



Happy New Year and Cheers to 2024!
Guide yourself to a healthy and prosperous year!

New IRS Electronic Filing Requirements

Gentle reminder that the 1094/1095-C filing season is just around the corner. We are expecting a busy season due to the IRS changes in 1094/1095-C filings. The IRS now **mandates electronic filing** for all companies issuing 10 or more 1095-C forms. The IRS strongly suggests filing all permissible forms electronically. Electronic filers can expect an expeditious processing time.

January Market Insight

Employees are inclined to place their loyalty where there is a wide selection of clearly outlined benefits. Education strategy during open enrollment is vital for employee retention. This strategy includes understanding that preferred methods of communication can vary by individual and by generation. Even with initial education in place, employees should be met with continued support and educational materials when inquiries arise.

At Innovative Health Insurance Advisors, we have refined the employee education process. We offer full service on all products with consolidated Enrollment, Education, Billing and Customer Service, ensuring employees get the most out of their benefits!

Let us help you become an employer of choice! [Click here to learn more.](#)



Preventative Care

- Only you can engage in your health before it becomes an issue! Prioritizing preventative care is not only something that *should* be done, but also something that *can* be done, both simply and effectively.
- Our Section 125 Health & Disease Prevention Program is an excellent option for employers and employees seeking a comprehensive and proactive outlook on healthcare.

Take initiative with your health today! [Click the link below to learn more about our Encompassing Health program.](#)

[Learn More](#)

All About ALEs



- The ACA Employer Mandate has serious implications for ALEs and avoiding it is not an option. If not in compliance, it is just a matter of time before costly ESRP headaches arrive.
- IHIA hosts a wide range of coverage options for compliance and more! Our Minor Medical plan options are ideal for ALEs of all sizes looking for cost containment solutions.

[Click the link below to see how much compliance can save your company!](#)

[Learn More](#)

January Discovery Bulletin



UNESCO World Heritage Convention

Discover one of the New Seven Wonders of the World, the bridge between the Peruvian Andes and the Amazon Basin. The citadel of Machu Picchu is a bucket list item of many, and for good reason! This ancient 'lost' city inspires awe, drawing history buffs and nature lovers alike.

[Interested in the historical and cultural significance of this UNESCO World Heritage site? Check out the link below.](#)

[Learn More](#)