

IPMG EMPLOYEE BENEFITS IN-SIGHT

IN THIS EDITION

FALL 2020

GREETINGS.....1
 EBS UPDATES.....2
 SPOTLIGHT ON EMPLOYEES.....3
 BENEFITS IN THE NEWS.....3



CONTACT

Insurance Program Managers Group
 225 Smith Road
 St. Charles, IL 60170
 888.377.5845

Mark Jardin
 Senior VP-EBS
 mark.jardin@ipmg.com

Jack Abbott
 Account Executive
 jack.abbott@ipmg.com

Dan Gerding
 Account Executive
 dan.gerding@ipmg.com

Joanne Siers
 Customer Service Manager
 joanne.siers@ipmg.com

Kristie Duncan
 Claims Manager
 kristie.duncan@ipmg.com

Brenda Turner
 Quality Assurance Manager
 brenda.turner@ipmg.com

GREETINGS

Welcome to our newly redesigned IPMG Employee Benefit Services newsletter, "IPMG Employee Benefits In-Sight."

In March, I joined IMPG as the Senior Vice President of Employee Benefit Services (EBS). Having spent my career in this industry, I've enjoyed a 20+ year tenure with Aetna, and just prior to IPMG, 8 years in healthcare consulting, technology and solutions.

My background spans all aspects of payer, provider and customer services in healthcare and related markets in the US and abroad; managing sales, service operations, business development, employee benefits, third party administration and agency operations.

I've been charged with continuing to build the EBS division and to continue to deliver, as well as enhance, the superior resources and services we strive to provide to our clients and agent/broker partners. I am very excited about the future for all of us involved and hope to continue to update you via our "Benefits In-Sight" on future enhancements.

*Regards,
 Mark Jardin
 Senior Vice President - Employee Benefit Services*

EBS UPDATES

FUNDING UPDATE

Four months into implementation of our In-Sight Funding System, and we are proud of the results and feedback. Thank you to our clients for the time and energy spent learning the new system! We strive to constantly improve, so please continue to notify IPMG of any changes or additions you would like to see in In-Sight Funding. Several updates have already taken place, and we look forward to further enhancing your experience.

TIMELY FUNDING REMINDER:

As the holiday season approaches, we would like to remind clients of the importance of timely funding. Especially for clients with 12/1 and 1/1/21 stop loss contract renewal dates, funding delays at year-end can potentially lead to denial or loss of PPO discounts. Our stop loss and funding teams will soon begin specific communication to ensure clients are prepared for their year-end funding requests. We appreciate client diligence in addressing these funding requests promptly.

ENROLLMENT AND ELIGIBILITY UPDATE

ELIGIBILITY REQUIREMENTS:

When member's are adding/changing coverage, please be sure all forms are completed, signed and dated correctly.

WHEN TO NOTIFY IPMG OF ELIGIBILITY CHANGES:

When a member is missing work due to a Medical or Disability Leave, please review your Medical Plan Document's eligibility section: Continuation During Periods of Employer- Certified Disability and Leave of Absence and verify with IPMG when a COBRA notification should be submitted. ***This is a vital step in order to secure Stop Loss Reimbursement for any member who exceeds their stop loss deductible.***

TERMINATION DUE TO A QUALIFYING EVENT:

All plans must abide by the Section 125 regulations when terminating or allowing a member to drop their health coverage. If premiums are being paid pre-tax, the following applies:

What is a Qualifying Event? A Qualifying Event is any of the following if the Plan provide that the Plan participant would lose coverage (i.e.: cease to be covered under the same terms and conditions as in effect immediately before the Qualifying Event) in the absence of COBRA continuation coverage:

1. The death of a covered Employee.
2. The termination (other than by reason of the Employee's gross misconduct), or reduction of hours, of a covered Employee's employment.
3. The divorce or legal separation of a covered Employee from the Employee's Spouse. Be sure to obtain court documentation to verify you have the correct last date of coverage for the Employee's Spouse.
4. A covered Employee's enrollment in any part of the Medicare program.
5. A Dependent child's ceasing to satisfy the Plan's requirements for a Dependent child (for example, attainment of the maximum age for dependency under the Plan).

If ever questions, please reach out to your Account Manager.

PAPERLESS EOB'S ANNOUNCEMENT

Members now have the option to enroll in paperless EOB's. To do so, they would need to log into in-sightonline.com and select "Request EOB Online" under the Quick Resource Link. Please note we cannot have EOB's automatically paperless, each member would have to opt out of paper format. For more information, please reach out to your Account Manager.

SPOTLIGHT ON IPMG EBS EMPLOYEES

MARCIE CURNUTTE, SENIOR ACCOUNT MANAGER

Marcie brings 17 years of client and customer service leadership to the table, including the last 8 with IPMG. Marcie began her career in the hospitality management industry, and later expanded her career into managing the customer service department for a dental TPA management company prior to joining IPMG.

JENNIFER KNAAK, ACCOUNT MANAGER

Jennifer brings 15 years of client and customer service. After joining IPMG in 2013, she has since operated as both Team Lead Eligibility and Supervisor of Eligibility & Client Service until she was promoted to Account Manager. Jennifer still manages eligibility with her team while assisting her clients with their day to day requests.

JULIE BENNETT – SENIOR CLAIMS ANALYST

Julie has worked in the insurance industry for over 35 years mainly in the health division of claims and customer service. Has been with IPMG for 6 years, prior was with Principal Financial Group for 27 years and another small TPA in between. She began in the mail room and worked her way up to processing, reviewing, customer service and Senior Claims Analyst. She has worked as a Home Based Employee for over 20 years. Also, she became a first time Grandma during the event filled year of Covid-19 to Addison Mae who is now already 5 months old.

MELISSA SPYRISON, CUSTOMER SERVICE REPRESENTATIVE

Melissa started at IPMG in March of 2017. She is a Customer Service Representative in IPMG's Employee Benefits Services. She was new to the insurance side of healthcare working previously for an Internal Medicine/Gastroenterologist office for 6 and half years. She was looking for a new challenge, which is exactly what she got. Melissa has learned a great deal from her coworkers and continues to learn something new daily about the ins and out of self-funded group health insurance.

On the personal side, Melissa has three adult children in their 20's. While she patiently waits for grandchildren, she spends most of her time reading crime novels and classics, and spending (socially distanced) time with friends.

BENEFITS IN THE NEWS

IRS ANNOUNCES 2021 LIMITS FOR HSAS AND HIGH-DEDUCTIBLE HEALTH PLANS

By: Stephen Miller, CEBS

Health savings account (HSA) contribution limits for 2021 are going up \$50 for self-only coverage and \$100 for family coverage, the IRS announced May 21, giving employers that sponsor high-deductible health plans (HDHPs) plenty of time to prepare for open enrollment season later this year.

The annual limit on HSA contributions will be \$3,600 for self-only and \$7,200 for family coverage. That's about a 1.5 percent increase from this year.

In Revenue Procedure 2020-32, the IRS confirmed HSA contribution limits effective for calendar year 2021, along with minimum deductible and maximum out-of-pocket expenses for the HDHPs with which HSAs are paired.

View the full story by clicking [here](#).