

# 2025 BENEFITS GUIDE FOR EMPLOYERS



Insights from Blue Harbor Benefits  
July 2025 Newsletter

Welcome to the Blue Harbor Benefits 2025 Benefits Guide! This guide highlights key trends shaping employee benefits and provides actionable insights for employers.

At Blue Harbor Benefits, we understand that offering a competitive and attractive benefits package is crucial for attracting and retaining top talent. The landscape of employee benefits is constantly evolving, and staying ahead of the curve is essential. We hope you find this guide informative and helpful as you plan your benefits strategy for the upcoming year. This guide will cover mental health, on-demand pay, family-forming benefits, voluntary perks, and preventative care.

## Top 5 Trends Shaping 2025 Benefits

### 1. Mental Health Support

- Employee Assistance Programs (EAPs)
- Teletherapy
- Mindfulness Apps

Prioritizing mental health is no longer optional. Employees are increasingly seeking comprehensive mental health benefits. Offering resources like EAPs, teletherapy, and mindfulness apps can significantly boost employee well-being and productivity. Addressing mental health can lead to reductions in absenteeism and burnout.

### 2. On-Demand Pay

- Early Wage Access
- Financial Wellness

Giving employees access to their earned wages before payday is gaining traction. On-demand pay helps employees manage unexpected expenses and reduces financial stress. This benefit enhances employee satisfaction and loyalty. Studies show reduced turnover with on-demand pay options.

### 3. Family-Forming Benefits

- Fertility Treatments
- Adoption Assistance
- Parental Leave

More companies are recognizing the importance of supporting employees' family-building journeys. Offering fertility treatments, adoption assistance, and generous parental leave policies signals a commitment to inclusivity and employee well-being. These benefits attract and retain diverse talent.

### 4. Voluntary Perks

- Pet Insurance
- Identity Theft Protection
- Gym Memberships

Voluntary benefits allow employees to customize their benefits package to fit their individual needs. Providing a range of voluntary perks enhances employee satisfaction and demonstrates that you value their unique circumstances. These perks often come at little to no cost to the employer.

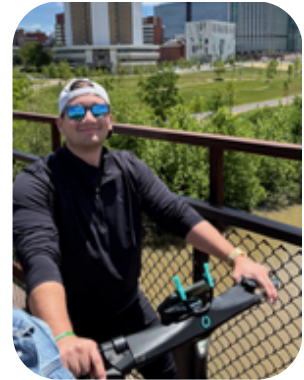
### 5. Preventative Care

- Wellness Programs
- Health Screenings
- Vaccination Clinics

Investing in preventative care reduces healthcare costs in the long run and promotes a healthier workforce. Wellness programs, health screenings, and on-site vaccination clinics help employees stay proactive about their health. Preventative care can significantly decrease sick days and increase overall productivity.

## Blue Harbor News:

Blue Harbor is excited to welcome their newest Partner, Bert Giannaccini. Born and raised in Maryland Bert is a proud graduate of Washington College, where he earned a degree in Economics with a minor in Business Management in 2012. With over 15 years of experience in the employee benefits industry, Bert brings deep expertise in serving large employers, with a focus on self-funded plans. He holds a Life and Health Producer License and is known for his commitment to helping clients find tailored, effective solutions that meet their business and employee needs.



Bert's approach is rooted in strong client relationships, strategic thinking, and a passion for making complex benefit programs easier to navigate. His experience and people-first mindset make him a trusted resource for businesses seeking to optimize their benefits strategies.

Bert currently resides in Overlea, MD. Outside of work, he enjoys being with his family and friends, spending time at the gym, and cheering on the Orioles.

## Compliance Corner:

The Internal Revenue Service (IRS) has announced new Patient-Centered Outcomes Research Institute (PCORI) fee rates for 2025.

If you oversee a self-insured health plan, including Health Reimbursement Arrangements (HRAs), these updates are crucial for your compliance calendar.

### Key Points to Remember

- The PCORI fee for plan years ending between October 1, 2024, and September 30, 2025, is set at **\$3.47** per covered individual, an increase from the previous year's rate.
- The fee applies to self-insured group health plans, including level-funded arrangements and HRAs.
- The deadline to report and pay the fee is **July 31, 2025**, using IRS Form 720. Failing to meet this requirement can result in financial penalties, making timely action essential for maintaining compliance.

With the new PCORI fee rate now set, employers managing self-insured health plans must prepare for the July 31, 2025, deadline. Please contact us if you have any questions or need help filing

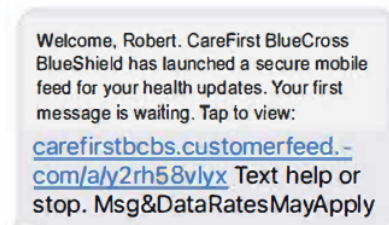
### Upcoming Compliance:

- Form 5500 Completion: For any employer with 100 or more employees enrolled in any plan, who renewed in January – the filing deadline for 5500s is July 31<sup>st</sup>, 2025. Form 5500 must be filed annually and is due 7 months following the health plan renewal.
- Summary Annual Report (SAR) must be distributed to all plan members no later than three months following the filing of form 5500.
- Medicare D Notices: Medicare Part D notice of creditable/non-creditable coverage must be distributed to employees annually prior to October 14<sup>th</sup>.

## Attention CareFirst Members:

Beginning May 27<sup>th</sup> CareFirst will be sending members texts in hopes to increase member engagement on the My Account site and app. This campaign is aimed to last around 180 days.

In the very first message from CareFirst, members will see an authentication message (like the image below) asking for a one-time authentication with the member's date of birth.



Members may also opt out of SMS messages by replying to the texts with the word 'STOP', or opt out of emails by clicking the 'unsubscribe' button.

## How to Take Action:

Did you know that if you have a long term disability plan in place you may already have an Employee Assistance Program (EAP)? Let Blue Harbor review your plan to see if you may have a hidden EAP.

Curious about pricing quotes on any of the above-mentioned voluntary benefits? Reach out to your Blue Harbor representative to get a custom quote.

Compliance Questions? Let us know! Our compliance department would be happy to help answer any questions.

Ready to enhance your employee benefits package for 2025? Contact your Blue Harbor Benefits representative today!