

# PROGRAM: EMPLOYEE BENEFITS 201

**Who:** Designed for competent benefits professionals with multiple years of benefits experience who want to learn more.

**What:** Expand on core understanding of employee benefits topics. A thorough understanding of the basics is presumed in this session.

## I. How this Presentation will be Structured

- A. Core Concepts for Each Line of Coverage
- B. Premium Pricing Structure and Typical Costs
- C. Administrative Realities

## II. Life and AD&D Insurance

- A. Plan Designs
- B. Guaranteed Issue vs. Underwriting
- C. Premium Structure and Costs
- D. Table 1 Taxation
- E. Voluntary Life Insurance
- F. Beneficiary Reminders

## III. Disability Insurance – Short-Term

- A. Plan Designs
- B. Maternity Contract Provisions
- C. Benefit Integration with Social Sources
- D. Coordination with FMLA
- E. Taxation of Premiums and Benefits
- F. Premium Structure

## IV. Disability Insurance – Long-Term

- A. Plan Designs
- B. Definition of Disability
- C. Key Contract Components
- D. Pre-existing Condition Exclusions
- E. Benefit Integration with Social Sources
- F. Coordination with FMLA
- G. Termination of Employment
- H. What Drives Premiums

- I. Taxation of Premiums and Benefits
- J. Premium Structure and Typical Cost

## **V. Dental Insurance**

- A. In Network vs. Non Network Structure
- B. What is a DHMO and How Do They Work
- C. Category Slippage
- D. Key Contract Components
- E. Contribution Strategies

## **VI. Vision Insurance**

- A. The Marketplace - The Reality of Non-Network Benefits
- B. Trends in Vision Frame/Lens Allowance
- C. What Drives Premiums
- D. Contribution Strategies

## **VII. Medical Insurance – Plan Design**

- A. The Marketplace
- B. The structure of in-network/non-network benefits
- C. Health Savings Accounts

## **VIII. Medical Insurance – Cost and Pricing**

- A. Fully Insured Premium Structures
- B. Typical Premiums
- C. Contribution Scenarios

## **IX. 401(k)**

- A. Fee Disclosure – 408(b)(2) and 404(a)-5

## **X. Section 125 Plans (FSAs)**

- A. Plan Design Options
- B. Plan Administration Challenges
- C. Compliance Issues

## **XI. Section 132 Plans (Commuter Plans)**

- A. Plan Design Options
- B. Commuter Ordinances

## **XII. COBRA**

- A. A Detailed Discussion of COBRA Qualifying Events, including:
- B. Triggering Events vs Voluntary Loss of Coverage
- C. Second Qualifying Events
- D. Leave of Absences, including Senate Bill No. 299, Employment: Pregnancy or Childbirth leave
- E. In Anticipation of Divorce
- F. Medicare Entitlement

## **XIII. National Healthcare Reform (PPACA)**

- A. Cheat Sheet Introduction
- B. An important analogy
- C. The Big Picture
- D. Provisions Effective 2010
- E. Provisions Effective 2011
- F. Provisions Effective 2013
- G. Provisions Effective 2014

## **XIV. HIPAA Privacy and Security**

- A. Protected Health Information
- B. Covered Entities
- C. Two Compliance Paths