

## **2010/2011 Health Care Reform Checklist**

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1-Finalize medical plan selections and employer contributions during plan renewal. Determine if changes cause the plan to lose grandfathered status.

2-If the plan is a grandfathered plan ensure the required notice is distributed with plan materials.

3-If the plan is a non-grandfathered plan determine if changes are necessary to comply with non-discrimination requirements.

4-Distribute required notices during open enrollment concerning the special enrollment rights for dependents up to age 26, re-enrollment for any participant who lost coverage due to a lifetime maximum limit, and patient protection requirements for HMO plans.

5-Notify employees of the new restrictions on F.S.A., H.S.A., and H.R.A. reimbursements for over-the-counter drugs.

6-Update H.S.A. communication to reflect the higher penalty for non-qualified H.S.A. distributions. The penalty will increase January 1, 2011, from 10% to 20%.

Model notices are available at [www.dol.gov/ebsa](http://www.dol.gov/ebsa) or contact your ProInsurance account manager for further guidance.