



Learn • Plan • Save • Protect

Unlimited Access to Our Team of Industry Experts – Independent Consultation and Evaluation of Claims, Plan Documents, and Compliance Issues Is Available Any Time, Without Limitation

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

- ▶ Gap Free Analysis™ – Compare Plan Document to Employee Handbook or Stop-Loss Policy

Plan Administration Agreement Analysis

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



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