

DID YOU KNOW?

According to a recent report published in *Health Affairs*, a health care policy journal, workplace wellness programs can yield a substantial return on investment both for employer budgets and employee health. The report, which examined and compared dozens of previously published studies, found that for every dollar spent on wellness, medical costs dropped an average of \$3.27 and absenteeism costs fell \$2.73. Talk about ROI!

Delta Benefits specializes in group employee benefits insurance. As a proactive consultant and advisor, Delta assists employer groups to maximize their group medical, dental, life and disability insurances through analysis, strategic planning, education, communication and tools and resources.

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Health Care Reform – Now What?

With the election of Republican Scott Brown to the Senate, questions abound as to the fate of health care reform, now that Senate Democrats lack the 60 votes needed to easily pass their health care reform bill. It is uncertain what will happen with reform now. Democrats do have options moving forward, though some aren't very likely or promising:

- Senate Democrats could race to pass a resolved bill before Senator-Elect Brown is seated or pass the already approved Senate version. The President has already voiced opposition to these approaches.
- Senate Democrats could take time to resolve their differences, bring a bill to the floor and force an actual Republican filibuster, which is highly unlikely.
- Senate Democrats could attempt to convince a moderate Republican to join their side. This approach has been unsuccessful so far, so again, unlikely.
- Using the reconciliation process, Democrats could pass a scaled-back version of the finance-related provisions in the bill, needing only a simple majority to pass.
- Congressional Democrats could abandon health care reform altogether – again, highly unlikely.
- The most likely approach will be to gain bi-partisan support and pass a smaller, less controversial bill and then focus attention back to job creation and the economy.

Final Safe Harbor Rules for Small Plan Contributions

The Department of Labor (DOL) has issued final rules regarding the timing of employee contributions to small retirement and welfare plans. This safe harbor rule is optional, and applies only to plans with fewer than 100 participants.

To take advantage of the safe harbor, you must deposit employee contributions within seven business days of receiving or withholding them.

The DOL predicts that this rule, effective Jan. 14, 2010, will help employers reduce costs and lower noncompliance. In the past, the DOL found that many employers with small plans were confused about deposit deadlines and thus had trouble complying.

By using the safe harbor rule, employers can be certain that they are complying with the DOL's requirement of timely deposits of employee contributions. This may reduce time and costs involved with determining whether their deposits were timely, or facing challenges to their deposit practices from employees or the DOL.