



Custom Design Benefits

Innovative Cost Containment Solutions for Employee Benefits

+*Inside*

Value-Added Benefits
Bring Reprieve
to HR Teams

Lifestyle Spending
Accounts

New Client
Implementation
Survey Results

Trigger Point Injections

Compliance Corner

NEWSLETTER
#1 | 2022

Executive Spotlight



Welcome to our first newsletter of 2022!

I'm happy to report that Mother Nature isn't the only one undergoing a transformation. At CDB, we are ramping up to deliver another year of innovative benefits solutions coupled with the unmatched customer service you've come to know and expect. Around this time, our staff is busy researching and developing new products and services that help employers better manage their health plan spend while offering additional services to employees.

In this edition of the CDB newsletter, we will share with you the *value* of our Value-Added Services. We'll highlight how you can take advantage of our flexible health spending plans, leave administration capabilities and more. Because these can be particularly challenging benefits for HR professionals to manage, we'll also detail how CDB is uniquely positioned to serve as an extension of an employer's HR department.

If you're curious what other clients had to say about their benefits plan implementation, we've got the results from a recent survey – and we're pleased to share them with you.

In the area of compliance, we have news from our medical Procedural Review Committee and an update on the Consolidated Appropriations Act Continuity of Care provision. Finally, we have an announcement about a new product offering, Lifestyle Spending Accounts, and how they can help foster healthier and happier employees.

As always, I hope you have a successful quarter and thank you for your continued partnership.

Best regards,

A handwritten signature in black ink that reads "Julie D. Mueller". The signature is fluid and cursive, with the first letters of the first and last names being capitalized and prominent.

Julie D. Mueller
President & CEO



Is Your HR Team Feeling a Resources Squeeze?

Custom Design Benefits' *Value-Added Services* Can Help.

Keeping up with changes in regulation and staying in compliance can be a constant challenge for employers, especially now when HR teams are being tasked to do more with less.

The question becomes: How well can HR balance the core responsibilities effectively while keeping up with all documentation and reporting requirements for Family Medical Leave and other fringe benefits, like Flexible Spending Accounts?

If you find yourself in this predicament or are struggling to manage these programs in a cost-effective manner, Custom Design Benefits can help.

CDB not only makes it easy for employers to administer these benefits, we can also help you save time and money in the process.

FMLA

Family Medical Leave Act

Most HR professionals would agree that the Family and Medical Leave Act is one of the most daunting workplace laws to administer. But it can be even more challenging if your organization is having trouble with the following:



- Staying up to date on FMLA and state-mandated leave regulations
- Managing the interaction between multiple leave types (short-term & long-term disability, Workers' Comp, ADA, etc.)
- Accessing software that ensures lead deadlines are followed
- Remaining 100% compliant with federal regulations
- Maintaining, tracking and storing requests and documentation in a confidential, easy-to-access manner for 7 years
- Overgranting leave requests due to misunderstanding of FMLA regulations and eligibility requirements
- Handling all other necessary HR functions and responsibilities in addition to leave requests

In addition to FMLA, CDB can also administer leave requests in accordance with the Americans with Disabilities Act (ADA) on your behalf.

CDB provides complete absence and health insurance premium tracking along with these support services:

- **Federal and state compliance**
- **All leave correspondence and notifications**
- **Medical necessity determinations**
- **Comprehensive reporting**
- **Employer and employee online self-service**
- **Supervisor training**





Short-Term Disability

Disability situations can be financially devastating for employees and place a hardship on employers in terms of lost talent, time and productivity. That's why offering a short-term disability plan is mutually beneficial.

CDB manages cumbersome plan details through claims administration, including initial claim review, length of disability determination and notifications to employees and health providers regarding claim status. Our team of experts also assists with Summary Plan Description (SPD) preparation, assuring compliance and reducing the risk of penalties and legal action. We review medical necessity requests and provide weekly, monthly and annual advice including:

- Professional nurse case management
- Monthly client reporting with updates for payroll



Did You Know?

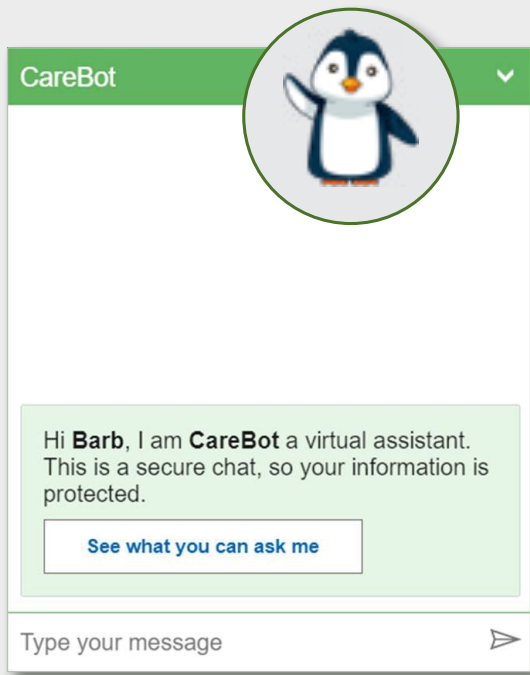
51% of American adults have less than three months of savings in an emergency fund and 1 in 4 have no emergency fund at all.

-Bankrate July 2021 Emergency Savings Survey



HSAs, FSAs & HRAs

With CDB's administration of Custom Flex services (HSAs, FSAs and HRAs), both the employer and employee can enjoy additional flexibility and cost savings. CDB offers consumer-friendly tracking and reporting technology that makes enrollment and managing accounts easy and seamless. You can also save by consolidating service providers for eligibility feeds and reporting.



The CareBot is Here for You 24/7

Whenever members need assistance outside the regular 8-5, our Custom Flex CareBot is ready to serve them!

The CareBot answers questions and assists members anytime – day or night – with balance inquiries, claim status, debit card status and more. To access the CareBot, members can register their account using the Custom Flex Portal or our Custom Flex app. The app makes accessing CareBot and account information simple whether you're at home or on-the-go.



Health Savings Accounts (HSAs)

CDB offers the following services when administering your HSA:

- Coordination and set-up of accounts
- Certification of plan design and contributions
- Compliance for rollout (including employee meetings, communications and ongoing changes from government agencies)
- Contribution processing and tracking
- Support for member and client issue resolution
- Members receive a convenient card to use their HSA funds, but only at covered merchants

Flexible Spending Accounts (FSAs)

Setting up a Flexible Spending Account (also called flexible spending arrangement) with CDB gives employees the flexibility to save for these qualified expenses:

- Healthcare spending administration (out-of-pocket expenses)
- Dental and vision spending administration (out-of-pocket expenses)
- Over-the-counter medications
- Dependent care
- Adoption
- Parking/transportation

Health Reimbursement Arrangements (HRA)

Funded by employers, health reimbursement arrangements can be used to supplement the cost of primary health insurance coverage.

- Dedicated, qualified HRA specialist
- 24/7 online tools for employer and employees
- Simplified claims processes
- Integration with FSAs and HSAs if desired
- Online real-time and monthly reports
- Direct deposit or check reimbursement

In addition to the standard HRA, Custom Design Benefits administrators:

Qualified Small Employer HRA (QSEHRA)

Some small employers can provide employees with non-taxed reimbursement of certain health care costs, like premiums and coinsurance, through a Qualified Small Employer Health Reimbursement Arrangement (QSEHRA). To qualify, employees must maintain “minimum essential coverage” for health insurance.

- For small businesses with fewer than 50 employees
- Full-time employees automatically eligible, employer can extend QSEHRA to part-time workers
- Reimbursements are tax-deductible for the employer and tax-free for employees
- Allows small employers to provide non-taxed reimbursement of health insurance premiums for individual coverage plans and/or health care expenses
- Annual reimbursement limit applies

Individual Coverage HRA (ICHRA)

Individual Coverage Health Reimbursement Arrangements (ICHRA) allow employers to provide non-taxed reimbursements to employees for qualified medical expenses. To qualify, employees must maintain their own individual health insurance coverage.

- For all businesses, regardless of size
- Participating employees must have individual health insurance
- Eligibility requirements are determined by the employer, provided the ICHRA is offered to all employees in a class
- ICHRA allowance rules can differ for separate employee classes
- No limits on reimbursement amounts




Promote Healthy Habits and Overall Well-Being

There's more to investing in your employees' well-being than doctor visits and co-pays. In today's tough labor market, employers need to show prospective employees that their benefits package focuses on the whole person, not just the standard fare.

One great way of showing you care about your employees is by offering Lifestyle Spending Accounts (LSAs). These are fully customizable, post-tax benefits to give employers full control to create a plan that promotes healthy habits and overall well-being.

Examples of eligible expenses range from physical well-being (gym memberships, fitness classes, entry fees for races, etc.) to financial well-being (financial planning services, identity theft services, financial seminars, etc.) to emotional well-being (non-medical counseling, personal development classes, camping supplies, etc.).

LSAs are being used by employers to better attract and retain employees – which is especially critical for companies in 2022. Taking advantage of LSAs also helps take a proactive approach to medical benefits – encouraging a healthier, more balanced lifestyle for your employees.



If you'd like to know more about LSAs, don't hesitate to reach out to the **Custom Design Benefits team** with any questions.

Simplify the Participant Experience

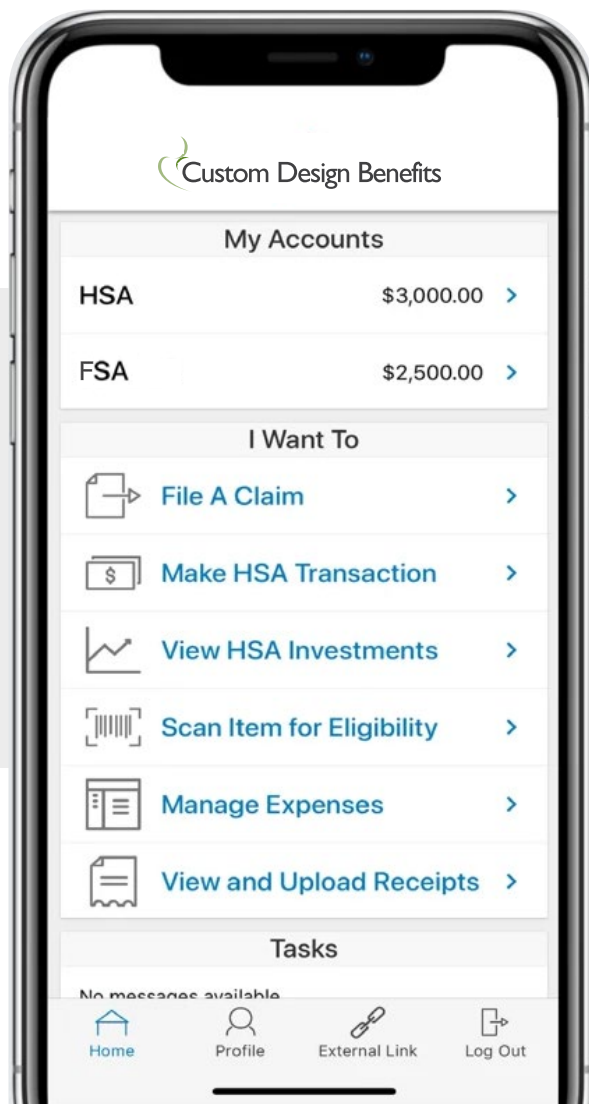
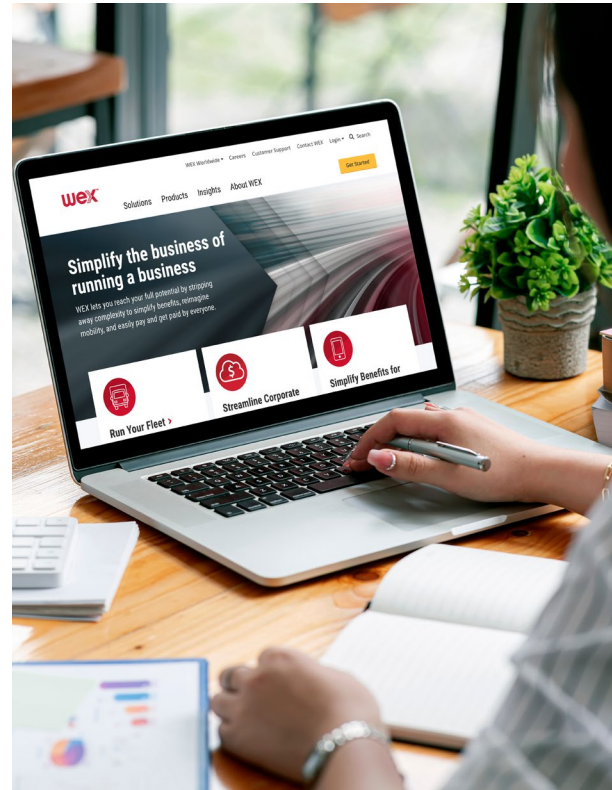
One debit card for all benefits accounts*

No matter what accounts a participant enrolls in (HSA, FSA, LSA, HRA, commuter benefits or a combination), they only need one debit card. Our technology can pull from the right account (at the right percentage) based on their purchase. Plus, participants can even add their debit card to their mobile wallet to take advantage of contactless payment options.

**When the benefit allows*

One online account to access health and commuter benefits.

No more jumping from screen to screen (and having to remember multiple log-ins) to keep track of multiple benefit accounts. With CDB's Custom Flex services, participants only need one online account to manage their health (LSA, HSA, FSA, HRA) and commuter benefits.



One mobile app to access benefits on-the-go.

We manage almost all aspects of our lives from the palms of our hands. The Custom Flex mobile app was built with that in mind, and includes a consistent, simple and modern experience. And when you're using a desktop, you can expect the same user-friendly experience.

Custom Design Benefits Earns 2022 Business Awards

We're honored to report that we have once again been recognized as a business leader by two prominent publications:



Ohio Success Award, *Ohio Business Magazine*

This award recognizes companies that have demonstrated growth both in revenue and employees, as well as having shown involvement in their community and service in their industry.



Best in Cincy Business, *Cincy Magazine*

In an online competition, readers of *Cincy Magazine* voted for their favorite Cincinnati businesses in 74 categories and Custom Design Benefits was named as a top Professional Services firm.

Credit Reporting Agencies to Remove Medical Debts

Three top credit reporting agencies will eliminate tens of billions in medical debt from millions of Americans' credit reports this summer, according to a [Wall Street Journal](#) report.

Starting in July, Equifax Inc., Experian PLC and TransUnion will remove medical debt that was paid after it was sent to collections. Currently, the debt remains on a consumer's credit report for up to seven years, even if it's been paid off.

For the full story, visit <https://www.wsj.com/articles/most-medical-debts-to-be-removed-from-consumers-credit-reports-11647604803>

CDB Review Committee Focuses on Trigger Point Injections



Custom Design Benefits' Procedural Review Committee recently completed a literature review for trigger point injections. These injections are used to treat painful knots of muscle that form when muscles do not relax. The goal of the injection is to deactivate the trigger point to reduce pain and restore function, which will allow for exercise and physical therapy.

In the past, this treatment was processed as an injection and was not subjected to medical reviews. They are now being processed as pain management and subject to review.

All requests for trigger point injections are reviewed against CDB member benefit plan language and evidenced-based medical necessity guidelines indicating a substantial medical necessity for treatment. When the guidelines do not support treatment in a particular region (implying there are insufficient studies or adverse effects reported), the request will not be approved. Claims can only be approved with an associated authorization on file.

Please contact your Account Manager if you have any questions about this update.

CDB Group Client Implementation Survey Results



**THE RESULTS ARE IN:
YOU LIKE US, YOU
REALLY LIKE US!**

Custom Design Benefits surveyed 34 new customers about their implementation to find out how it went switching to CDB. We're happy to share that 97% said it met their expectations and 97% said the timing of the implementation met their requirements.

When asked about their CDB account managers, the results were:

- 94%** effectively prepared for implementation
- 94%** followed up to questions in a timely manner
- 94%** used right balance of communication modes
- 93%** accurately communicated information at employee meetings
- 92%** presented plan clearly to employees
- 91%** communicated clearly

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I'm blown away with the speed and accuracy with which your team processed the information we provided – which included multiple last-minute changes. We were up and running, even with access to Rx, on day one. We would have never gotten this type of service with our prior carrier.

Survey Respondent

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Due to past experience, there was no doubt in my mind that CDB would provide the type of 'Best in Class' customer service that (we strive) to provide to our own patients.

Survey Respondent

Thank you to all who participated in the survey!

Compliance Corner

Helping You Stay Up to Date on No Surprises Act Requirements

Under the Consolidated Appropriations Act (CAA) of 2021, employer health plans must meet new requirements designed to benefit and protect members of group health plans with greater transparency around certain medical costs and coverage.

The No Surprises Act (NSA), which bans surprise medical billing in certain circumstances, is a key component of the CAA and comprises the most significant changes to employer health plans. The NSA protects patients from balance bills and out-of-network cost sharing for emergency room services, non-emergency services by out-of-network providers at in-network facilities and out-of-network air ambulance providers.



Your CDB team has been diligently working to keep you compliant by providing information on NSA requirements and the Surprise Billing Model Notice. We are currently developing NSA required “Qualified Payment Amount” reimbursement rates along with a robust dispute resolution mechanism to help protect both members and their plans from these costly out-of-network services.

Other NSA Transparency Provision Updates from CDB Include:

1. Modifying ID cards to include information on network deductibles and out-of-pocket maximums.

Since October 2021, CDB has been updating medical ID cards to maintain compliance.

2. Providing advanced Explanation of Benefits (EOBs) for certain services upon request.

CDB will continue to monitor legislation and regulatory changes for guidance on advanced EOBs.

3. Disclosing broker and consultant direct and indirect compensation (over \$1,000) for services provided to employer.

CDB will provide compensation information for health plans as required.

4. Providing certain medical and drug cost data to the federal government.

CDB's integrated Pharmacy Benefit Manager (PBM) partners are prepared to provide pharmacy data as required. CDB can also provide this data as required.

- 5 Providing an analysis of the Plan's compliance with the Mental Health Parity and Addition Equity Act (MHPAEA) nonquantitative treatment limitations.

If your plan receives a Department of Labor audit request, please contact your CDB account manager to work together on next steps.

6. Continuing to cover certain benefits on an in-network basis when a provider ceases to be in-network.

CDB's PPO partners are providing updates as this occurs.

7. Offering a price comparison tool.

CDB is developing a technology solution for TrueCost clients to find an accepting provider and access a price comparison tool. CDB's PPO partners are updating websites to include the price comparison under negotiated contracts.

For more information on the NSA and Transparency Rules for Health Plans, the Society for Professional Benefit Administrators has a handy chart with implementation dates you can download here: <https://spbatpa.org/sites/default/files/chart-no-surprises-act-and-title-ii.updated-10-16-20.pdf>



Contact Your Broker,
or the **CDB Team** for
more information!

5589 Cheviot Road, Cincinnati, Ohio 45247

513.598.2929 | 1.800.598.2929

CustomDesignBenefits.com