



## COMPLIANCE SERVICES

The Murray Group understands the need to keep our clients up to date on the countless rules and regulations governing employee benefit plans. Through our alliance with numerous associations and legal services, we have an extensive library of regulatory and legislative compliance resources.

We are updated on a daily basis and will provide written notices as they become available, and upon request. We retain access to a team of legal benefits experts who understand **ACA, ERISA, COBRA, HIPAA, Medicare Part D, Section 125**, and many more laws that apply only to the employer benefits market.

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### HEALTH CARE REFORM UPDATES AND SEMI-MONTHLY WEBINARS

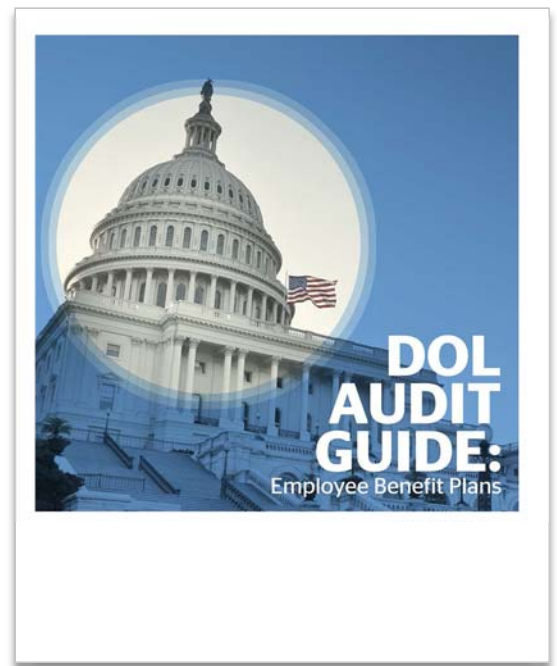
The Murray Group hosts semi-monthly webinars with our Attorney, Josh Sears. Josh's topics include Employer Law, HIPAA, Health Care Reform and other HR compliance subjects. Our webinars are also approved for continuing education credits for HR professionals.

#### Josh Sears, Employee Benefits ERISA Attorney



Josh is a trusted advisor and valuable compliance partner. He is available to complete a compliance "check-up" with our clients to ensure their programs are in line with regulations. This has proven to be a valuable meeting where Josh is able to answer questions about specific compliance concerns.

Because we have an attorney on staff for our agency, our clients can rely on expert advice from a legal professional who is well-versed and experienced with Idaho and Federal employment law.





## ANNUAL EMPLOYER SEMINARS

Our recent seminars have focused on Health Care Reform, HIPAA compliance, and various employment law topics.

Our most recent 2016 seminar focused on the changes ahead in 2017 and various benefit strategies to be successful in a "Post Reform" world. We invited Idaho carriers and benefit TPAs to attend so our guests in the HR field can make one-on-one contact with people competing for their business. We are looking forward to presenting our next seminar in October 2017.



## PRESENTATIONS / TRAININGS

As needed, The Murray Group will host employer workshops to educate HR professionals about new regulatory requirements. We have found these forums to be well received by our clients because they offer a small group setting to address specific questions and scenarios unique to each employer. We have hosted workshops covering ACA Tracking and Reporting, Sexual Harassment and FMLA Requirements.

**Employer & Human Resources TRAINING RESOURCES**

Helbling Benefits Consulting offers a variety of comprehensive resources and flexible training to our valued clients. This equips your HR team to be the experts in all the latest regulations and compliance issues as they emerge.

**Monthly Employer Webinars**  
Our monthly webinars typically hosted by Josh Sears provide a one-hour training for employers on various topics. Each webinar is qualified for Continuing Education Credits with HRCI and SHRM for those who attend.

**On-site Employer Workshops and Training**  
HBC offers a variety of training seminars for Idaho employers, supervisors, managers and human resource professionals. Typically hosted by Josh Sears, these educational seminars are tailored to fit the needs of the employer. We offer these presentations to clients in multiple locations and have been a proven proactive way to keep organizations in compliance with employer and labor laws. These presentations are also accredited with HRCI and SHRM and continuing education credits are offered to those with HR designations.

**Annual Employee Benefits Seminar / Summit**  
Our annual Employee Benefits Summit is an event our agency and clients look forward to every year. The Summit features speakers who are experts on Health Care Reform, HIPAA, compliance, and various employment law topics. Our most recent 2015 Summit, which included 180 employers from the Northwest, focused on a variety of topics targeted for employers, including ACA reporting, employee engagement and trends in the pharmacy market. We look forward to our next Employee Benefits Summit for October 2016.

**Workshops & Trainings**

- Sexual Harassment Workshop
- HIPAA Training
- FMLA
- DOL Audit Reviews
- Employee Handbook Reviews

**HBC WEBINAR TOPICS:**

- 6055/6056 Reporting
- ACA Refresher Course: Exempt & Non-Exempt Employees
- Health Plan Compliance
- Pre-Employment Screenings
- HIPAA
- Social Media in the Workplace
- Supreme Court Roundup
- Mentoring Generations in the Workplace
- Handling Terminations
- Guide to Employee Handbooks
- Non-Disclosures and Non-Competes

## EMPLOYER NEWSLETTERS

Employers may feel overwhelmed by the additional requirements and changes taking place. As the Affordable Care Act evolves, we help our clients stay informed with monthly newsletters tailored to fit their needs. Our monthly newsletter is intended to be a quick read with one or two important and current topics. We strive to bring simplicity and ease to this very complicated and ever-changing legislation.

Health Care Reform Bulletin

**IRS Issues Draft Instructions for ACA Reporting Under Code Sections 6055 and 6056**

The ACA created new reporting requirements under Internal Revenue Code sections 6055 and 6056, which require employers to provide information to the IRS about the plan coverage they offer (or do not offer) to their employees.

On Aug. 28, 2014, the IRS released draft instructions that employers will use to report under sections 6055 and 6056. The draft instructions clarify which forms should be used to report information, including the specific information that should be reported.

[Read More>>](#)

February 10, 2015

**Email Scam Alert May Affect Blue Cross/BlueShield Members**

Last week, Anthem Blue Cross Blue Shield discovered that their information database had been breached by a cyber-attack over a period of several months.

Recently, we've learned of an email scam happening across the nation. A person may receive an email stating that it's from Anthem and the email may suggest that the member's health and credit card information may have been affected. It then asks the person to click a link to activate credit monitoring where they will be asked to disclose further personal information.

Members could be affected if they live in one of Anthem states or because they received medical care while traveling. Those states are California, Colorado, Connecticut, Georgia, Indiana, Kentucky, Maine, Hawaii, Nevada, New Hampshire, New York, Ohio, Virginia, Wisconsin.

Anthem plans to contact current and former members via mail delivered by the U.S. Postal Service about the recent cyber attack. They will provide specific information about how affected members will receive free credit monitoring and ID protection services.

As with any phishing attack of this kind, we recommend that members do not click the link, we also suggest you not reply to the email senders, open attachments or supply any information the email is requesting.

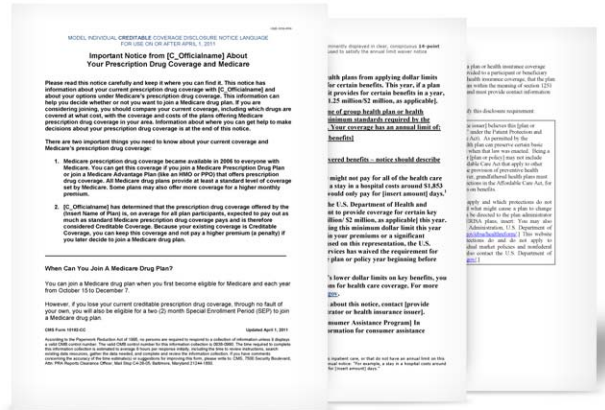
[To Read More Information about the Anthem Attack, Click Here>>](#)



## NOTICES AND DISCLOSURES

We have dozens of government-issued model notices and disclosures available for employers to distribute.

- Model Creditable Coverage Disclosure Notice
- Model Notice of Annual Limit Waiver
- Model Notice for Grandfathered Plans



## HEALTH CARE REFORM CALCULATORS

The complexity of the Affordable Care Act is made manageable with a variety of calculators and tools accessible to The Murray Group Clients.

- Variable Hour Tracking Tool
- Pay or Play Calculator
- Section 6056 Reporting Workbook



## STATE SPECIFIC LEGISLATION AND COMPLIANCE

As an Idaho-based consultant, we are able to keep our clients up to date on all legislative and carrier compliance changes. We also have the relationships and resources to communicate questions and concerns our clients may have directly to the source of contact.

We keep you current with valuable information on ADA, COBRA, FMLA, HIPAA (including privacy), HSA, Medicare Part D, Mental Health Parity, Section 125, and other federal regulations and employment laws.

