively impacted by this substantial tax on their health benefits accounts.

The launch of the campaign came on the heels of a letter sent to President Obama from a bipartisan group of U.S. Senators and Members of the House of Representatives, urging the tax's repeal. Championed as well by major companies across the nation, it asked Congress to act before the end of last year to protect middle class workers who could see their FSA and HSA benefits cut back or even eliminated.

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Reap Rewards in 2016 with Broker Compensation Program

With a new year comes exciting changes. In 2016 Lifetime Benefit Solutions will be ushering in just such a change with the launch of the broker compensation program. Lifetime will offer attractive compensation for new business sales, with an effective date on or after January 1, 2016 for FSA, HRA, HSA and COBRA products. Payments will be made quarterly for as long as you remain the broker of record, and the program renews annually.

To participate in this compensation program, please call your account executive or email lbs.sales.support@lifetimebenefitsolutions.com to request an agreement and program overview.

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Congress acted, delaying implementation of the tax until 2020.

But this is not enough. According to a report by the American Health Policy Institute (AHPI), nearly 90% of large employers surveyed are already taking steps to avoid triggering the tax in 2020, while approximately 19% are curtailing or eliminating employee contributions to flexible benefits accounts such as Flexible Spending Accounts (FSAs) and Health Savings Accounts (HSAs). According to Bill Sweetnam, ECFC's Legislative and Technical Director, American employees will continue to feel the negative impact of having less and less opportunity to contribute to an FSA or HSA. Their only alternatives, unless the Cadillac tax is repealed in full or revised to exempt FSAs and HSAs: Higher premiums and increased co-pays.

This is an ongoing issue that bears monitoring. Mymoneymyhealth.org is the best place to keep an eye on it.

Lifetime partners with MDLIVE to deliver healthcare anytime, anywhere

Don't you just love it when a partnership really works – for you? Such is our partnership with MDLIVE, which enables us to offer a new telemedicine service to our clients. When added to your medical plan, employees will no longer have to venture into the cold to find out if they have…well…a cold.

MDLIVE treats participants' routine medical conditions by connecting patients to doctors 24/7/365, saving time and ensuring convenience. While a typical doctor's visit, from scheduling to prescription pick-up, takes an estimated four hours, an MDLIVE doctor's visit takes approximately 16 minutes. MDLIVE patients can choose to speak with a doctor over the phone, online or through the MDLIVE App.

And rest assured that the quality of care is top-notch. MDLIVE doctors are Board Certified with an average of 15 years of practice experience, and licensed in the state where their patients are located.

Common conditions treated include:

- Acne
- Allergies
- Asthma
- Bronchitis
- Cold & Flu
- Fever
- Headaches
- Infections
- Joint Pain
- Nausea
- Sore Throat

Contact your account manager or sales representative for enrollment information.

Self-funding: Fear of risk can lead to missed opportunity

"What? Me!? Self-funded!!?"

Historically, this was often what brokers and consultants would hear from

small and mid-size employers (100 to 500 employees). In general, they regarded self-funded plan design as something that could only work for much larger employers who could better manage (and stomach) the risk.

However, with new Affordable Care Act requirements and proposed double-digit rate increases for fully insured plans and public health exchanges looming for 2016, many employers who previously dismissed self-funding as a viable option for their medical benefit plan design might want to take a closer look.

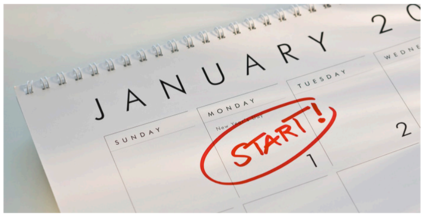
CLICK HERE to read the rest of this illuminating article.

New Year, New Flu

Shorter days, longer nights, and chilly weather can only mean one thing; cold and flu season is upon us. The difference between the two? In general, the flu is worse, accompanied by symptoms like fever, body aches, extreme fatigue and dry cough that are both more common and intense. Colds are generally milder than the flu, occasioned by a runny nose, stuffy head (and leave-me-alone demeanor).

If you think you have a cold or the flu, see your doctor right away. If left untreated the flu could develop into pneumonia – and that's no fun for anyone.

Keys to a Healthy New Year:
It doesn't take a village, but it does take a plan.



It's 2016. Time for a fresh start, right? If you're like most people, losing weight or living a healthier lifestyle are probably at the top of your Resolutions List. Ah, those New Year Resolutions: Easy to make, tough to stick to. The fact is, most people tend to break the healthy habits they've started to develop 'round about February 1st.

So what can you do to stick to the New Year's Resolution once and for all? *A few tips:*

1. Find Your Motivation. It's not enough to just want to lose weight or live a healthier lifestyle. Why do you want to? To feel better in your clothes? To look better on that upcoming Caribbean vacation? To be around longer for your family? Determine what your motivation is and let it drive you.

2. Have a Plan. Wanting to look or feel better isn't enough. You need a plan. Before you begin, identify your goal and how you're going to attain it, whether it's joining a gym, lacing up with a local running group or trying a new fitness class. Note: If you're quitting smoking or changing your diet, you may need to consult with a professional to get started.

3.Get Real. Make your goal attainable. Don't say you're going to lose 50 pounds. Say you're going to lose five pounds and go from there. Don't try to run a mile your first time out if it's been a while since your last run. Run to the end of the block or for five minutes and build each time from there. Also, share your goal with your friends. If other people know, you'll be much more accountable to sticking to your goal.

4. Write it Down! Maintaining a food journal is incredibly eye opening. Write down every morsel that goes into your mouth and track what you're drinking, too. (Those sodas add up.) There are plenty of online food and fitness trackers you can use. MyFitnessPal allows you to enter both your food and exercise.

5. Reward Yourself! This doesn't mean inhaling a box of cookies. (Seriously, don't do it.) Treat yourself to something you enjoy that doesn't take away from your accomplishments. Buy yourself a new workout outfit to wear to the gym or go to the movies or (a healthy) dinner with a friend.

The Lead is published periodically to keep you abreast of the ever-changing world of employee benefit plans. You are receiving this newsletteras a partner, customer, associate or friend of Lifetime Benefit Solutions.

Product Highlight: Flexible Spending Account (FSA)

When employers choose to contribute to an FSA when electing a benefit plan, a deduction is automatically withheld from the paycheck, and set aside for qualified medical or dependent care expenses. Employees save money by using tax-free funds to pay out-of-pocket medical, dental, vision and dependent care expenses.

Lifetime Benefit Solutions offers two types of FSA accounts:

1. Health Care: This popular account can be used to pay for qualified medical expenses not paid by insurance. Copayments, deductibles and coinsurance, as well as dental services, prescription drugs and vision services are all examples of qualified services.

2. Dependent Care: Employees can be reimbursed for expenses paid for the care of dependents so they can work. Eligible expenses include daycare centers, babysitters, caregivers and after-school programs.

FSA Store
THE FLEXIBLE SPENDING ACCOUNT SITE

FSA Store.com eliminates consumer guesswork for good

FSAStore.com is the only one-stop-shop stocked exclusively with FSA-eligible products and services, which means there are no guessing games as to what is and isn't reimbursable, thereby eliminating the headache consumers face every time they walk into a drugstore.

In addition to more than 4,000 FSA-eligible products, the site offers a national provider database of FSA-eligible services and an FSA Learning Center. FSAStore.com accepts all FSA-debit and major credit cards, offers 24/7 customer service, one-to-two-day turnaround and free shipping on orders $50+. CLICK HERE to learn more about the FSA Store.