



EMERSON ROGERS

Employee Benefit Guidebooks & Annual Notices

UNDervalued RESOURCES FOR BROKERS





Employee benefit guidebooks and annual notices are critical documents that help employees understand their benefits and make informed decisions about how to use them. Through the resources offered by Emerson Rogers, our brokers can follow the best practices for developing and distributing these documents to their clients, helping to ensure that all workers are informed, engaged, and satisfied with their benefits. Investing time and resources in creating effective employee benefit guidebooks and annual notices is an investment in the retention of the client, the well-being of employees, and the success of the company.



The Value of Broker Provided Services

Business owners have come to expect their brokers and benefit consultants provide them with the tools and resources necessary to help them manage their employee benefit programs and many aspects of their human resource functionality. By providing these services, the broker helps their client navigate the complex and ever-changing landscape of employee benefits and provides many valuable benefits, including:

- **Expertise** — Employee benefits brokers are experts in their field and can provide clients with the knowledge and guidance they need to make informed decisions about their benefits programs. Brokers can help clients evaluate their options, negotiate with carriers, and implement new benefits programs.
- **Time savings** — Brokers can save clients time by handling administrative tasks, such as enrollment and claims processing. This allows clients to focus on running their business while the broker handles the details of their benefits program.
- **Cost savings** — Brokers can help clients save money by negotiating better rates with carriers and identifying cost-saving opportunities, such as wellness programs or cost-sharing arrangements.
- **Compliance** — Brokers can help clients stay informed and compliant with federal and state regulations, which can be complex and confusing. This can help clients avoid costly fines and penalties.
- **Employee satisfaction** — Employee benefits brokers can help clients design benefits programs that meet the needs of their employees, which can lead to higher employee satisfaction and retention.

In this paper however, we will narrow the focus to take a deeper dive into two very specific and often overlooked services, employee benefit guidebooks and annual notices.

The importance of these two resources cannot be underestimated as their value to the employer and employee is significant. It is generally understood that an effective employee benefit guidebook is an essential tool for both employers and their employees. It helps employers communicate the scope of their benefits package, attract and retain top talent, and ensure compliance with legal regulations. It also helps employees understand their benefits and make informed decisions about their coverage. By following our implementation strategies, brokers can create an effective employee benefit guide that meets the needs of both employers and employees.

Employee benefit guidebooks and annual notices are critical documents that employers provide to their employees. These documents outline the benefits offered to employees and the rules surrounding these benefits. By providing these documents, employers help ensure that their employees understand and take full advantage of the benefits available to them.



Benefit Guidebooks

A benefit guidebook organizes documents and explains the benefits an employer offers to their employees. These guidebooks are important because they help employees understand what benefits they are entitled to and how they can use them. They also help employees make informed decisions about which benefits to choose and how to use them.

Employee benefit guidebooks typically include information about health insurance, medical, dental, vision, and any other plans. These guidebooks may also explain how to enroll in benefits and how to make changes to them during open enrollment periods.

In addition to helping employees understand their benefits, employee benefit guidebooks can help employers attract and retain top talent. When employees feel that their employer values them and is invested in their well-being, they are more likely to stay with the company and be productive.

Value Obtained Through Use of Benefit Guidebooks

1

Effective Communication

An employee benefit guide is an effective way to communicate important information about benefits to employees. It provides a comprehensive overview of the benefits offered by the company, which can help employees make informed decisions about their coverage.

2

Enhanced Clarity

An employee benefit guidebook provides clarity and transparency about benefits, which can help prevent confusion and misunderstandings. This can help employees feel more confident and satisfied with their benefits package.

3

Compliance

Many benefits are subject to legal regulations, and an employee benefit guide can help ensure that the company is in compliance with these regulations. It can also help avoid potential legal issues that may arise from miscommunication or misunderstandings about benefits.



Annual Notices

Annual notices are documents that employers are required to provide to their employees each year. These disclosures typically include information about employee benefits, such as changes to benefits, updates to plan rules, and information about new benefits that may be available.

Completing annual notices is important for several reasons. First, it helps employers stay compliant with federal and state regulations. Employers who fail to provide required notices may face fines or legal action.

Second, annual notices help ensure that employees are aware of changes to their benefits and understand how these changes may affect them. This can help employees make informed decisions about their benefits and avoid confusion or misunderstandings.

Employee notices are important because they help ensure that employees are informed about their rights, responsibilities, and the policies and procedures that govern their employment. By distributing these notices, employers can help prevent misunderstandings, promote compliance with legal requirements, and maintain a positive and productive workplace.

Important Notices

- Medicare Creditable Coverage
- CHIP: Premium Assistance Under Medicaid and the Children's Health Insurance Program
- Protected Health Information
- HIPAA: Health Insurance Portability & Accountability Act
- Special Enrollment Rights
- Women's Health & Cancer Rights
- Newborns' & Mothers' Health Protection Act
- Surprise Medical Bills
- Paperwork Reduction Act
- Women's Health Act
- Mental Health Parity Act





BEST PRACTICES:

Completing and Distributing Benefit Guidebooks and Annual Notices

To ensure that employee benefit guidebooks and annual notices are effective, brokers should consider utilizing the following best practices:

1

Always use clear and concise language. Benefit guidebooks and annual notices should be easy to read and understand. Use clear and concise language and avoid technical jargon or legal terms that may be confusing to employees.

2

Make the documents easily accessible to workers. It is important to understand the workforce characteristics, as preferred communication methods can vary based on the company's demographics. At the very least, consider posting them on the company intranet or providing hard copies to employees.

3

Use multiple channels to communicate: In addition to providing written documents, use multiple channels to communicate benefit information to employees. Consider hosting informational meetings or webinars to explain benefits and answer employee questions.

4

Ensure compliance with federal and state regulations: Keep up to date with federal and state regulations regarding employee benefits and ensure that all required notices are completed and distributed in a timely manner.



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