Ask the Expert -
Your Questions Answered
As counsel for Crawford Advisors’ Employee Benefits and Executive Compensation Group, Mr. Haynes advises employers and plan sponsors in a variety of health and welfare benefit plan compliance matters, including, but not limited to, tax qualification and other Internal Revenue Code issues, ERISA, COBRA and HIPAA portability and privacy issues. Mr. Haynes lectures frequently and has published many articles on health and welfare benefit plan compliance topics.

Practice Areas
Employee Benefits & Exec Comp, ERISA, COBRA, HIPAA, § 125, and §§ 105, 106, 129, 132

Education
Temple University School of Law, LL.M.
Rutgers University School of Law, J.D.
Rutgers University School of Business, M.B.A.
Rutgers University College of Arts & Sciences, B.A.

Admitted to Practice
U.S. Supreme Court
Federal and State Courts of
    New Jersey
    Pennsylvania
    Connecticut
    District of Columbia
Agenda

1. Submitted Questions Answered
2. Questions from Attendees
What are the next steps for preparing for PPACA?
When would the Summary of Benefits Coverage have to be available to the employees?

Will the Summary of Benefits Coverage (SBC) be the main change for 2012 under reform? Or will employers see additional requirements?

If you have a fully insured health plan, who is responsible for preparing and distributing the SBC for the new plan year?
COBRA (Initial Notification) - Are you required to send an initial COBRA notification to newly enrolled dependents during open enrollment?

If terminating an employee who is 65 or older, should COBRA conversion still be extended even though they are Medicare eligible?
How will Healthcare Reform impact health & wellness initiatives?

Do you think wellness programs will become regulated in the future as companies implement initiatives to reduce health costs?
What is the appropriate HIPAA compliance for an employer that is fully insured but has departments that publish on the email system a colleague’s health status?

HIPAA seems to be on the auditing radar, are there any recent changes employers should be aware of?

How aggressive can organizations be with lowering premiums for non-smokers without running afoul of HIPAA?

To remain in compliance with HIPAA, what personal data should never be electronically transmitted?
What benefit costs need to be reported on the W-2 for 2012?
How do you persuade employees with low pay to buy into benefits programs?
What are the upcoming changes for 2012-2013?
What if you have adult children on a parent’s plan - what if the child is married?
Questions

Crawford Advisors, LLC

• 200 International Circle, Suite 4500, Hunt Valley, MD 21031
• 555 East Lancaster Ave, Suite 640, Radnor, PA 19087
• 800.451.8519
• www.CrawfordAdvisors.com

Via E-mail to: webinars@crawfordwebinars.com

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