



UBA
Benefits & Employment Briefing

A quarterly newsletter
about benefits and
employment trends



Summer 2019

IRS Finds 23andMe Genetic Results are a Medical Expense

In exchange for a small DNA sample, 23andMe provides individuals with ancestry and genetic results. Recently, the IRS has issued a Private Letter Ruling, indicating that while the costs for ancestry analysis are not an Internal Revenue Code (IRC) 213(d) medical expense, expenses for genetic testing can be.

[Read more](#)

The IRS Offers Additional Relief for HDHP-HSAs: New Preventive Care Benefits for Certain Chronic Conditions

On June 24, 2019, President Trump issued Executive Order 13877, requiring the Treasury Department and IRS to consider ways to lawfully expand the use and availability of HSA-HDHPs, specifically the accessibility of preventive care

How to Handle Court Orders Mandating Coverage to an Ex-Spouse

It is not uncommon for an employer to receive a court order, most often a divorce decree, mandating the provision of health coverage. However, when a court order involves an ex-spouse, instead of a child, the laws are different both on the federal and state level, which often leads to a different and contrary result.

[Read more](#)

New Opportunities for Health Reimbursement Arrangements

On June 13, 2019, the Departments of Treasury, Labor, and Health and Human Services issued final regulations creating new opportunities for establishing health reimbursement arrangements (HRAs). The new rule presents a significant change from prior policy and will allow employer-

coverage for individuals with existing chronic conditions.

[Read more](#)

funded HRAs to fund individual policy premiums and out-of-pocket costs.

[Read more](#)

Deadline for Distributing Medicare Part D Creditable Coverage Notice Is Approaching!

The annual deadline for providing Medicare Part D Notices of Creditable Coverage is coming up on October 14, 2019. Each year, employers that offer prescription drug coverage under their group health plan are required to provide notices of creditable or non-creditable coverage to Medicare-eligible individuals.

[Read more](#)

This information is general and is provided for educational purposes only. It reflects UBA's understanding of the available guidance as of the date shown and is subject to change. It is not intended to provide legal advice. You should not act on this information without consulting legal counsel or other knowledgeable advisors.



This email was sent to: sherry@commonwealthbenefitsgroup.com
This email was sent by your United Benefit Advisors Partner Firm.
We respect your right to privacy. [Click to unsubscribe.](#)

20 North Wacker Drive, Suite 500, Chicago, IL 60606