

It Benefits You

Your Employee Benefits Newsletter

November 2025

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“One of the greatest traditions we have is the Thanksgiving Day football game. And the biggest, most important tradition of all is the kicking off of the football.” - Lucy van Pelt

Does anyone feel like Charlie Brown trying to kick the football this time of year? Employers have a lot to keep up with as benefits plan sponsors on the regulatory playing field.

As open enrollment wraps up for many of our clients, it's game time for your McGriff Benefits Team! We want to take a quick timeout to say “Thank You” to all of our clients for trusting us with your benefit plans strategy every day and allowing us to be part of your team.

Ready for 2026: Building a Compliant Benefits Strategy

November 20 | 2:00 pm ET
1.0 PDC SHRM/HRCI

With 2026 approaching, staying ahead on employee benefits compliance is key. Rapid legislative changes and new challenges mean having the right strategy can make a difference.

Join us on November 20 for our webinar, “Ready for 2026: Building a Compliant Benefits Strategy.” You’ll get practical insights and tools to help you avoid costly compliance mistakes.

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Upcoming Compliance Deadlines

Dec
15

Summary Annual Report Extended Deadline for Calendar Year Plans

A Summary Annual Report (SAR) summarizes a plan's Form 5500 annual report, provides a financial statement regarding the plan, and informs participants of their rights to receive additional information. Generally, the plan administrator provides the SAR within nine months of the close of the plan year; however, if an extension to file Form 5500 is obtained, then the plan administrator must furnish the SAR within two months after the close of the extension period. For calendar year plans, that deadline is December 15.

Dec
31

Gag Clause Prohibition Compliance Attestation

The Consolidated Appropriations Act of 2021 prohibits plans and issuers from entering into agreements with health care providers, third-party administrators (TPAs) and other service providers that would restrict the plan or issuer from providing, accessing or sharing certain information about provider pricing and quality of care as well as de-identified claims.

Plans and issuers must submit an attestation of compliance using the CMS Health Insurance Oversight System (HIOS). This annual requirement, covering the period through the date of the last attestation, must be filed by December 31. We have updated our [McGriff recorded tutorial](#) to assist employer group health plan sponsors if their carrier/TPA is not willing to complete the attestation on their behalf.

Compliance Q&A: Common COBRA Compliance Mistakes

QUESTION:

When is COBRA continuation coverage required, and what are some common missteps to avoid?

ANSWER:

The Consolidated Omnibus Budget Reconciliation Act of 1985 (COBRA) grants individuals the right to continue employer-sponsored health insurance coverage for a limited period after experiencing qualifying events such as a job loss or reduction in work hours. Despite its longstanding presence, this law's complexity and associated compliance challenges often lead to inadvertent violations.

When you have an organization subject to COBRA (to oversimplify, one with 20 or more employees), that sponsors a group health plan providing medical care, COBRA must be offered to qualified beneficiaries upon the occurrence of a qualifying event that triggers a loss of coverage. COBRA-qualifying events include termination of employment, reduction in the number of hours of employment, a covered employee becoming entitled to Medicare, divorce or legal separation of the spouse from the covered employee, death of a covered employee, and a child's loss of dependent status under plan rules.

Common COBRA mistakes include:

1. Failure to provide a general (initial) notice;
2. Failure to recognize when coverage is subject to COBRA;
3. Failure to recognize when a COBRA qualifying event occurs (or doesn't occur);
4. Failure to (timely) consider COBRA when engaging in mergers or acquisitions; and
5. Failing to offer COBRA as an alternative to retiree coverage

[Click here](#) to learn more about how to avoid these COBRA compliance pitfalls.

Stephanie Raborn, JD
McGriff Employee Health &
Benefits Compliance Officer



Hop on the 'Let's Get Digital' Soapbox

I've been on a "Let's Get Digital" soapbox for delivering employee benefits communications for several years. Digital is more effective than print in SO many ways, many of which I will outline below.

But first, let's acknowledge that there is no surefire way for any organization to get employees to pay attention to and understand their message. And, sometimes, we can't squelch the desire to put something tangible (printed) in one's hands. But if you're willing to ditch the "template" and try new delivery methods, here are a few considerations to keep in mind. There's room for you on the "Let's Get Digital" soapbox, too!

Outdated resistance

As a communications consultant, I've heard clients push back on digital communications with objections such as these:

- Our employees don't work at desks or have email
- Our industry is low-tech
- The population here just doesn't get it

While these things may have been true 15 years ago, in nearly all cases they're outdated complaints today.

Despite pockets of resistance, the truth is that so much of life today occurs online or on mobile devices. Real estate transactions, virtual care visits, and even take-out orders are now common tasks we take care of right from the palm of our hands. Technology even makes personal relationships easier, with grandparents eagerly grabbing the phone or tablet to spend time with the grandkids from afar!

Or consider QR codes. No longer odd, pixelated squares requiring instruction, QR codes are now intuitive and part of everyday life. But if you're still not sure about your employees' comfort with receiving information through modern methods like a text message, info hub, or QR code, **ask them!** A survey may help confirm or guide your communication delivery decisions.

Digital can be more captivating

Digital communications done well can be a great way to grab and keep a viewer's attention. For example, using video to relay messages about your benefits program can include compelling visual cues, narration, sound elements, and on-screen wording to reinforce messaging. If it's short, sweet, and flashy, employees are more likely to retain the main points to help meet your objective. The most effective communication campaigns go both ways, allowing viewers to navigate to the information they most need.

With text messages, you can send out a brief message with a call to action, such as: "ABC Co's Open Enrollment starts Monday! View your benefits guide at tinyurl.com/McGriffDigitalGuide. Reply WATCH to see a video on our new virtual care provider. Don't wait until you're sick! Reply READY for instructions on registering in advance for 24/7 online care."

Have a lot of Open Enrollment changes to communicate? Video, text messages, and QR codes are a great way to break up information into smaller bits and help avoid attention fatigue.

Not many changes this Open Enrollment? Maybe a one-page memo with the deadline to elect, bullets of main points, and a QR code to a digital benefits guide is better than handing out a ton of information that could overwhelm employees.

Environmentally friendly and ADA compliant

Companies of all sizes are increasingly adopting policies to reduce their environmental impact. A digital communication campaign can not only help reduce print waste but also reduce a company's carbon footprint by not relying on the supply chain for the shipping and delivery of physical materials.

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Many digital communication methods also allow you to fold in ADA-accessible features. For example, someone with low or impaired vision may need a screen reader or a way to zoom in on a document. Those with hearing difficulties can read transcriptions or closed captioning.

Long live the printer!

While digital delivery can eliminate the need to back print production into your overall communication timeline, there are times when print is more effective. Just be sure to keep your messages concise and on point. It would be best to provide highlights, calls to action, and where to go for more information, not detailed manuals.

Here are a few examples where printing makes more sense:

- **When you need to reach spouses** – Open enrollment is an excellent example of a time when connecting with your employees' spouses can be important. Since spouses are often decision-makers in benefits enrollment, postcards mailed to homes are an effective way to alert them to deadlines. Postcards are also a great way to easily break up information and provide QR delivery methods for supporting materials or opt-ins for text message campaigns.
- **Benefit contact cards** – As more and more carriers move to digital ID cards, a consolidated wallet card with your insurance contacts is a great thing to have. If you have room, include the company name, group number, website, and phone number. This way, if an employee is ever having internet connection issues, they'll still know how to contact someone.
- **Posters in high-traffic areas** – Placing posters in strategic areas with quick informational tidbits and QR codes can be a great way to grab attention with bold headlines. Places like breakrooms, timeclocks, vending machines, and yes, even restrooms (after all, you have a captive audience) can help spread your message.
- **When you have specific instructions to relay** – If you have a multi-step process or a new enrollment site, for example, sometimes a printed quick-sheet is more convenient than having to toggle between different internet browser tabs or web pages. An informative summary, including screenshots, can be beneficial in these instances.



When in doubt, test it out!

If you're still unsure if digital communication methods are the right approach for your organization, start with small steps and seek feedback. With a new delivery model, gather viewer statistics and track efficiencies where possible. Does the new method increase employee access to information?

Were you able to do less hand-holding, allowing you to focus on other initiatives? How much money, production time, and stress did you save by eliminating or reducing print? Was there an increase or decrease in rushes to deadlines or the need to follow up?

Based on your answers to these questions, you'll gain insight as to whether continuing or improving your communication delivery methods is in your best interest. If you end up seeing positive results, hop on the soapbox with me and let's sing, "Let's Get Digital!"



Christina Biddle
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Author's footnote: A big thanks to the late Olivia Newton-John for her inspiration in naming McGriff's "Let's Get Digital" campaign. May her positive spirit and impact on pop music and movies live on!

This article was previously published in HR Professionals Magazine. For your free digital subscription, click [here](#).



Non-Traditional Benefits for Mental Well-Being

The term “mental health” covers a wide spectrum, ranging from temporary feelings of depression or anxiety to more serious conditions that may need professional care. This can be challenging for employers who want to support workers’ mental health and well-being without overstepping privacy boundaries.

In addition to mental health benefits through the medical plan, many employers offer services through Employee Assistance Programs (EAPs) or specialized providers for things like mindfulness, talk therapy, and cognitive behavioral programs. These options can be more effective when included as part of a broader approach.

Since overall health, especially mental health, is dynamic and multi-faceted, there are other ideas and programs that might not have been considered but could provide additional support.

Seed money in health savings and lifestyle spending accounts (HSAs and LSAs): As costs for housing, childcare, groceries, and health care keep rising, having an emergency fund can be more helpful for employees than traditional financial wellness programs. It’s often not a matter of employees lacking financial knowledge; they just don’t have the funds to cover things that can pop up in life. A car repair, a broken refrigerator, or an unexpected medical bill could affect their mental well-being and lead to more financial stress if they turn to high interest credit cards or payday loans to get by. Knowing they have money set aside in an emergency fund can help employees feel more prepared for sudden expenses and reduce ongoing stress when those situations come up.

Virtual primary care: As healthcare costs go up, employees are often asked to cover more through higher deductibles, co-insurance, and premiums. But this can lead to employees avoiding regular checkups. Chronic conditions like heart disease and diabetes often occur alongside depression and anxiety, creating a cycle where each can make the other worse if not treated. While encouraging employees to establish a relationship with a primary care provider (PCP) can be helpful, many struggle with access and staying in care, not just motivation. The uncertain costs of a PCP visit, provider shortages, and taking time off work can cause people to delay care until it becomes an emergency, which is usually more stressful and costly. Virtual primary care can help with many of these issues: it’s free for members, available in many formats and at any time, and allows people to build a long-term relationship with a provider to manage both physical and mental health.

Caregiver support: Compassion fatigue and burnout aren’t just issues for people in caregiving jobs; many folks are caregivers in their daily lives. Along with the logistical stress—like driving to appointments and managing schedules—there’s also a lot of emotional strain from anticipating and meeting others’ needs. Caregivers need support to manage the time and energy it takes to tend to others and themselves. Helping caregivers can take many forms: flexible schedules when possible, vendor programs, and even employer-sponsored services like tele-veterinary care.

Culture: Workplace stress and burnout can lead to ongoing stress that’s hard to fix. When daily work creates unrelenting stress it can build up over time, affecting health, reducing productivity, and increasing turnover. EAPs are recognizing

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this and are expanding their services to include things like manager training for making referrals and mental health first aid courses, helping leaders learn to identify, understand and respond to signs or symptoms of mental health or substance abuse challenges. While these tools are helpful, focusing on workplace culture—like work/life balance, employee feedback, and emotional safety in the workplace—can be a key part of supporting mental well-being. Creating a space where employees feel comfortable sharing feedback, safe to express emotions, and have opportunities for purpose and balance can help shape a positive culture. Finding the right balance between supporting business needs and employee well-being is possible, and when done well, both sides can support each other.

Since our well-being is connected across many levels—like physical, mental, emotional, and social health—support programs and tools should work together. Organizations that see this connection can help employees feel cared for in different ways, creating benefits that address multiple needs without becoming overwhelming.

This article was previously published in HR Professionals Magazine. For your free digital subscription, click [here](#).

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McGriff Clinical Wellness
Practice Leader



Why Health Care Costs Are Increasing in 2026

Health care costs have been growing at an alarming rate in recent years, and they're not slowing down. Surveys project that U.S. health care costs are likely to increase by 6.5% to, in many cases, over 10% in 2026.

Regardless of the exact figure, employers can expect their health care costs to continue to skyrocket throughout 2026. As the next year approaches, many employers remain curious about what is driving these increases. Here are key factors impacting rising health care costs in 2026:

- Specialty medications, specifically glucagon-like peptide-1 (GLP-1) drugs—High-cost, high-impact treatments, such as GLP-1s, biologics, biosimilars, and cell and gene therapies, are reshaping the pharmaceutical industry. The momentum behind specialty drug innovation shows no signs of slowing.
- Chronic health conditions—About 90% of health care spending is for people with chronic and mental health conditions. Moreover, many people have two or more chronic, high-cost diseases.
- Aging populations—Health care costs generally increase as people age. While life expectancy has increased significantly over the past 50 years, birth rates have trended down consistently.
- Cancer care—This has been the top driver of employer cost increases for four years in a row. Spending has worsened due to the growing prevalence of cancer diagnoses and the escalating cost of treatment.



- Health care labor costs—The worker supply continues to fall short of the growing demand for utilization.

Offering quality health care to employees carries a significant financial cost for organizations. It's more than just organizations that pay the price for growing health care costs; such expenses are often shared between employers and employees.

Rising health care costs may be unavoidable, but informed employers can better understand these trends and act appropriately.

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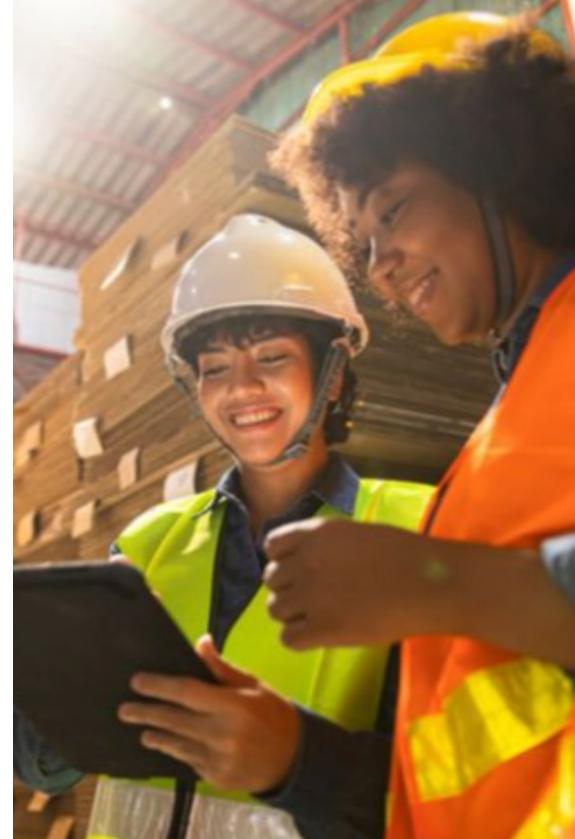
Unlocking Potential: How Understanding Human Behavior Enhances Safety and Operational Success

In today's complex and rapidly evolving work environments, organizations need effective strategies to enhance safety, improve performance, and cultivate a culture of engagement and accountability. While many companies invest heavily in technology and systems to mitigate risk, one of the most powerful and sustainable approaches remains underutilized: applying the science of human behavior.

Understanding why employees make the choices they make and then using that information to manage behaviors effectively can create a significant competitive advantage in any industry.

[Click here](#) to learn more about strategies for effective behavioral safety management.

Beth Adams
McGriff Risk Control
Resource Consulting Manager



McGriff Brings You Mineral!

November 19 | 2:00 p.m. ET

McGriff is excited to provide our Employee Benefits clients with MINERAL – a robust web-based HR and compliance resource. Through your McGriff relationship, you have access to Mineral Live, a team of HR experts standing by to answer your questions or provide advice on virtually every HR or compliance-related issue; Mineral Comply, an award-winning online resource center for all of your workforce issues, including a Living Handbook Builder; and Mineral Learn, an incredible online training platform with more than 250 web-based courses for your employee training needs.

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