

## COMPLIANCE CHECKLIST:

Health Care Reform has substantially changed what is required of employers to offer compliant group medical benefits. Purchasing group medical benefits has historically been a review of spread-sheeted quotes once a year. There are many new requirements that most employers do not want to track but are now required to. Employers will need to file new tax documents outlining information about their plans and employees. Employers will also potentially need to defend against penalty assessments. Keystone Benefits Group, Inc. is a Third Party Administrator and can ensure that your plan is compliant.



<i>What is your plan to address the following:?</i>		YES	NO	
<b>Ongoing Compliance:</b>	Serve as a co-fiduciary with you for all the new & old items the employer must comply with? ..... <i>Unsure?</i> That means you are COMPLETING all requirements below in house?	ALL	<input type="checkbox"/>	<input type="checkbox"/>
<b>Cafeteria Plan:</b>	Review & amend your Cafeteria plan language yearly to coincide with new plan design/cost sharing & any regulation changes?	ALL	<input type="checkbox"/>	<input type="checkbox"/>
	Assure there are no language conflicts between multiple plan documents?	ALL	<input type="checkbox"/>	<input type="checkbox"/>
	Perform & report nondiscrimination testing before the end of each policy year?	ALL	<input type="checkbox"/>	<input type="checkbox"/>
	Assure compliance specific to regulation of participants within S-Corporations?	S-Corp	<input type="checkbox"/>	<input type="checkbox"/>
<b>COBRA</b>	Assure COBRA notification is made in the allowed time frame & prove employee receipt?	ALL	<input type="checkbox"/>	<input type="checkbox"/>
<b>ERISA</b>	Assure your plan document contains the 7 must have items?	ALL	<input type="checkbox"/>	<input type="checkbox"/>
	Prepare & file Form 5500 or 5500-SF on your behalf?	ALL	<input type="checkbox"/>	<input type="checkbox"/>
	File a wrap 5500 document each year? ..... <i>If NO</i> how many 5500 documents do you file?	ALL	<input type="checkbox"/>	<input type="checkbox"/>
	Assist in finding a CPA firm to audit your plan?	100	<input type="checkbox"/>	<input type="checkbox"/>
	Prepare the Summary Annual Report and distribute to employees and their beneficiaries?	100	<input type="checkbox"/>	<input type="checkbox"/>
	Notify you of the need to establish a location, other than the bathroom, where a female employee can express breast milk?	ALL	<input type="checkbox"/>	<input type="checkbox"/>
<b>REFORM</b>	Handle all internal and external claim appeals from an employee and within the 72 hour limit?	ALL	<input type="checkbox"/>	<input type="checkbox"/>
	Prepare & file the yearly PCOR fee paid by the employer?	ALL	<input type="checkbox"/>	<input type="checkbox"/>
	Prepare & distribute on behalf of the employer the Notice of Exchange and can prove employee receipt?	ALL	<input type="checkbox"/>	<input type="checkbox"/>
	Prepare & distribute yearly, the Summary of Benefits & Coverage (SBC) on or before the 1st day of open enrollment & prove employee receipt?	ALL	<input type="checkbox"/>	<input type="checkbox"/>
	Assure data of cost of benefits is being reported on employee's W-2?	250	<input type="checkbox"/>	<input type="checkbox"/>
	Review and provide assistance with employee handbook language specific to employee benefits?	ALL	<input type="checkbox"/>	<input type="checkbox"/>
	Prepare & file the number of covered lives on the health plan & prepare invoice payable to appropriate gov entity?	ALL	<input type="checkbox"/>	<input type="checkbox"/>
	Discuss how Health Insurance Tax is paid and at what cost to the employer?	ALL	<input type="checkbox"/>	<input type="checkbox"/>
<b>Employer Mandates</b>	Prepare and present cost benefit analysis whether to offer coverage or not and/or whether to make it affordable or not?	ALL	<input type="checkbox"/>	<input type="checkbox"/>
	Manage employee eligibility specific to measurement and stability periods, ie WHO SHOULD THE EMPLOYER OFFER COVERAGE TO AND WHEN?	50	<input type="checkbox"/>	<input type="checkbox"/>
	Provide policy language to amend new employee Waiting Period regulations?	ALL	<input type="checkbox"/>	<input type="checkbox"/>
	Prepare & distribute accordingly the Notice of Special Enrollment Rights within required time?	ALL	<input type="checkbox"/>	<input type="checkbox"/>
	Provide employer & distribute to employees CHIP Notices (state specific, see list)?	ALL	<input type="checkbox"/>	<input type="checkbox"/>
<b>HIPPA</b>	Assure Wellness objectives & incentives are properly defined within the Health Plan Document?	ALL	<input type="checkbox"/>	<input type="checkbox"/>
<b>Federal Mandates</b>	Assure your plan document has proper written procedures addressing Qualified Medical Child Support Order (QMCSO)?	ALL	<input type="checkbox"/>	<input type="checkbox"/>
	Assure your employee handbook, plan document and distribution of Uniformed Services Employment and Reemployment Rights Act is reviewed prior to 1st day of policy year?	ALL	<input type="checkbox"/>	<input type="checkbox"/>
<b>FMLA</b>	Provide you the the latest regulation procedures? Latest update was on 3/8/13	50	<input type="checkbox"/>	<input type="checkbox"/>
	Provide you policy language to amend employee handbook?	50	<input type="checkbox"/>	<input type="checkbox"/>
	Provide you all 7 Obligations of the Employee to comply with FMLA?	50	<input type="checkbox"/>	<input type="checkbox"/>
	Respond, in a timely manner, to employee FMLA requests with proper document distribution?	50	<input type="checkbox"/>	<input type="checkbox"/>