

Stay Cool this Summer....Enjoy the July/August 2018 Newsletter

To fiae@listserve.com <fiae@listserve.com>



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REGISTER TODAY November 11-14, 2018

on line at www.fiae.net

And, just in case you were hesitant about traveling to Puerto Rico, one of our trusted colleagues has just returned from speaking at Manuel Reyes' Annual Convention....and was eager to share his thoughts....

"Like many of us Nortes I was nervous about what conditions would be like in Puerto Rico. My fears were completely unfounded. While there are signs of damage (you will see blue tarps on roofs as your plane lands) everything on the ground is working just fine. The airport, the hotel and the convention center were all in great shape and, most importantly, it's easy to detect a very upbeat spirit among the people.

Puerto Rico is always worth a visit and now more than ever. I had a great trip and Manuel (Reyes) puts on a terrific show!"

--Michael Sansolo

P.S. The weather in San Juan was more pleasant than in Washington DC.

Ocean breezes are a beautiful thing!"

Make your travel plans to arrive on Sunday and participate in our charitable event to assist the island of Puerto Rico and their people....And consider staying through Wednesday to tour the supermarkets of Puerto Rico.

And don't forget about your contribution to the FIAE Silent Auction, this year benefiting the good work going on in Puerto Rico to recover from the Hurricane. Co-chairs Rob Ikard and Cailey Locklair Tolle will be soliciting your support all summer.

We look forward to welcoming you to beautiful San Juan on the island of Puerto Rico!



Follow-ups from the FIAE Webinar Series:

Plastics and Packaging....

Tim Shestek, Senior Director for State Affairs for the American Chemistry Council has, as promised, provided a list of ACC contacts around the country. If any plastics or packaging issues pop in your state, reach out to your designated contact. Check out the United States map of ACC contacts on the FIAE website, with the presentation and a recording of the Plastics Packaging webinar.

All things Coupons...

The Association of Coupon Professionals recently held a webinar exclusively for FIAE executives. The topic was "Hot Issues in Coupons" where we discussed the basics of coupon planning and execution, 2018 trends and key issues impacting coupons going forward. The recording is available in the member area of the website.

The webinar just scratches the surface of the best practices, guidelines and resources available from the ACP. Need help designing a coupon? There's a guide for that! Don't know how to code a coupon? There's a guide for that. Want help with a Digital coupon program? We have resources. We also run quarterly webinars on key topics in couponing and hold an annual conference each April.

Information is available at www.couponpros.org , or you can contact John Morgan, ACP, Executive Director, john.morgan@couponpros.org , 610-789-9993

If you miss any webinar, you can check out the presentation and a recording on www.fiae.net.

ASSOCIATION, EMPLOYER OR BOTH???

--Susan Ellender, Associated Benefits Consulting



The Department of Labor published a final rule in the Federal Register on June 21st regarding the definition of "employer" under ERISA (Employee Retirement Income Security Act). This rule establishes subsequent criteria to determine when an association can be deemed an employer and offer a single group health to all its members and the members' employees.

The rule's stated purpose is to assist in facilitating the adoption and administration of Association Health Plans (AHPs) and expanding access to affordable health coverage especially for employees of small employers and specific self-employed individuals.

Associations now have a "more flexible test" to determine if they meet the commonality of interest requirements. The association must meet one of these two requirements:

- Employers are in the same trade, industry, line of business or profession
- Each member has a principal place of business in the same region (either the same State or the same metropolitan area, even if the metropolitan area includes more than one State)

Okay, so I'm an association, now what?

There are several other requirements a "bona fide" group or association of employers must meet to offer one single group health plan. These requirements are 1) having at least one substantial business purpose 2) each employer member must act directly as an employer of at least one employee who is participating in the group health plan (including a working owner) 3) a formal organizational structure with a governing body and by-laws 4) functions of the association must be controlled by its employer members, and the employer members that participate in the group health plan must control the plan.

5) commonality of interest must be present 6) association must not make health coverage available to any person other than an employee or former employee of a current employer member (including beneficiaries of those employees) 7) association and the health coverage offered by the association must comply with nondiscrimination requirements 8) the association must not be a health issuer or owned or controlled by a health issuer.

Great, I meet these 8 recommendations, how can offering an AHP help my members?

With 100 participants, your AHP would be considered a large group which offers additional flexibility and customization in designing the benefits package while keeping many of the consumer protections brought into effect by the Affordable Care Act. Here are a couple of examples: relaxed rating rules while following the non-discrimination rules regarding health status, higher in-network deductibles while maintaining out of pocket maximum limits and not having to follow stringent actuarial value formulas while maintaining minimum essential coverage.

The expansion of the term "employer" in ERISA will lead to increased access to health care while the benefits design can lead to more affordable coverage is the true win, win. For any questions on being an association, employer or both, call Associated Benefits Consulting, an affiliate member of FIAE at 1.877.799.2225.

Women Grocers of America - Making a Difference for the Future



**-- Cindy Sorensen, CEO - The Grocery Group and WGA Board
Member**

The statistics are alarming; women are leaving the grocery industry at a rate four times that of men; the turnover rate for women in first and midlevel managerial positions is 24%; the turnover for women in executive roles is 27%. Retention is a challenge and many factors are contributing to it. Leading the list of reasons women leave the grocery industry, is that there are fewer female role models at higher levels in their organizations to whom they can look for leadership development. In addition, at a time when many industries are faced with challenges of attracting, recruiting and retaining a qualified workforce, these additional challenges in our industry to also have a diverse workforce, need to be addressed in order to be relevant to our employees, our customers and our consumers.

National Grocers Association (NGA) recognizes the need our industry has to be more relevant to women seeking to enter this industry, or those who are already employed here. Women Grocers of America (WGA) was developed as an NGA special program and it is the sole organization representing female grocers and other women affiliated with the independent food industry. WGA specifically serves as NGA's career development network for active female professionals as well as students interested in pursuing independent retail grocery careers. The mission of WGA is to promote the recruitment, growth, development, and empowerment of women within the independent grocery industry. WGA's objectives focus on networking, recognition and education. Activities include mentoring programs, networking opportunities at NGA events, scholarships, and the Woman of the Year award.

Membership is open to any woman affiliated with an independent retailer, wholesaler, manufacturer, service supplier, or state/local association that maintains membership in NGA. Women throughout all levels in the industry, as well as students, are welcome and encouraged to join!

Contact Maggie White (mwhite@nationalgrocers.org) or click on <https://www.nationalgrocers.org/special-programs/wga> for more membership information!

Webinar Ideas? Newsletter Article Submissions?
Send them our way!

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