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## VOLUME 19 ISSUE 2 Winter 2019



**Benefit Trends: What to Expect in 2020**

**Health Tip: Have You Gotten Your Flu Shot?**

**Legal Take: Reviewing Your Section 125 Cafeteria or Flexible Benefit Plan**

**CMG People: Meet Sheri Berger**

**Wellness Corner: Thankful, Grateful, Blessed**

**Annual Meeting Update**

For a printable version of this newsletter, [click here](#).

## Benefit Trends: What to Expect in 2020

As the new year approaches, Catholic Mutual's Employee Benefit Buying Alliance members continue to be committed to providing the widest range of high-quality, accessible options for their plan participants at the best value.

According to this year's annual [Benefits Trends Survey](#) conducted by Willis Towers Watson, nationwide, employer priorities for their plan included:

- Incorporating employee well-being into their benefit programs, including physical, emotional, financial and social well-being programs (80 percent).
- Aligning benefit provisions with employee wants and needs (64 percent).

"Most employers are giving their employees choice across their core and voluntary benefits," said Julie Stone, managing director of health and benefits at Willis Towers Watson. However, she noted, "there is

still much opportunity to enhance employee engagement, including widespread [adoption of new decision-making technologies](#)," by tailoring benefit communications to various segments in the workforce.

To learn more about employee benefit trends, please click [here](#).

## Legal Take: Reviewing Your Section 125 Cafeteria or Flexible Benefit Plan

When was the last time you reviewed or amended your Section 125 Cafeteria or Flexible Benefit Plan? Catholic Mutual Group's strategic partners, Akerman, LLP, have recently worked with several of our Buying Alliance clients to provide guidance in reviewing and updating their Section 125 plan document. Here are some important questions you should consider to be sure your plan is compliant and working for you.

- Have there been any changes in state law that impact your plan?
- Have any new participating entities joined the plan?
- Are you offering any new benefit plan options?
- Are any new benefit options offered on a pre-tax basis?
- Do you offer a Flexible Spending Account? And/or Health Savings Account? (If you offer both, there are separate plan documents that govern these arrangements.)
- What categorical exclusions of employees exist?
- What change in status events would allow participants to make mid-year election changes?
- Do you allow carryover funds for the health FSA?

Please contact Annette Radde at [aradde@catholicmutual.org](mailto:aradde@catholicmutual.org) if you have any questions or would like more information about the services Akerman, LLP can provide.

## Health Tip: Have You Gotten Your Flu Shot?



Did you know there's a virus going around that kills up to 50,000 Americans every year and many put off taking the single most effective precaution available to prevent it? We're talking, of course, about the flu... and the importance of getting a flu shot.

While flu shots don't protect against all strains of flu, they are a huge step in the right direction. The Center for Disease Control (CDC) has said that flu vaccination was associated with a 71 percent reduction in flu-related hospitalizations among adults of all ages and a 77 percent reduction among adults 50 years of age and older during a given flu season. If you haven't been vaccinated against flu, yet, we encourage you to do so as soon as possible.

## Wellness Corner: Thankful, Grateful, Blessed

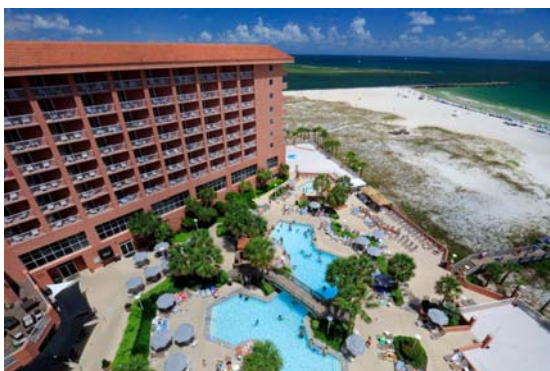
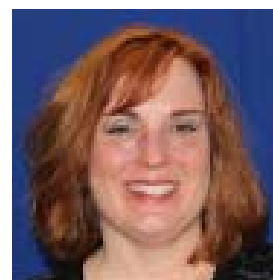
Thanksgiving is such a meaningful way to kick off the holiday season as it gives us time to reflect on the many blessings in our lives. But as we enter the busy season of Advent, followed by Christmas and a new year, the spirit of Thanksgiving can have an ongoing, tangible effect on our health and well-being.

Here are some of the benefits of gratitude, 365 days a year, as shared by Catholic Mutual associate Jen Cruell:

- It improves relationships: When we express gratitude to a friend, co-worker or loved one, we not only lift their spirits, we show that we value them.
- It creates contentment: Media and social media are constantly sending messages that we are not enough and we do not have enough. Reminding ourselves to be thankful for the blessings we have is a powerful anecdote to these messages.
- It cultivates humility: When we choose to be thankful for the big and small blessings in our lives, we foster humility and a spirit of graciousness.
- It is contagious: A grateful heart is a catalyst that spreads gratefulness in the home, the office and the community.

## CMG People: Meet Sheri Berger

Sheri Berger joined Catholic Mutual Group in May 2019 as a benefit specialist. She has worked as a third-party administrator, and for medical, dental, life and disability carriers, for 13 years. Sheri has spent an almost equal amount of time in Human Resources and has been in management roles in both HR and insurance for a combined 10 years. Most recently, she worked exclusively in the benefits consulting industry. Sheri's professional experience includes claims, employee communications, non-profit administration, large group self-insured medical and dental plans, implementation, benefit administration systems, carrier negotiations and service. Sheri has a bachelor's degree in Business Administration and is pursuing her MBA, both from Bellevue University.



## Annual Meeting Update

Please **SAVE THE DATES** and plan to attend Catholic Mutual Group's Employee Benefit Buying Alliance annual meeting on February 4 and 5, 2020 at the following location:

### **Perdido Beach Resort**

27200 Perdido Beach Blvd

Orange Beach, AL 36561

Tel: 800-634-8001

[www.perdidobeachresort.com](http://www.perdidobeachresort.com)

*\*fly into Pensacola, FL*

As a reminder, Catholic Mutual will again reimburse up to \$500 to each Diocese having a representative in attendance.

Benefit Beat is a publication of C.M.G. Agency, Inc. Please feel free to share this newsletter with any staff, clergy or other members of your diocese for whom you think it would be useful. And, if there's anything you would like us to cover in a future issue of Benefit Beat, please contact us.

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