



July, 2013

Vital Business Solutions Newsletter

Important Update on the Affordable Care Act

The Employer Shared Responsibility Provisions under the Affordable Care Act has been postponed to 2015 from 2014. According to the White House blog, "This allows employers the time to test the new reporting systems and make any necessary adaptations to their health benefits while staying the course toward making health coverage more affordable and accessible for their workers."

<http://www.whitehouse.gov/blog/2013/07/02/we-re-listening-businesses-about-health-care-law>

The Internal Revenue Service will be releasing an updated questions and answers page about the requirements soon. In the meantime, employers can view the Notice at <http://www.irs.gov/uac/Newsroom/Questions-and-Answers-on-Employer-Shared-Responsibility-Provisions-Under-the-Affordable-Care-Act>.

For a refresher on the Employer Shared Responsibility Payment, please visit [Healthcare.gov](http://www.healthcare.gov) and read the article *What is the Employer Shared Responsibility Payment?*

Health Exchange Programs

Maryland Health Connection

In Maryland, the Small Business Health Options Program (SHOP) will open on January 1, 2014 for small businesses with one to 50 full-time equivalent employees. SHOP allows small businesses and their employees to compare private health plans online. Follow the links below to read more. [SHOP Fact Sheet:](#)

<http://www.marylandhealthconnection.gov/wp-content/uploads/2013/07/SHOP-Fact-Sheet1.pdf>

[Health Care Tax Credits for Small Businesses Fact Sheet:](#)

<http://www.marylandhealthconnection.gov/wp-content/uploads/2013/07/Health-Care-Tax-Credits-for-Small-Businesses.pdf>

To learn more about SHOP and the Small Business Tax Credit associated with the Affordable Care Act, please visit: <http://www.marylandhealthconnection.gov/small-businesses>.

Please note: for Maryland individuals, open enrollment begins October 1, 2013 with benefits becoming effective in January 1, 2014.

<http://marylandhbe.com>

District of Columbia Health Benefit Exchange

In the District of Columbia, open enrollment for the Health Benefit Exchange will begin October 1, 2013. This will be for both individuals and small business with one to 50 full-time equivalent employees. For more facts on the District's Health Benefit Exchange, please visit <http://hbx.dc.gov/node/316502>.

Small Business Tax Credit

Click here for information to determine if you qualify for the small business health care tax credits: <https://www.healthcare.gov/will-i-qualify-for-small-business-health-care-tax-credits>.

Work Coverage During Summer Months

How productive is your business during the Summer months? During the Summer, automatic out-of-office reply messages are more frequent and employees are distracted by the warm weather and wanting to be outside. Depending on the type of business or industry, this could be a busy or slow time of the year. Some employers may offer a flexible schedule, reduce hours and pay, or increase head count. Below are a five things you should consider (preferably in advance) to keep your business operating at your desired capacity:

1. Take a stock of work load and requirements to be fulfilled during the Summer
2. Ask employees to submit their vacation requests. This will help you determine resource availability and plan for coverage accordingly
3. Form relationships with staffing or outsourcing agencies
4. Develop a training program for knowledge transfer - get employees to write procedural steps for their routine tasks and cross train colleagues before they leave for vacation
5. If you have to reduce hours, develop a clear policy and ensure employees are treated fairly

We only have one month left of Summer, but you might be in need of assistance with coverage while employees are on vacation in August. A contract with a staffing agency can be executed within a day and as long as your legal counsel or HR professional is not on vacation, you can also draft a Summer Schedule policy in a few hours.

Reminders

July 31, 2013 is the final date to file 2012 Form 5500 - [Annual Return/Report of Employee Benefit Plan](#).

The 2013 EEO-1 Survey is now open. **September 30, 2013** is the deadline to submit and certify the reports. <http://www.eeoc.gov/employers/eeo1survey/jobclassguide.cfm>

The 2013 filing cycle for the VETS 100/100A report begins August 1, 2013. <http://www.dol.gov/vets/vets-100.html>

USCIS announced that nationals of El Salvador with Temporary Protected Status (TPS) now have their employment authorizations automatically extended until **March 9, 2014**. This includes those who have not yet received a new employment authorization document. [Click here to learn more about TPS.](#)

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Vital Business Solutions is an one-stop shop human resources and organizational development company that provides simplistic systems to your complex business needs. Our goal is to provide solutions to your human resources and organizational development challenges. www.vitalbusinesssolution.com

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Is your Employee Handbook updated for 2013?

We can help you with your Policies & Procedures Manuals!

VBS can update your Employee Handbook and HR forms. An Employee Handbook identifies management's objectives, outlines company rules and regulations, and identifies the company's expectations.

Let us know if you need the following documents:

- Employee Handbook
- Policies & Procedures Manual
- Human Resources Forms
- Job Descriptions
- HR Audit/Assessment
- Federal Compliance Review

Get everyone on the same page!