

The Pierce Group WEB PRESS

SUMMER 2010

A NEWSLETTER TO KEEP YOU IN THE KNOW



PIERCE GROUP BENEFITS

MEET THE TEAM: YOUR SERVICE SPECIALISTS

When your employees have a question, comment, are looking for more information, or want to enroll in available benefits, these women are the knowledgeable and friendly voices on the other end of the line. Their dedication and attention to detail create a smooth, pleasant and valuable experience.

Robin Craver:

1. I have been with PGB for: 10 years
2. Favorite part about your job: Researching/correcting a really involved problem
3. Favorite Color: Carolina Blue
4. Favorite Office Supply: G-2 Pilot pen
5. I can't live without: Diet Coke

Paula Mitchell:

1. I have been with PGB for: 11 months
2. Favorite Quote: "Our attitude toward life determines life's attitude towards us."
3. Favorite Pastime: "Is that kind of like free time... because I really don't have any!"
4. Favorite Color: Orange
5. I can't live without: My wonderful family

Veronica Weese:

1. I have been with PGB for: 2 years
2. Favorite Office Supply: Highlighter
3. Favorite Vacation Spot: The Beach
4. Favorite Pastime: Red Sox baseball
5. Favorite Lunch Spot: Panera Bread

LITTLE GUIDANCE OFFERED ON OTCS

The health care reform seems to be all the buzz these days. It's plastered all over the television, written about constantly in newspapers and magazines and even debated among family and friends. With all the hoopla, one could assume that there are some clear cut answers out there. However, in the case of exactly how the health care reform legislation will impact Health Care Spending Accounts, little guidance has been offered. This may be partly to blame on the fact that many times concepts that are written to law may seem simple but become rather complex when put into actual practice; who carries out what part of the law and how?

Nevertheless, one part of the reform that is quite clear is that over-the-counter (OTC) drugs and medicines will no longer be eligible without a directive from a provider beginning January 1, 2011. So, whereas before the customer could be reimbursed for say, Tylenol or Claritin, starting in January of 2011 those items will no longer be eligible for reimbursement. The customer or participant may still be able to purchase the item using their Health Care FSA, but in order to be reimbursed for OTC items, the following must be completed:

- Obtain a letter of medical necessity from the provider
- Obtain receipts
- Complete the reimbursement request form and submit all items above to the carrier

At the surface, the law appears to be pretty straightforward. Unfortunately, nothing is as simple as it appears to be; at least not when you go beyond the obvious cases such as Tylenol, Claritin and the like.

A good example is bandages. Bandages, by themselves, are not affected by the prohibition, but what about medicated bandages? Is that considered a medicine or not? Looking at existing tax regulations won't help us, given that these regulations define "medicine and drugs" as "items (...)" which are generally accepted as falling within the category of medicine or drugs." Not very helpful. Additionally, what constitutes a "prescription"? Are there special forms for the medical practitioner to fill out? Or, does anything have to be filled out at all? As of right now, the answers to these questions are unclear.

There has also been some talk about leniency being granted to plans or plan participants whose plan years overlap the January 1, 2011 date. Rumor has it that one to six month "transition relief" periods are being considered. Whether or not this rumor will come into fruition is still a big question. After all, the law as written is quite clear that the drop-dead date is January 1, 2011, regardless of plan year dates.

So, what should you do with all this health care reform information? Nothing but sit and wait. The good news is that the IRS is well aware of the hardships the new legislation will cause and will likely make every attempt to mitigate the burden imposed by the law. The more good news is that Pierce Group Benefits is also well aware that the new legislation may bring new issues and questions to the table. We are fully prepared and equipped to answer your questions and help solve your problems as they arise and will make every effort to ensure that the January 1, 2011 transition (and all future transitions for that matter) is a smooth one.

**Information obtained from Roger Abramson, General Counsel at Ameriflex*

ON OR OFFLINE: WE'VE GOT YOU COVERED

It's our mission to provide personal attention, attend to individual needs and small details, and offer the best benefits and prices from the industry's highest rated companies. Why? Because that's the kind of service and attention we'd want.

When we partner with you, we strive to create resource and cost-saving plans through multiple avenues. Our new partnership with Benefitfocus® is part of that plan. Pierce Group benefits is THE ONLY voluntary benefits provider in North Carolina Public Schools and Community Colleges that has partnered with Benefitfocus® to provide a SINGLE-ENROLLMENT PLATFORM for easy access and utilization of voluntary and core benefits. This integration ensures that North Carolina's Public School and Community College employees will have an interactive user experience during annual enrollment with ONE, SIMPLE LOGIN.

You and your employees can also access your benefits through the Pierce Group Benefits website that features all the details of your personalized benefits package. The personalized page is available anytime and anywhere with an internet connection. It's like having your own personal voluntary benefits specialist with you at all times to answer questions! To log in, just go to www.PierceGroupBenefits.com and type in your employer's name in the Client Log In Box and choose the plan year you wish to review.

If you have other questions or can't find what you're looking for, call us! We're never too busy to tend to your needs and our Service Specialists will be glad to assist you in any way possible. Our number is 888.662.7500.

FACE-TO-FACE MEETINGS... ONLINE?

Does it ever feel like you have meeting, after meeting, after meeting? Ever feel like you go to a meeting to plan your next meeting? Unfortunately, meetings are always going to be a part of the workplace to ensure things are running smoothly and efficiently. But meetings take time; time to plan, time to prepare and organize, time sitting in the meeting, and time to get there and back. And as we are all very well aware of, time is money. Part of Pierce Group Benefits' mission is to create time and cost savings for you, so you can spend your time on what's most important; your employees and students. Our company utilizes online technology called WebEx to host meetings and web conferencing, and offer remote support through desktop sharing. Pierce Group decided to utilize this technology for two main reasons:

Meetings (via Meeting Center software) – WebEx recreates a face-to-face meeting because it allows a meeting host to combine the convenience of a conference call with the ability to share data, applications and presentations from their desktop. Meeting attendees dial into a conference call line and login to a website for the meeting. The host shares their desktop (and any presentations or documents needed) over the secure website while discussing everything over the phone. It eliminates all the issues associated with meeting with individuals or groups that are in different locations. The meeting (audio and video) can also be recorded.

Payroll Import (via Support Center software) – The Support Center software allows Pierce Group to easily and remotely access a client's computer and complete their payroll import into Sartox or ISIS. The client is present on a phone call while this is happening, but a Pierce Group Benefits IT Specialist "takes control" of the client's computer. WebEx's Support Center eliminates the need to for the client to set up a meeting to complete their payroll import which essentially gets the job done much quicker and easier.