



## Compliance Corner

March 24, 2015

### HEALTH CARE REFORM

#### CMS Clarifies Interaction of Cost-sharing Limits and HDHPs

On March 16, 2015, CMS issued guidance in the form of an FAQ clarifying how cost-sharing limitations will be calculated starting with the 2016 benefit year. The 2016 out-of-pocket (OOP) limits are \$6,850 for single coverage and \$13,700 for family coverage. The single coverage OOP limit applies per individual even if the individual is enrolled in family coverage.

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### FEDERAL UPDATES

#### Final Regulations

### ANNOUNCEMENTS

#### Changes to Compliance Corner

*Compliance Corner* is getting a new look! We'll include the same timely information and insight into legislative and regulatory employee benefits issues in a new format.

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#### ***King v. Burwell:*** **Implications for the Marketplace,** **Podcast** **Available Now**

On March 4, 2015, the U.S. Supreme Court heard ninety minutes of oral arguments in *King v.*

## Outline Details for Limited Wraparound Coverage

On March 18, 2015, the IRS, HHS and DOL jointly published final regulations in the *Federal Register* amending existing regulations regarding excepted benefit coverage. The amendment specifies requirements for limited wraparound coverage that may qualify as excepted benefit coverage.

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## DOL Publishes Final Rules on Defined Contribution Plan Annual Disclosure Requirements

On March 18, 2015, the DOL published final rules concerning the timing of participant-level fee disclosures distributed to participants in defined contribution plans. As background, the 2010 participant-level fee disclosure regulations required plan administrators to disclose detailed information about plan investments, including plan fees and expenses.

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114, the case challenging the availability of premium tax credits for individuals who purchase health insurance through the federally facilitated marketplace (FFM).

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## Upcoming IRS Phone Forum: Retirement Plan Loans to Participants

On March 26, 2015 at 2 p.m. ET, the IRS will offer a phone forum on retirement plan loans to participants. Presenters will cover various topics, including the types of plans that can make loans to participants, the conditions that must be followed in order for a plan to make loans and the required terms of a plan loan.

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## FAQ

Are employers who qualify for transition relief and employers who sponsor non-calendar year plans subject to

## DOL Staff Members Provide Informal Views on Retirement-related Issues

The American Bar Association (ABA) recently released a transcript from the May 2014 meeting of its Joint Committee on Employee Benefits. During the meeting, DOL staff provided ABA members an opportunity to ask questions in an informal setting.

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## DOL Provides Informal Views on Certain Health and Welfare Plan Issues

The ABA's Joint Committee on Employee Benefits (JCEB) recently released a transcript of its May 2014 Q&A session during which DOL staff members provided informal views on certain health plan issues. Although the DOL answers are informal and cannot be relied upon, they are helpful in understanding how the DOL might view a certain issue.

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## IRS Issues Publication 969

and 6056 reporting requirements for 2015?"

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### STATE UPDATES

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### REFERENCE

[Commonly Used Acronyms Glossary »](#)

## Addressing HSAs, HRAs and Health FSAs

On March 10, 2015, the IRS issued Publication 969 for use in preparing 2014 individual federal income tax returns. While there are no major changes to the 2014 version, the publication provides a general overview of HSAs, HRAs and health FSAs, including brief descriptions of benefits, eligibility requirements, contribution limits and distribution issues.

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