



## TPSC Revamps Website

We have overhauled our website from top to bottom with the goal of improving the user experience and communication flow with our members, employers, brokers, and providers. New features include:

- Finding a doctor, hospital or clinic has never been easier with links to all our PPO networks;
- Quick access to forms and questionnaires;
- FSA & HRA tools;
- Healthcare reform updates;
- Health & wellness links; and
- Updated preventive care services list.

Check us out at [www.trustedplans.com](http://www.trustedplans.com) !



## New On-Demand Census Available to Employers

We've added a new feature to make your job easier. Clients can now create an on-demand census via TPSC's secure HR portal! Please contact your Account Administrator if you would like to add this feature to your account.



## TPSC Announces a New Preferred Dental Program with Western WA's Light Dental Studios

⇒ **Lower out-of-pocket costs for "in-network" services**

All TPSC dental clients and their covered members can take advantage of negotiated fees that are, on average, 45% less than average charges in the same community. Negotiated fees may extend to non-covered services provided after participants have reached the plan maximum.

⇒ **Flexible plan design options**

Light Dental Studio can be added to any plan, any time.

⇒ **4 Convenient Western WA Locations**

Puyallup, University Place, Lakewood, and Lacey

⇒ **No access fee**

And the best part...there's no access fee!

Call your TPSC Account Manager today to learn more or to add this optional program to any of your TPSC-administered dental plans.



## HHS Finalizes Fees for PPACA Transitional Reinsurance Program (TRP)

HHS has finalized the TRP reinsurance contribution rate at \$63.00 per enrollee/member for 2014 and \$44.00 per enrollee/member for 2015. They also established an installment plan, which is summarized below:

Reinsurance Fee Schedule		
2014 Fee	Due Jan 2015	Due 4Q 2015
\$ 63	\$ 52.50	\$ 10.50
2015 Fee	Due Jan 2016	Due 4Q 2016
\$ 44	\$ 33	\$ 11

Source: *Re-Solutions.net*



## Definition of a Dependent Changed for the PPACA Employer Mandate

On February 12, 2014, the IRS released final regulations regarding the PPACA's employer mandate. All large employers must offer affordable, minimum value coverage to full-time employees, and **their dependents**, or pay a penalty.

For purposes of the rule, a dependent is defined as a child who has not reached age 26. Grandchildren, foster children, stepchildren, and other qualifying relatives who could be classified as dependents for tax purposes are **not dependents** for purposes of the employer mandate.

Additionally, the final rules call for a phase-in of the provisions summarized below:

Employer Mandate Phase-In		
# Full-time employees	2015 Plan Year	2016 Plan Year +
1-49	No mandate	No mandate
50-99	No mandate	Must cover 95%
100 +	Must cover 70%	Must cover 95%

A fact sheet can be viewed here: <http://www.treasury.gov/press-center/press-releases/Documents/Fact%20Sheet%20021014.pdf>

Source: *Benefit Compliance E-Link, Healthaffairs.org, Treasury.gov*

