

EMPLOYEE BENEFITS SEMINARS

SPRING 2010

★
Bellevue, WA

★
Minneapolis, MN

★
Baltimore, MD

★
Dallas, TX

You'll find the information you need and the training you want at EBIA's Employee Benefits Seminars, presented in four cities this spring!



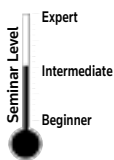
Bellevue, WA • March 23–25
Dallas, TX • April 6–8
Minneapolis, MN • April 13–15
Baltimore, MD • April 20–22

Who Should Attend?

Human resource and benefits managers, benefits consultants, insurance professionals, plan administrators, TPAs, trust officers, attorneys, accountants, and controllers. Call us about CE, CPE, and CLE credit availability in your state.

Intermediate Seminar Level

All sessions are intermediate level. Some familiarity with the subject matter is advised.



Course Materials

For each topic you attend, you will receive a printed copy of the seminar slides, excerpts from the EBIA reference manual, and instructions to download a copy of the complete reference manual as a time-dated **PDF** eBook, usable **eBook** through August 31, 2010.

Stay Abreast of Current Developments!

In addition to the published agenda, all EBIA seminars cover late-breaking developments such as new legislation, regulations, and significant court cases.

"A terrific learning experience!"

Our Speakers Are Attorneys

Only experienced employee benefits attorneys present our fast-paced and practical seminars.

Questions Encouraged

Class size is kept small to allow time for questions.

Contact Us

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22817 102nd Place West
Edmonds, WA 98020-5131
Phone: (866) 775-3242
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Attend any or all sessions!

CAFETERIA PLANS

Tuesday, all day

ERISA COMPLIANCE for Health & Welfare Plans

Wednesday morning

HSAs, HRAs, and CONSUMER-DRIVEN HEALTH CARE

Wednesday afternoon

HIPAA PORTABILITY, PRIVACY & SECURITY

Thursday morning

COBRA COMPLIANCE for Group Health Plans

Thursday afternoon

EBIA®



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About the Seminar Leaders

There's usually a different seminar leader each day.

Katherine J. Alexander. Senior Director, Benefits Publications at Thomson Reuters/EBIA and a contributing author of EBIA's *Consumer-Driven Health Care* and *Fringe Benefits* manuals.

Brigid Carroll Anderson. Director, Seminars at Thomson Reuters/EBIA, and a contributing author of EBIA's *ERISA Compliance for Health & Welfare Plans* manual.

John L. Barlament. Partner with Michael Best & Friedrich LLP in Milwaukee, and a contributing author of EBIA's *HIPAA Portability, Privacy & Security* and *Consumer-Driven Health Care* manuals.

Jeff Belgiglio. Partner of Davis Wright Tremaine LLP in Bellevue, WA, and a contributing author of EBIA's *Cafeteria Plans* manual.

Virginia L. Briggs. Senior editor at Thomson Reuters/EBIA, and editor and a contributing author of EBIA's *COBRA: The Developing Law* manual.

Howard D. Bye. Attorney, of counsel with Stoel Rives LLP in Seattle, and a contributing author and past editor of EBIA's *HIPAA Portability, Privacy & Security* manual.

Sharon R. Cohen. Health Care Counsel for Watson Wyatt Worldwide in Washington, D.C., and a contributing author of EBIA's *Cafeteria Plans* manual.

Melanie K. Curtice. Partner with Stoel Rives LLP in Seattle, and a contributor to EBIA's *Consumer-Driven Health Care* manual.

John W. Haine. Senior Editor at Thomson Reuters/EBIA, a contributing author of EBIA's *401(k) Plans* manual, and editor and a contributing author of EBIA's *Fringe Benefits* manual.

Stuart C. Harris. Partner of Davis Wright Tremaine LLP in Portland, OR, and a contributing author of EBIA's *401(k) Plans* manual.

Andrew Ky Haynes. Shareholder and Director of Haynes Benefits, P.C., in Kansas City, and a contributing author of EBIA's *HIPAA Portability, Privacy & Security* and *Group Health Plans: Federal Mandates Other Than COBRA & HIPAA* manuals.

John R. Hickman. Partner of Alston & Bird LLP in Atlanta, and a contributing author of EBIA's *Cafeteria Plans; Consumer-Driven Health Care; and HIPAA Portability, Privacy & Security* manuals.

Darcy L. Hitesman. Principal Shareholder and Director of Hitesman & Associates, P. A., in Minneapolis, and a contributing author of EBIA's *ERISA Compliance for Health & Welfare Plans* manual.

Cheryl Risley Hughes. Of Counsel with the Groom Law Group, Chartered, in Washington, D.C., and a contributing author of EBIA's *Consumer-Driven Health Care* and *Fringe Benefits* manuals.

Susan R. Monkmeier. Senior editor at Thomson Reuters/EBIA, and editor and a contributing author of EBIA's *Cafeteria Plans* manual.

Kyle T. Murray. Editor at Thomson Reuters/EBIA, and editor and a contributing author of EBIA's *ERISA Compliance for Health & Welfare Plans* manual.

James D. O'Connell. Partner in Jacobs, Burns, Orlove & Hernandez in Chicago, and a contributing author of EBIA's *ERISA Compliance for Health & Welfare Plans* manual.

Gita K. Sharma. Senior editor at Thomson Reuters/EBIA, and editor and a contributing author of EBIA's *HIPAA Portability, Privacy & Security* manual.

Charles H. Thulin. Shareholder of Ekman, Bohrer & Thulin, P.S. in Seattle, and a contributing author of EBIA's *COBRA: The Developing Law* manual.

Mary Turk-Meena. Partner of K&L Gates LLP in Charlotte, NC., and a contributing author of EBIA's *Group Health Plans: Federal Mandates Other Than COBRA & HIPAA* manual.

Cynthia A. Van Bogaert. Partner of the Boardman Law Firm in Madison, WI, and a contributing author of EBIA's *401(k) Plans* manual.

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In most cases, EBIA applies for approval of continuing education credit for insurance professionals and attorneys with appropriate agencies in the states where our programs are held. Call us for details about CE or CLE credit availability in your state. Note that some state agencies limit credit if you previously attended the same seminar, some agencies do not pre-approve individual courses, and credit is not available in all states.

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Certificate of Attendance

A few weeks after the seminar, we will mail you a certificate indicating which location and sessions you attended.

Registration

How to register: Space is limited, so register early. Each registrant must complete a separate registration form (attached—photocopies are OK), or register online at www.ebia.com/Seminars/InPerson.

Cancellations: Refunds (less a \$65 administration fee) are available for cancellations faxed to us at least one week before the seminar. If you are unable to attend, another person may attend in your place.

Course Materials

Attendees will receive:

- a copy of the seminar slides;
- excerpts from the EBIA reference manual; and
- instructions to download a copy of the complete reference manual as a time-dated eBook, usable through August 31, 2010.



Lunch, Parking, and Lodging

You are responsible for your own lunch, parking, and lodging. For information about hotels near your seminar venue (and guest room blocks, if any), go to www.ebia.com/Seminars/InPerson.

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Tuesday, All Day Cafeteria Plans

Morning

Afternoon

Covering the latest IRS guidance on cafeteria plans.

8:00 a.m.

Registration/Coffee/Danish

8:30 a.m.

Types of Cafeteria Plans and How They Work.

Premium payment plans, salary reduction plans with health FSAs and DCAPs, and flexible benefit/flex credit plans.

Big-Picture Plan Design Issues. Who can sponsor a cafeteria plan? Key decisions that employers must make, including who can participate, who can be excluded, what kind of plan to have, what kind of help to get, and how to fund the plan.

Benefits That Can and Cannot Be Offered Under a Cafeteria Plan. Learn about the full range of qualified benefits, the grace period, and special issues raised by premium reimbursement accounts, COBRA, and domestic partner coverage.

10:15 a.m.

Coffee Break

10:30 a.m.

Contributions and Cash-Outs. Learn about salary reductions, types of employer contributions, maximum contribution amounts, and other funding issues.

"Excellent, knowledgeable speaker."

Cafeteria Plan Elections. When and how are elections made? Negative elections and automatic enrollments. When do elections become effective?

Mid-Year Election Changes. When can participants change their elections during the year? We use our handy tables of the exceptions to the irrevocability rule and provide real-life examples to explain how the rules work.

12:00 Noon

Morning program ends (lunch on your own)

"Absolutely fantastic! The most comprehensive technical coverage of cafeteria plans I've ever seen."

1:00 p.m.

Nondiscrimination Tests. What nondiscrimination tests apply to a cafeteria plan with a health FSA and a DCAP? What are the consequences of noncompliance?

Health Flexible Spending Arrangements (Health FSAs)

- Risk of loss: the uniform coverage and use-or-lose rules
- What expenses can be reimbursed?
- Claims substantiation and adjudication; electronic payment card programs
- Selected COBRA, HIPAA, and ERISA issues

NOTE: HSAs and HRAs are covered in our HSAs, HRAs, and Consumer-Driven Health Care seminar.

2:45 p.m.

Coffee Break

3:00 p.m.

Dependent Care Assistance Programs (DCAPs)

- What expenses can be reimbursed?
- DCAP design and administration issues

Administering and Amending a Plan. Learn about common cafeteria plan administration concerns.

Reporting & Disclosure Requirements.

What annual reporting requirements apply to cafeteria plans, health FSAs, and DCAPs? What should employees be told about these plans (disclosure requirements)?

4:30 p.m.

Cafeteria Plans program ends

TRY OUR COMPLIANCE MANUALS
"EBIA's publications are absolutely the finest."

EBIA's nationally recognized compliance manuals are written by experienced employee benefits attorneys. Each manual comes in a three-ring binder and includes an eBook.

For more information and to order any of EBIA's products, please visit www.ebia.com.

Wednesday Morning ERISA Compliance for Health & Welfare Plans

**Comprehensive coverage plus
new electronic Form 5500!**

8:00 a.m.

Registration/Coffee/Danish

8:30 a.m.

What Law Applies? When does ERISA apply and when does state law apply?

Fringe Benefits Subject to ERISA. Are you offering ERISA benefits without knowing it? When are “voluntary” benefits subject to ERISA? What plans and benefits are exempt?

Plan Documents and SPDs. Writing the plan document (eligibility, benefits, specifying how many plans, bundling benefits or plans, special issues for insured plans, etc.) and preparing the SPD and SMMs (required content and distribution). Penalties for failure to provide documents.

10:15 a.m.

Coffee Break

10:30 a.m.

Plan Administration and Fiduciary Duties. Who’s a fiduciary and what does it mean to be a fiduciary? Issues for service providers and employers to consider in outsourcing plan administration.

Claims Disputes. How to deny a claim the right way and handle an appeal properly. Why the standard of review is important, and what provisions can protect the plan.

How Plans Pay Benefits and Why It Matters. Overview of the exclusive benefit rule and the trust account requirement. Effect of participant contributions on plan administration and legal requirements.

Form 5500 Requirements. New electronic filing rules. What plans must file? How many and what Schedules? Effect of plan size and method of paying benefits.

Recordkeeping and Other Disclosure Requirements. Content of the summary annual report and how long to retain records.

12:00 Noon

ERISA program ends (lunch on your own)

“Your speaker clearly knows the subject—the sessions were fast-paced and full of useful information.”

Wednesday Afternoon HSAs, HRAs, and Consumer-Driven Health Care

**Coverage of all the guidance on health
savings accounts (HSAs) and more!**

12:30 p.m.

Registration

1:00 p.m.

What Is Consumer-Driven Health Care?
An overview of common vehicles that give employees a financial stake in health care decisions: health FSAs, HRAs, and HSAs.

“Well-paced, content-rich seminar.”

Health Reimbursement Arrangements (HRAs). Legal requirements and design issues for employer-funded HRAs with carryovers: documentation; stand-alone HRAs versus integrated HRA+HDHC arrangements; timing of benefit accrual; what expenses can be reimbursed; and ERISA, COBRA, HIPAA, and cafeteria plan concerns.

Health Savings Accounts (HSAs)

- Who can have an HSA? What’s a high-deductible health plan and can it offer any first-dollar coverage? Can an employee with an HRA, health FSA, or other coverage have an HSA?

2:45 p.m.

Coffee Break

3:00 p.m.

HSAs (cont’d)

- What amounts can an individual or employer contribute to an HSA? What is the full-contribution rule? Can HRA or health FSA funds be transferred to an HSA?
- What and whose expenses can be reimbursed tax-free by an HSA? What timing restrictions apply to reimbursements?
- Offering HSAs in the workplace. What nondiscrimination and reporting rules apply? What is comparability and when does the cafeteria plan exception apply? What employer documentation is needed? Do ERISA and COBRA apply? Special issues to consider when HSAs are offered through cafeteria plans.

Which Design for Which Employer? With so many options, what can an employer do to maximize its particular goals?

4:30 p.m.

HSAs, HRAs, and Consumer-Driven Health Care program ends

Thursday Morning HIPAA Portability, Privacy & Security

A fast-paced trip through HIPAA, including changes under the HITECH Act and GINA.

8:00 a.m.

- Registration/Coffee/Danish

8:30 a.m.

- **HIPAA's Privacy Requirements.** The core privacy requirements and examples of common privacy dilemmas; expanded privacy obligations for business associates under the HITECH Act.
- **HIPAA's Security Requirements.** The core security requirements and examples of common security issues for group health plans; the compliance process (including applicable security standards and implementation specifications); expanded security obligations for business associates under the HITECH Act.
- **Breach Notification Requirements.** Applicable to group health plans and business associates.
- **Enforcement.** Greater enforcement of the privacy and security rules under the HITECH Act.

10:15 a.m.

- Coffee Break

10:30 a.m.

- **HIPAA Portability Overview.** Which employers and group health plans must comply; penalties for noncompliance.
- **Restrictions on Preexisting Condition Exclusions (PCEs).** Including required PCE notices to participants.
- **Certificates of Creditable Coverage.** Timing, form, content, and who issues.
- **Special Enrollment Rights.** What events give rise to special enrollment rights? Required notices and disclosures.
- **Health Status Nondiscrimination Rules.** Impermissible exclusions; benefit restrictions; wellness program rules; nondiscrimination on the basis of genetic information (GINA).

12:00 Noon

- HIPAA program ends (lunch on your own)

"This seminar is like an extra-strength aspirin for my HIPAA headache!"

Thursday Afternoon COBRA Compliance for Group Health Plans

Up-to-date information, including any extension of the premium subsidy rules.

12:30 p.m.

- Registration

1:00 p.m.

- **When COBRA Applies.** What employers and plans are subject to COBRA and what are the consequences of noncompliance?
- **General COBRA Disclosures.** Describing COBRA in the initial notice and SPD.

"Awesome. Nothing more to say than that."

- **Qualifying Events and Qualified Beneficiaries.** When COBRA must be offered (gross misconduct, FMLA, other leaves, etc.). Who must be offered COBRA (newborn/newly adopted children, effect of Medicare or other coverage, etc.).
- **Notice of Qualifying Events; Election and Unavailability Notices.** How the plan learns of qualifying events; and how qualified beneficiaries learn of COBRA rights.

2:45 p.m.

- Coffee Break

3:00 p.m.

- **COBRA Elections.** How qualified beneficiaries elect COBRA; what coverage may be elected; multiple plans and open enrollment issues.
- **COBRA Premiums.** What premium to charge; payment deadlines and who can pay; late payment problems; new premium assistance rules.
- **Duration of Coverage.** Basic COBRA coverage periods; extensions; early termination of COBRA and termination notices from the plan; special rules for health FSAs.
- **Recap of Notices.** Reasonable notice procedures all plans must have.

4:30 p.m.

- COBRA program ends



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Which Location?	Which Session(s)?	
<input type="checkbox"/> Bellevue, WA • March 23–25 Hilton Bellevue 300 112th Avenue SE Bellevue, WA 98004 (425) 455-1300 www.bellevuehilton.com	<input type="checkbox"/> Cafeteria Plans (Tuesday, all day—counts as two half-day sessions) <input type="checkbox"/> ERISA Compliance (Wednesday morning) <input type="checkbox"/> HSAs, HRAs, and Consumer-Driven Health Care (Wednesday afternoon) <input type="checkbox"/> HIPAA Portability, Privacy & Security (Thursday morning) <input type="checkbox"/> COBRA Compliance (Thursday afternoon) <i>Sorry, our COBRA and HIPAA sessions in Bellevue, WA are sold out.</i>	
<input type="checkbox"/> Dallas, TX • April 6–8 Omni Mandalay Hotel at Las Colinas 221 East Las Colinas Boulevard Irving, TX 75039 (972) 556-0800 www.omnihotels.com/FindAHotel/DallasMandalay.aspx	<input type="checkbox"/> Mr. _____ <input type="checkbox"/> Ms. NAME _____ JOB TITLE _____ ORGANIZATION _____ MAILING ADDRESS _____ STREET ADDRESS (if different from mailing address) _____ CITY _____ STATE _____ ZIP _____ TELEPHONE _____ FAX _____ EMAIL ADDRESS (Required) _____	
<input type="checkbox"/> Minneapolis, MN • April 13–15 Embassy Suites Bloomington 2800 American Boulevard West Bloomington, MN 55431 (952) 884-4811 www.embassybloomington.com	<input type="checkbox"/> I am the first registrant from my company. <input type="checkbox"/> I am the second or additional registrant from the same worksite, so I am entitled to the multiple employee discount.	
<input type="checkbox"/> Baltimore, MD • April 20–22 Tremont Grand Historic Venue 225 North Charles Street Baltimore, MD 21201 (443) 573-8444 www.tremonts.com	<p>Seminar Amount Due (see Registration Fees above): \$ _____ Payment must be received before date of seminar.</p> <p>Payment Method: <input type="checkbox"/> Check <input type="checkbox"/> Visa <input type="checkbox"/> MasterCard <input type="checkbox"/> AMEX</p> <p>CREDIT CARD ACCOUNT NUMBER _____ EXPIRATION DATE _____</p> <p>AUTHORIZED SIGNATURE (AND PRINTED NAME ON CARD IF DIFFERENT FROM ABOVE) _____</p> <p>Cancellations: Refunds (less a \$65 administration fee) are available for cancellations faxed to us at least one week before the seminar. If you are unable to attend, another person may attend in your place.</p>	
REGISTRATION FEES		
The all-day Cafeteria Plans seminar is counted as two half-day sessions.		
*To qualify for listed prices for multiple sessions and additional registrant(s), all registrations must be included in a single order.		
Number of Sessions	First Registrant*	Additional Registrants*
1	\$255	\$225
2	\$425	\$385
3	\$585	\$525
4	\$725	\$655
5	\$875	\$785
6	\$1,025	\$925