



EBIA's EMPLOYEE BENEFITS SEMINARS

2012

Seattle, WA March 27-30
Dallas, TX April 10-13

Atlanta, GA April 17-20
Baltimore, MD April 24-27

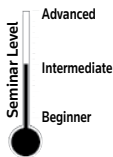
Minneapolis, MN May 8-11
Cleveland, OH May 15-18

Who Should Attend?

EBIA's seminars are designed for benefits professionals, including human resource and benefits managers, plan administrators, TPAs, insurance professionals, attorneys, consultants, government officials, and accountants. 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 receive a copy of the slides, selected EBIA manual excerpts, and a free download of the eBook version of the manual (usable through Aug. 31, 2012).



Current Developments Included!

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

"Thanks for a great four days!"

Experienced and Engaging Speakers

Our speakers are experienced employee benefits attorneys who are experts in their field.

Questions Are Encouraged

Class size is kept small to allow time for speakers to interact with participants.

Contact Us

Thomson Reuters/EBIA
22817 102nd Place West
Edmonds, WA 98020-5131
Phone: (866) 775-3242
Fax: (866) 775-3412
www.ebia.com/Contact

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 PRIVACY & SECURITY

Thursday morning

COBRA COMPLIANCE for Group Health Plans

Thursday afternoon

HEALTH CARE REFORM

Friday, all day

EBIA



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"Helping Employers and Advisors Know the Law"™

About the Seminar Leaders

There's usually a different seminar leader each day.

Katherine J. Alexander. Senior Director & Publisher at Thomson Reuters/EBIA, and a contributing author of EBIA's *Consumer-Driven Health Care*, *Fringe Benefits*, and *Group Health Plans: Federal Mandates* manuals.

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

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

Jeff Belfiglio. 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* manual.

Howard D. Bye-Torre. 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. Attorney in Towers Watson's Research and Innovation Center, and a contributing author of EBIA's *Cafeteria Plans* manual.

Melanie K. Curtice. Partner of 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, and editor and a contributing author of EBIA's *Fringe Benefits* and *Consumer-Driven Health Care* manuals.

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

Aline G. Haffner. Senior Editor at Thomson Reuters/EBIA, and editor and a contributing author of EBIA's *HIPAA Portability, Privacy & Security* manual.

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

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

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

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

Gita K. Sharma. Senior Editor at Thomson Reuters/EBIA, and editor and a contributing author of EBIA's *Health Care Reform* manual.

Deirdre C. Thomas. Senior Editor at Thomson Reuters/EBIA, and editor and a contributing author of EBIA's *ERISA Compliance* manual.

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

Christy A. Tinnes. Principal at the Groom Law Group, Chartered, in Washington, D.C., and a contributing author of EBIA's *Health Care Reform* 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* manual.

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

Christine Williams. Of Counsel at Perkins Coie LLP in Los Angeles, and a contributing author of EBIA's *Health Care Reform* manual.

Continuing Education

Attorneys, Accountants, and Insurance Professionals

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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Human Resource Professionals

EBIA's seminars have been approved for (General) recertification credit toward PHR, SPHR, and GPHR recertification through the Human Resource Certification Institute (HRCI). This is not an endorsement by HRCI of the quality of our programs. It means that the programs have met HRCI's criteria to be pre-approved for recertification. For more information about certification or recertification, please visit the HRCI homepage at www.hrci.org.



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

For each topic you attend, you receive a copy of the slides, selected EBIA manual excerpts, and a free download of the eBook version of the manual (usable through Aug. 31, 2012).



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

Covering the latest guidance on cafeteria plans, including health care reform.

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, flexible benefit/flex credit plans, and simple cafeteria 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, domestic partner coverage, and the effect of health care reform on dependent coverage.

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

10:15 a.m.

Coffee Break

10:30 a.m.

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)

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, including impact of health care reform's limit on OTC drug reimbursement. Claims substantiation and adjudication; debit card programs. Selected COBRA, HIPAA, ERISA, and health care reform 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

Wednesday Morning

ERISA Compliance for Health & Welfare Plans

Comprehensive coverage, including health care reform and 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). Health care reform's new summary of benefits and coverage. 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. New enhanced appeal rights and external review under health care reform.

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 (including health care reform's MLR rebates).

Form 5500 Requirements. 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. Summary annual reports (SARs) and how long to retain records.

12:00 Noon

ERISA program ends (lunch on your own)

"These have been terrific sessions; all the speakers are knowledgeable and make the sessions easy to understand."

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. Our compliance manuals are also available on Checkpoint.

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

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

The latest guidance plus coverage
of wellness programs!

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.

Wellness and Disease-Management Programs.

Common designs; HIPAA, GINA, ADA and other legal compliance issues.

Health Reimbursement Arrangements (HRAs). What are the essential elements of an HRA? Whose expenses can be paid? What restrictions apply when HRAs are offered in conjunction with major medical? What effect do the annual limit restrictions under health care reform impose? What expenses can be reimbursed? What claim substantiation and adjudication issues apply? What carryover restrictions are permitted? How do HRAs interact with health FSAs and HSAs? What HIPAA, COBRA, ERISA, and other concerns are there? What changes are required by health care reform?

2:45 p.m.

Coffee Break

3:00 p.m.

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? What amounts can an individual or employer contribute to an HSA? What is the full-contribution rule? How are employer contributions taxed? 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? Consequences of offering contributions through a cafeteria plan. Can employers restrict HSA distributions? Do ERISA and COBRA apply? What reporting requirements apply?

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

"Excellent, informative, very valuable."



Thursday Morning HIPAA Privacy & Security

A fast-paced trip through HIPAA's privacy and
security rules, including HITECH provisions.

8:00 a.m.

Registration/Coffee/Danish

8:30 a.m.

HIPAA's Privacy Requirements. Overview of the core privacy requirements and examples of common privacy dilemmas.

What Information and What Entities? What is HIPAA protected health information (PHI)? What information is not protected by HIPAA? Who are covered entities subject to HIPAA privacy rules? HITECH Act and application of privacy rules to business associates.

Use and Disclosure Rules. Main use and disclosure rules. Employer use and disclosure rules. Disclosures to family and friends and other disclosure exceptions.

Sharing PHI. Sharing PHI with business associates and the plan sponsor. Issues relating to employment records, enrollment information, and other special rules.

Other Privacy Rules. Individual rights under the HIPAA privacy rules, including the right to receive privacy notice. Administrative requirements for HIPAA privacy.

10:15 a.m.

Coffee Break

10:30 a.m.

HIPAA's Security Requirements. Overview of the core HIPAA security requirements and examples of common security issues for group health plans.

HIPAA Security Compliance. Regulatory approach to HIPAA security compliance. The HIPAA security compliance process (including procedures for addressable implementation specifications). Administrative, physical, technical, and organizational safeguards and documentation.

Breach Notification. HITECH Act breach notification requirements.

Business Associate Contracts. Addressing HITECH Act provisions. Subcontractors of business associates.

Electronic Transactions. New standards and operating rules.

Implementation and Enforcement. Checklists for common group health plan issues. Consequences of noncompliance. Enhanced enforcement and penalties under the HITECH Act. HHS's new HIPAA audit program.

12:00 Noon

HIPAA program ends (lunch on your own)

"Great examples. Very helpful when translating technical law to practical/operational applications."



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Thursday Afternoon COBRA Compliance for Group Health Plans

Comprehensive coverage of all the COBRA rules and requirements.

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.

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, adult 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.

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

"Material covered a wealth of information, and seminar examples did a great job to provide information in anticipation of practical industry matters."



Friday, All Day Health Care Reform

Covering the latest guidance on health care reform.

8:00 a.m.

Registration/Coffee/Danish

8:30 a.m.

Changing Landscape of Health Care Reform. The individual mandate and constitutional challenges, Exchanges, employer play-or-pay penalty tax, Cadillac plan tax, plus an overview of reforms for insurers (like medical loss ratios and rate increase reviews).

Direct Impacts for Employer-Sponsored Health Plans. Overview of most important reforms for employer plans (including future effective dates and the need for continued HIPAA portability compliance).

Which Plans Must Comply With Which Rules? What "group health plans" are subject to the health reform mandates and HIPAA portability rules, what benefits are excepted (e.g., limited-scope dental/vision, retiree-only plans), noncompliance consequences, and special rules for "grandfathered" plans.

10:15 a.m.

Coffee Break

10:30 a.m.

HIPAA's Existing Portability Rules. Current limits on preexisting condition exclusions (PCEs). Certificates of creditable coverage. Special enrollment rights. Health status nondiscrimination rules (including wellness and genetic information issues).

Plan Design Reforms. Required coverage for children to age 26 (including the tax rule for children under age 27). Lifetime and restricted annual limit rules. No rescission of coverage and no PCEs for those under age 19. Preventive care and patient coverage protections.

12:00 Noon

Morning program ends (lunch on your own)

1:00 p.m.

Plan Design Reforms (cont'd). Code § 105(h)(2) nondiscrimination testing for insured plans. Limit on OTC reimbursements. Simple cafeteria plans. Increased HSA penalty taxes.

Benefit Administration Reforms. Enhanced claims and external review procedures. Summary of benefits and coverage. W-2 and other reporting of employer-sponsored coverage.

Reforms for 2013. Cap on health FSA salary reductions. Employer notice to employees regarding Exchanges.

2:45 p.m.

Coffee Break

3:00 p.m.

Reforms for 2014 and Later. Prohibition on PCEs and annual limits. Cost-sharing limits. No excessive waiting periods. Required coverage of clinical trials. New information returns. Auto-enrollment rule for certain larger employers.

Tax Incentives and Penalties. Small employer tax credit. Early retiree reinsurance program (closed to new claims). Employer play-or-pay penalty tax. Cadillac plan tax.

Will Employers Play? Will employers continue to provide health coverage? Evaluating the value of grandfathered plan status. Wrap-up and next steps.

4:30 p.m.

Health Care Reform program ends



2012 Intermediate In-Person Seminars Registration Form

Register by Fax: Fax this page to us at (866) 775-3412.

Register by Mail: Mail this page with your check to Thomson Reuters/EBIA, 22817 102nd Place West, Edmonds, WA 98020-5131. Each registrant must complete a separate form. Photocopies are OK.

Register Online:

Go to www.ebia.com/Seminars/InPerson/Register.

Register by Phone: Please call us at (866) 775-3242.

Which Location?

- Seattle, WA • March 27-30**
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(206) 621-9000
www.Sheraton.com/Seattle
- Dallas, TX • April 10-13**
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Embassy Suites Bloomington
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(952) 884-4811
www.embassybloomington.com
- Cleveland, OH • May 15-18**
DoubleTree Hotel Cleveland South
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This is the complete list of cities for EBIA's 2012 intermediate in-person seminars. EBIA will be presenting its intermediate in-person seminars only in the spring this year.

Which Session(s)?

- Cafeteria Plans** (Tuesday, all day—counts as two half-day sessions)
- ERISA Compliance** (Wednesday morning)
- HSAs, HRAs, and Consumer-Driven Health Care** (Wednesday afternoon)
- HIPAA Privacy & Security** (Thursday morning)
- COBRA Compliance** (Thursday afternoon)
- Health Care Reform** (Friday, all day—counts as two half-day sessions)

Mr. _____
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- I am the first registrant from my company.
- I am the second or additional registrant from the same worksite, so I am entitled to the multiple employee discount.

Seminar Amount Due (see Registration Fees above): \$ _____

Payment must be received before date of seminar.

Payment Method: Check Visa MasterCard AMEX

CREDIT CARD ACCOUNT NUMBER EXPIRATION DATE

AUTHORIZED SIGNATURE (AND PRINTED NAME ON CARD IF DIFFERENT FROM ABOVE)

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.

Registration Fees

The all-day Cafeteria Plans and Health Care Reform seminars are 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 |
| 7 | \$1,165 | \$1,045 |
| 8 | \$1,295 | \$1,155 |