



**Marshall
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GROUP BENEFITS



Quality. Clarity. Control.

A Better Road to Managing Compliance

Stay up-to-date with our compliance news!

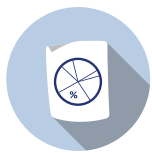
www.marshallsterling.com/aca-compliance-updates

866-573-4768

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

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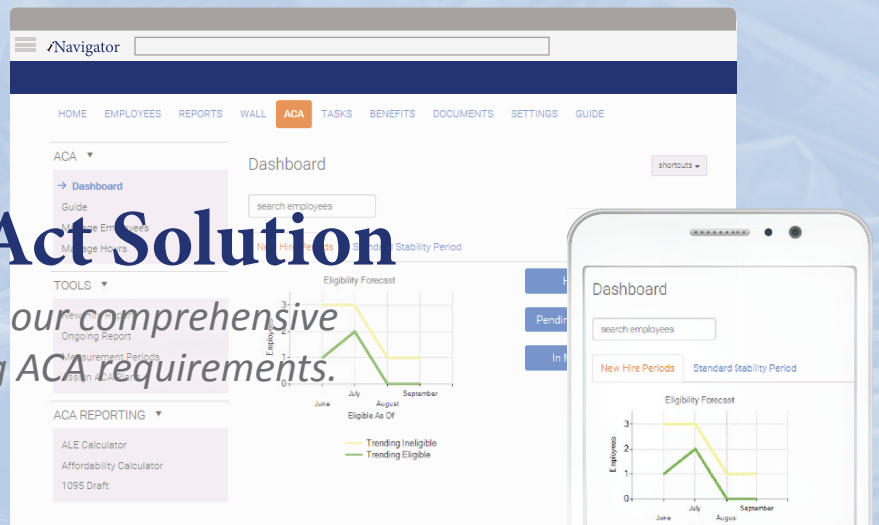
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Affordable Care Act Solution

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



iNavigator ACA Compliance Dashboard



IRS FORM SUBMISSIONS

- 1095-C Printing & Mailing
- 1094-C Printing & Mailing



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 & Alerts

iNavigator

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.

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 and benefit data

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Learn more about iNavigator

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Department of Labor Compliance Checklist

Are you prepared if the DOL comes knocking? Marshall & Sterling can help!

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.



- 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

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ERISA Compliance

Marshall & Sterling Has Got You Covered!

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.

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



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Documenting Your Compliance

Marshall & Sterling has you covered!

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 and Notifications/Alerts

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Keeping You in the Know

Compliance. Delivered.

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

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Evaluating needs. Delivering solutions.

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