

FROM THE HR SIDE

▶ Agenda:

- Synthetic Drugs – not so new threat
- Defense of Marriage Act
- ACA - Health Care Reform
 - ▶ What deadlines have passed
 - ▶ What has been delayed
 - ▶ What is still on track (at least right now)

SYNTHETIC DRUGS



SYNTHETIC DRUGS

- ▶ Chemically laced substances similar to marijuana, cocaine and methamphetamine

Cannabinoids – K2 or Spice – synthetic marijuana

Can be 2 to 500 times stronger than THC (tetrahydrocannabinol)

Cathinoids – often known as ‘bath salts’ that mimic cocaine or meth

Buyers don't know what chemicals they are ingesting

BATH SALTS

- Powerful drugs that cause severe side effects
- Crystalline powder with names like Ivory Wave, Red Dove, Vanilla Sky
- Long-term health problems – liver, kidney, increased risk of suicide
- Signs – paranoia, violent behavior, chest pain, hallucinations, seizures, not sleeping/eating

DRUG TESTING

- ▶ Synthetic Drugs require additional drug testing
 - Do not show up in a regular 10 panel screen
 - Very expensive to test

DRUG TESTING

- ▶ 1. Reasonable Suspicion – according to DOT guidelines
- ▶ 2. Once a year for one quarter – do the expanded screen

DEFENSE OF MARRIAGE ACT

- ▶ Supreme Court Decision- IRS response
 - Marital Status – for purposes of determining whether a same-sex couple is married, the law of the state in which the marriage occurred, and not the state of residence, will control
 - Effective Date – Sept. 16, 2013

DEFENSE OF MARRIAGE ACT

- ▶ Effect on Benefits:
 - Before the Supreme Court decision –
 - ▶ Employee health insurance deductions pre-tax
 - ▶ Same sex spouse premiums would be treated as gross income
 - Under new rules - not gross income
 - Employee may:
 - ▶ file amended tax return
 - ▶ seek a refund of paid taxes
 - Employer may, but not required, to seek refund of SS and Medicare taxes

HEALTH CARE REFORM

▶ Past Deadlines:

- July 31 – Comparative Effectiveness Research Fee - \$1 per member per year
- October 1 – Distribution of Health Exchange Notice (but \$100 per day penalty for non-compliance has been waived)

HEALTH CARE REFORM

- ▶ What has been delayed:
 - Employer Mandate to provide health insurance and the insurer reporting requirements (2015)

HEALTH CARE REFORM

▶ What is still on track for 2014:

▶ Health Coverage:

- No pre-existing condition exclusion
- No excluding adult children (age 26)
- No waiting periods longer than 90 days
- No annual \$\$\$ limits on essential health benefits
- Maximum annual deductible

HEALTH CARE REFORM

▶ What is still on track?

- ACA Reinsurance Fee:
- \$5.25 per month (\$63 annual) per covered life

FROM THE HR SIDE

▶ **Questions?**

▶ **Call your broker, consultant or
attorney**