

 EMPLOYER UPDATE

News for employers

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Year-end message from Andrew Marshall

This year has been a year unlike any other in our lifetime. A year filled with societal issues, including a global pandemic, racial tension and division, political unrest and staggering unemployment numbers.

Our support for members and communities in need continues to be a priority at Medica. From donations of personal protective equipment to emergency relief grants, we're proud of the meaningful contributions we've made when the needs are so significant. This month, we are proud to support food shelves across our nine-state service area on behalf of customers and business partners like you.

Our sincere wishes to you for a happy and healthy New Year. Thank you for the trust you place in Medica and we can't wait to see you (in person) in 2021!

Happy Holidays,

Andrew Marshall
Senior Director, Client Retention & Growth, Commercial Markets

My Health Rewards by Medica® member experience enhancements coming Jan. 1

Beginning Jan. 1, 2021, the My Health Rewards by Medica® website and mobile app member experience will feature a new layout to make it easier for members to get started, navigate the tool, and learn about available health and wellness resources. These changes apply to all My Health Rewards members.

Changes:

- The My Health Rewards website and mobile app will be organized into five new standard domains (or categories):
 - **Home** (Stats, Daily Cards, Healthy Habits, Rewards)

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Not all clubs will be offering live online workout options. Members should contact their club to learn if they are offering this option. Find a health club in the Fit Choices network and learn more about Fit Choices at [Medica.com/FitChoices](https://www.Medica.com/FitChoices).

**If the member's monthly dues are less than \$20, members will receive credit for the amount of their membership dues. Eligible members must be 18 years of age or older to receive the credit. A maximum of two \$20 credits per month per eligible Medica policy.*

Health savings account (HSA) year-end contribution reminder

Employers with health savings accounts (HSAs) should ensure their year-end contributions are applied to the correct year. The tax year for Medica ONESource HSA contributions is determined by the transaction posting date, not the process date for both payroll deductions and employer contributions. Please see below for how contributions are applied.

Contribution date	Post date	Process date*	Tax year impact
Dec. 31, 2020	Dec. 31, 2020	Jan. 3, 2021	The contribution is applied to the 2020 tax year
Dec. 31, 2020	Jan. 1, 2021	Jan. 3, 2021	The contribution is applied to the 2021 tax year
Jan. 1, 2021	Jan. 1, 2021	Jan. 3, 2021	The contribution is applied to the 2021 tax year

*The process date is the date funds are available for the member to spend.

Reporting requirements for employer-sponsored health insurance

The Affordable Care Act (ACA) requires large fully insured employers (with 50 or more full-time equivalent employees) and self-insured employers to provide an annual statement to employees regarding the health insurance coverage they were offered during the preceding calendar year. The ACA also requires applicable large employers to file an annual information return with the Internal Revenue Service (IRS).

These reporting requirements, outlined in IRS Section 6056, are effective for coverage offered in 2020, to be reported in 2021 and are applicable to both fully and self-insured employers.

Employers must file their 1094-C transmittal file with the IRS no later than March 1, 2021 (March 31, 2021 if filing electronically). Additionally, applicable large employers must provide each full-time employee with Form 1095-C by March 2. Employers may choose to hire a vendor to handle this process for them.

Medica can provide reporting to assist with completion of Parts I and III of Form 1095-C. Upon request, Medica will provide data in a standard Excel file format. The annual report will be available in mid-January 2021. For more information, please visit this topic on [irs.gov](https://www.irs.gov).

End-of-year invoice reminder

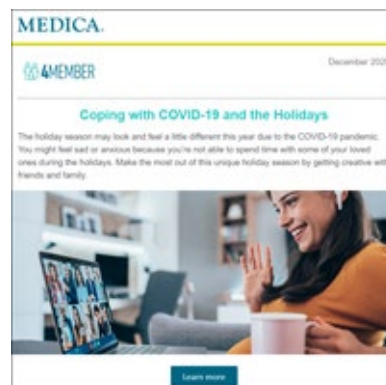
This time of year brings a higher than average number of enrollment transactions that impact monthly invoices. Please pay your invoice as billed. Any transactions not captured on their current invoice will be reconciled on the next one.

4members December email newsletter

The *4members* email newsletter will be distributed next week. Active commercial members who have registered on mymedica.com will receive these emails.

4members is available via PDF for employers and brokers who would like to distribute the content. Encourage your employees to register on mymedica.com to receive this member publication.

[View the 4members December 2020 issue.](#)



Member topic of the month: Employee Assistance Program

Every month we feature ready-made promotional material for members. Print the flier or email it to your employees, whichever you prefer!

The topic this month is the Medica Optum[®] Employee Assistance Program (EAP)*. If your customers have employees who need advice on legal or financial concerns, are dealing with family problems or need help with the winter blues, EAP can help!

[View EAP member flier.](#)

**EAP is included with fully insured plans and available for purchase by self-insured groups.*

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