



Learn • Plan • Save • Protect

Unlimited Access to Our Industry Experts – Independent Consultation and Evaluation by The Phia Group is Available Any Time, for Any Question, Without Limit

Legal Compliance & Regulatory Consultation

- ▶ **ACA** – Notice Requirements, Employer Mandate Rules, EHBs, and Section 1557
- ▶ **COBRA** – Rules and Requirements Including Offers, Timing, and Notices
- ▶ **ERISA** – Preemption of State Law, Fiduciary Duties, Reporting, and Disclosures
- ▶ **FMLA and Leaves of Absence** – Plan Document and Handbook Coordination
- ▶ **HIPAA** – Data Privacy Regulations and Nondiscrimination
- ▶ **IRS Regulations** – HDHPs, HSAs, FSAs, and HRAs

Complex Claim Reviews

- ▶ Assess Claims Incurred Against Plan Document and Stop-Loss Policy Language
- ▶ Claim Issues Include: Eligibility, Exclusions, Coordination of Benefits, and More

Plan Document Assessments

- ▶ Plan Document Assessments and Phia Certification of Plan Documents
- ▶ Gap Free Analysis™ – Compare Plan Document to Employee Handbook or Stop-Loss Policy

Third Party Contract Analysis

- ▶ Administrative Services Agreement (ASA), Pharmacy Benefit Managers (PBM), and Vendors
- ▶ Stop-Loss Contracts and Network Contracts, Including: PPO, EPO, and Wrap Networks



EMPOWERING PLANS

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