

## Health and Welfare Benefit Plans

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Attorneys in our Employee Benefits Group provide employers, multi-employer trust funds, and other employee benefits plan sponsors with a variety of services related to their sponsorship of insured and self-insured health and welfare benefit plans, as well as fringe benefit plans. Additionally, we not only assist with compliance issues, but also the improvement of our client's benefit plan designs.

Our attorneys have a wealth of experience with a wide array of health and welfare plans, including:

- Medical, dental and vision benefits
- Employee assistance programs (EAPs)
- Life and AD&D benefits
- Short- and Long-Term Disability benefits
- Cafeteria plan benefits, including health care flexible spending accounts (FSAs), dependent care spending accounts and pre-tax premium accounts
- Health reimbursement arrangements (HRAs) and health savings accounts (HSAs)
- Tuition reimbursement and education assistance programs
- Qualified transportation plans

### Experience

Below is a representative sample of the types of services we provide our clients in connection with health and welfare plan counseling:

- ✓ Preparing plan documents and summary plan descriptions, including welfare wrap plan documents.
- ✓ Preparing requests for proposal for various service providers and negotiating and reviewing contracts with service providers.

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- ✓ Counseling regarding the processing of benefit claims and appeals in compliance with ERISA and applicable claims procedure regulations.
- ✓ Advising as to compliance with various notice and disclosure obligations, and preparation of notices and required government filings.
- ✓ Advise as to VEBA compliance and designing retiree benefits, including early retirement incentive programs.
- ✓ Responding to regulators' requests for information and regulatory audits.
- ✓ Counseling regarding the provision of benefits in compliance with various federal laws including, but not limited to, the Affordable Care Act, HIPAA, COBRA, ERISA, FMLA, the Internal Revenue Code and applicable state laws.

Our attorneys have successfully provided these services to clients in both the public and private sector, including non-profit organizations.

## News, Events, and Publications

### **Chad DeGroot Highlights Key Wellness Program Risks in Law360**

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