

Quality.
Clarity.
Control.



A Better Road to Managing Compliance

Reducing Your Compliance Risk

Our services at a glance

Keeping track of compliance obligations under ERISA, COBRA, HIPAA, and the Affordable Care Act is no simple task. No matter what the changing landscape of regulations may bring, Marshall & Sterling will help you navigate a clear path to compliance.

Risk Assessment

- Full compliance analysis, including ACA, ERISA, & DOL audit testing
- Financial impact assessment and specific issue consultation

Strategy Development

- Focused action plan to correct any issues related to non-compliance
- Budget and strategy recommendations for cost containment
- Ongoing compliance guidance, education, and resources

Document Preparation

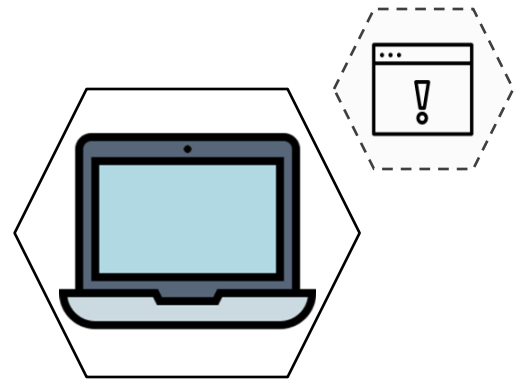
- Form 5500 preparation and filing
- ERISA wrap plan documents & SPD prep
- Customized employee communications/disclosures

Technology Solutions

- ACA tracking & reporting software
- iNavigator HRIS platform for documenting compliance



Affordable Care Act Solution



Marshall & Sterling saves your business time, money, and resources by providing the tools you need to work through the Employer Mandate and other Health Care Reform regulations.

iNavigator ACA Compliance Dashboard

IRS Form Submissions 1095-C printing & mailing 1094-C printing & e-filing	Penalty Risk Management Eligibility tracking Affordability testing
Easy to Implement & Maintain For all payroll/software systems Standalone or HRIS Integrated	Smart & Responsive ACA-fluent support Automatic updates and alerts

Providing you ***peace of mind*** with our comprehensive technology solution for managing ACA requirements.

Understanding Employer Whats & Whens

Annually

- Provide Form 1095-C to all ACA-defined full-time employees
- File 1094-C /1095-C copies with IRS
- Determine ALE status

Monthly

- Calculate employee eligibility for offers of health coverage
- Track cost of the coverage offered
- Track affordability of offers

Continuously

- Track all employee hours of service
- Track employment & benefit data

Are you prepared if the DOL comes knocking?

If the DOL audits your company's health and welfare plans, the plan administrator (typically, the employer sponsoring the plan) is responsible for providing all requested documents to the DOL.

Marshall & Sterling can help.

DOL AUDIT CHECKLIST

- ❑ Written Plan Document
- ❑ Summary Plan Description (SPD), including updates or summaries of material modifications (SMMS)
- ❑ Forms 5500 and attachments, including supporting documentation
- ❑ Summary annual reports
- ❑ List of all plan service providers and related contracts
- ❑ All contracts with insurance companies
- ❑ Open enrollment materials, including documents describing cost responsibilities for the employer and employees
- ❑ Newborns' and Mothers' Health Protection Act notice
- ❑ Women's Health & Cancer Rights Act notice
- ❑ Annual Children's Health Insurance Program (CHIP) notice
- ❑ Materials describing any wellness programs offered by the plan
- ❑ Documents showing compliance with HIPAA, including certificates of creditable coverage, pre-existing condition exclusions and special enrollment rights
- ❑ Documents showing compliance with COBRA, including general, election, unavailability, early termination, and insufficient payment notices
- ❑ Documents that verify the plan's grandfathered status and notice of such status (if applicable)
- ❑ A list of participants and dependents whose coverage has been rescinded, the reasons for the rescission and the notice of rescission
- ❑ Plan provisions regarding lifetime and annual limits and the notice describing enrollment opportunities for individuals who previously lost coverage due to a lifetime limit
- ❑ Summary of Benefits and Coverage and any 60-day advance notice of a mid-year material plan change
- ❑ Exchange ("Marketplace") notice
- ❑ For non-grandfathered plans, notice of patient protections and selection of providers
- ❑ For non-grandfathered plans, information on the plan's claims and appeals procedures
- ❑ A notice describing enrollment opportunities for children up to age 26 for plans with dependent coverage

ERISA Compliance ✓



Many employers do not fully understand the Employee Retirement Income Security Act (ERISA), and its many documentation, notice, and reporting requirements.

Failure to comply with ERISA can lead to costly government penalties and even employee lawsuits.

Marshall & Sterling has got you covered!

Our ERISA services include:

Preparation of **Plan Documents**

SPD: Summary Plan Description for all benefit plans

- Communicates plan rights and obligations to participants
- Contains all required ERISA and ACA disclosures

SMM: Summary of Material Modification (when needed)

Annual **Form 5500** preparation and filing

SAR: Summary Annual Report preparation and filing

+ Instructions on how to distribute information to employees

Timeline for Notice & Filing of ERISA Documents

Plan Document:
Within 30 days of a written request

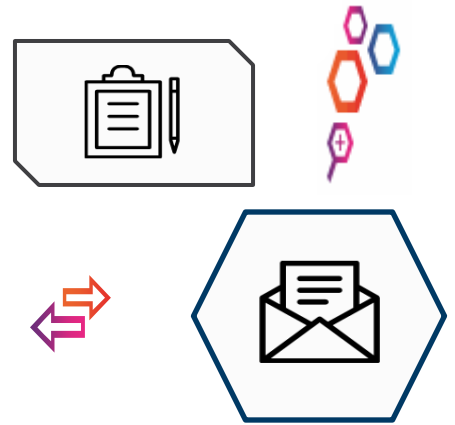
SMM: Within 210 days after affected plan year ends

SAR: Within 2 months after Form 5500 due

SPD: Within 90 days of enrollment

Form 5500:
Before end of 7th month after plan year ends

Documenting Your Compliance



Employers should maintain detailed documentation of all materials, data, and records used in meeting their compliance requirements.

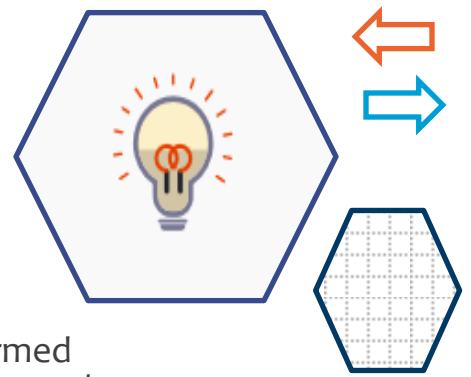
Examples of essential recordkeeping elements, as outlined by the DOL, are listed in the below chart. Items with “M&S” checked indicate areas that Marshall & Sterling assists with as part of our service offerings.

Recordkeeping Element	M&S
I. A written plan that describes the benefit structure and guides day-to-day operations.	<input checked="" type="checkbox"/>
II. A system to track contribution and benefit payments, maintain participant and beneficiary information, and to accurately prepare any necessary reporting documents.	<input checked="" type="checkbox"/>
III. Documents to provide plan information to employees participating in the plan and to the government, including copies of required notices and a description of the distribution processes.	<input checked="" type="checkbox"/>
IV. Records of employee hours of service and measurement methods for administration of the Employer Mandate. Documentation of each employee’s full-time status and, where applicable, documentation of health coverage offers to employees.	<input checked="" type="checkbox"/>

iNavigator

- ACA Tracking and Reporting
- EEOC Information
- Paperless Audit Trail
- 5500 Reports
- Electronic Receipts and Signatures
- COBRA Management
- Orientation and Training Database & Video Library
- Custom Reports & Notifications/Alerts

Keeping You in the Know

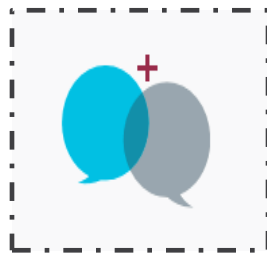


At Marshall & Sterling, we strive to keep clients informed with valuable and timely information on issues that impact your business and benefit plans.

Our ongoing compliance guidance, education, and resources include the following:



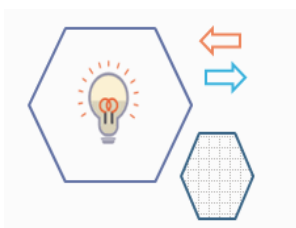
- Educational seminars and webinars
- “Compliance Minute” Video Series
- Compliance tools (such as checklists, charts, and timelines)



- Access to an in-house attorney & dedicated specialist to handle any compliance related questions
- E-Alerts with current developments, reminders, and recent legislative events



- Fee notices + calculations and detailed instructions for making payment (where applicable)
- Sample forms, required notices, and employee communications



***Marshall
& Sterling***[®]
GROUP BENEFITS

COMPLIANCE. DELIVERED.

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