

Compliance — It's the Law

Employers are fighting a never-ending battle to comply with evolving federal requirements and deadlines—and faced with an increasing threat of audits. It's a lot to manage and penalties for non-compliance are costly.

We help you stay protected all year, every year with our wide selection of Compliance Service Offerings to handle the work and worry for you. Let us be the compliance expert so you don't have to.

And for a comprehensive solution with bundled pricing, our Suites offer 4 different pre-packaged bundles of the services listed below. That means one simple price, one onboarding, and one invoice.

1-19 Employees

Mandatory Requirements / Services:

- | | |
|--|----------------------------------|
| <input type="checkbox"/> Annual ERISA & ACA Notices | <input type="checkbox"/> HIPAA** |
| <input type="checkbox"/> Annual Medicare Part D Notice | <input type="checkbox"/> ERISA |
| <input type="checkbox"/> ACA Employer Reporting* | |
| <input type="checkbox"/> PCORI* | |

Universal Benefit Account:

- Healthcare
- Fringe Benefits
- Wellness
- Education
- Giving
- Premium Collection
- Wealth

* (Self-insured, including ICHRAs)

** (If FSA, HRA, or self-insured medical plan and managed by a third party)

20-49 Employees

Mandatory Requirements / Services:

- | | |
|--|----------------------------------|
| <input type="checkbox"/> Annual ERISA & ACA Notices | <input type="checkbox"/> ERISA |
| <input type="checkbox"/> Annual Medicare Part D Notice | <input type="checkbox"/> HIPAA** |
| <input type="checkbox"/> ACA Employer Reporting* | <input type="checkbox"/> COBRA |
| <input type="checkbox"/> PCORI* | |

Universal Benefit Account:

- Healthcare
- Fringe Benefits
- Wellness
- Education
- Giving
- Premium Collection
- Wealth

* (Self-insured, including ICHRAs)

** (If FSA, HRA, or self-insured medical plan and managed by a third party)

50-99 Employees

Mandatory Requirements / Services:

- | | |
|--|----------------------------------|
| <input type="checkbox"/> Annual ERISA & ACA Notices | <input type="checkbox"/> ERISA |
| <input type="checkbox"/> Annual Medicare Part D Notice | <input type="checkbox"/> HIPAA** |
| <input type="checkbox"/> ACA Employer Reporting* | <input type="checkbox"/> COBRA |
| <input type="checkbox"/> PCORI* | <input type="checkbox"/> FMLA |

Universal Benefit Account:

- Healthcare
- Fringe Benefits
- Wellness
- Education
- Giving
- Premium Collection
- Wealth

* (Self-insured, including ICHRAs)

** (If FSA, HRA, or self-insured medical plan and managed by a third party)

100+ Employees

Mandatory Requirements / Services:

- | | |
|--|----------------------------------|
| <input type="checkbox"/> Annual ERISA & ACA Notices | <input type="checkbox"/> ERISA |
| <input type="checkbox"/> Annual Medicare Part D Notice | <input type="checkbox"/> HIPAA** |
| <input type="checkbox"/> ACA Employer Reporting* | <input type="checkbox"/> COBRA |
| <input type="checkbox"/> PCORI* | <input type="checkbox"/> FMLA |
| <input type="checkbox"/> IRS Form 5500 | |

Universal Benefit Account:

- Healthcare
- Fringe Benefits
- Wellness
- Education
- Giving
- Premium Collection
- Wealth

* (Self-insured, including ICHRAs)

** (If FSA, HRA, or self-insured medical plan and managed by a third party)

All Service Offerings Include:

- MyService Center – online Client access to plan activity
- Dynamic web portals with 24/7 access
- Online enrollment and plan management
- No ties to any insurance product
- Free monthly webinars for compliance and/or training
- Outstanding customer service (via IVR, web, and phone)
- Hold Harmless Agreement

ERISA Compliance

- Document Preparation:
 - Plan Document and Summary Plan Description (SPD) known as a wrap Plan or mega-wrap Plan
 - IRS Form 5500 and associated Schedule(s); secure software for uploading to DOL
 - Summary Annual Report (SAR)
 - Summary of Material Modification (SMM)
- Prepares required ERISA Notices for eligible employees
 - ERISA and ACA Notices (optional – additional fee)
 - Medicare Part D Notices (optional – additional fee)
- Provides assistance during a DOL audit
- Provides amendments due to regulatory updates
- Maintains required records for the mandated amount of time
- Provides guidelines for disclosing information

ERISA and ACA Notices

- If Plan is Grandfathered, the following notices are required:
 - Grandfathered Model Notice
 - WHCRA Notice (Women’s Health and Cancer Right Act)
 - CHIPRA Notice (Children’s Health Insurance Program Reauthorization Act)
 - HIPAA Special Enrollment Rights Notice
- If Plan is Non-Grandfathered, the following notices are required:
 - Patient Protection Notice – Choice of Providers
 - WHCRA Notice (Women’s Health and Cancer Right Act)
 - CHIPRA Notice (Children’s Health Insurance Program Reauthorization Act)
 - HIPAA Special Enrollment Rights Notice

Medicare Part D Notice

- Assists in compliance with Medicare Part D requirements
- Removes burden of researching and creating documentation
- Fosters peace of mind
- Helps employers avoid fines and penalties
- Provides easy to understand materials and directions

HIPAA Compliance

- Delivers compliance with HIPAA requirements and regulations for self-funded plans
- Alleviates the burden of researching compliance needs, creating documentation, and more
- Can assist employers in avoiding fines and penalties
- Provides easy-to-understand materials and directions for maintaining compliance with HIPAA Privacy and Security rules
- Stays abreast of changing regulations

COBRA

- Assumes full responsibility for all required administrative procedures and regulations
- Easy-to-understand account reports to monitor your COBRA activities
- Easy enrollment with a simple set-up kit helps you establish your Plan
- Employee ACH for online premium payments and immediate on-screen confirmation
- Customized “on hold” messaging for Continuees

FMLA

- Consultative session to review leave policies
- Full review of FMLA eligibility and entitlement
- Fair and impartial application of FMLA regulations and policies
- Tracking of employee leave
- Documentation of all communications
- FMLA activity reports online 24/7
- Multiple methods to report an FMLA event
- Immediate notification of denial or acceptance
- Staff training on FMLA regulations
- Dedicated account management team

ACA Employer Reporting

- Provides tools to determine if your organization is an ALE
- Provides tools to determine if your Plan meets the minimum essential requirements, and what, if any transitional relief is available
- Tracks variable hour employees; if they become full-time during any month of the year they must be offered health coverage
- Compiles employee and health coverage information for reporting to the IRS and your employees.
- Completes required IRS Forms and assists with timely filing and distribution

PCORI

- Calculates the fees based upon number of lives covered under applicable self-insured plan (Medical, HRA, and ICHRA)
- Provides instructions for completing IRS Form 720
- Provides a link to fillable IRS Form 720
- No charge for PCORI for ERISA, AgBiz/BizPlan clients