



MICHIGAN 1% CLAIMS TAX

Effective October 1, 2018 and after, the State of Michigan is no longer requiring self-funded plans to pay the Health Insurance Claims Assessment (HICA) on medical, dental, vision and prescription drugs.

Yes, fully insured and HMO plans must continue to pay!

Great news to our self-funded clients and Preferred United Plans "Alternative Funding"!

Preferred United Plans "Alternative Funding" (PUP-AF)

We have increased the size an employer group may be in order to participate in our small group self-funded aggregate program.

PUP-AF previous employee size range was from 2 to 99 employees.

Now the employee size can be from 2 to 140 employees.

Yes! Individual Employee Health Risk Applications are still required for all groups. Our Application must be received in order to finalize underwriting.

Is your Employee Handbook updated for 2019?

What are Employee Handbooks?

An Employee Handbook (also known as an employee manual) is a document outlining business rules, policies and expectations for your employees. It also

states what to expect from the employer. All new hires should be given a copy of the employee handbook with a form form to sign, which acknowledges the employee has read, understands it and agrees to the employers terms.

Your handbook should be taking into full consideration the states the employer has employees located in.

What should be included in your Employee Handbook:

- Welcome Letter from CEO
- Company Mission Statement
- Annual office closures/Office hours
- Behavior expectations, including attendance and dress code, if relevant
- Equal Employment Opportunity
- Antiharassment
- Antiretaliation
- At-will nature of employment
- General employment information
- Safety and security
- Pay policies
- Benefits (make sure your benefits match your policies and plan documents)
- Sick leave policy and layoff
- FMLA (if business has 50 or more employees)
- Assessment process for promotion and raise
- Process to file complaints
- Disclaimers - the employers manual references policies and guidelines, but is not a guarantee or contract of continuous employment

Employers should keep a close eye by various agencies such as: Department of Labor, National Labor Relations Board (NLRB), Equal Employment Opportunity Commission, and Occupational Safety and Health Administration.

SecureOne continuously works to keep our clients, and agents informed. By no means are we providing legal, financial or accounting advice.

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