

PROGRAM: EMPLOYEE BENEFITS MASTERS

Who: Designed for experienced benefits professionals who are in a decision-making capacity.

What: For those who want to learn the dynamics of medical plan pricing, plan design, benefits strategy, and core compliance issues!

I. Creating a Corporate Benefits Strategy

- A. Strategic benefits philosophy
- B. Benefits benchmarking

II. National Healthcare Reform (PPACA)

- A. Pocket cheat sheet
- B. An important analogy – stew!
- C. Legislation challenges in court. Why?
- D. Key provisions that executives need to know (W-2 Reporting, MLR, administrative headaches)
- E. Industry taxation provisions – Cost increases

III. Wellness Initiatives with Real ROI

- A. The case for wellness
- B. The role of the employer
- C. The buzz vs. the reality
- D. Criteria for a successful wellness program

IV. Medical Insurance – It’s Not About the “Premium”

- A. Cost of healthcare
- B. What drives premiums – the theory
- C. What drives premiums – the components
- D. How does creditability work?
- E. Components of a fully insured plan
- F. Components of self funding
- G. Some important realities of self-funding
- H. Sample renewal analysis

V. Benefits Cost Saving Strategy

- A. Traditional cost saving strategies
- B. Top ten employer cost saving strategies for the 21st century

- C. Know the numbers - cost and contribution modeling
- D. What the future may likely hold

VI. Welfare Plan Compliance at the Masters Level

- A. ERISA
- B. 5500s
- C. SPD and Plan Documents
- D. Language requirements
- E. Required disclosures
- F. HIPAA pre-ex
- G. CMS reporting
- H. Severance package pitfalls
- I. The welfare plan audit

VII. Taxation Nuances – Common Mistakes Made by Employers

- A. Life insurance Table I taxation
- B. Short term disability insurance taxation
- C. Long term disability insurance taxation
- D. Domestic partners tax issues

VIII. Section 125 Plans (FSAs)

- A. Strategic Plan Design
- B. Compliance Issues

IX. Section 132 Plans (Commuter Plans)

- A. Strategic Plan Design
- B. Commuter Ordinances

X. COBRA

- A. Common COBRA Failures
- B. Penalties and Liability

XI. Retirement Plans – Plan Design and Compliance

- A. Strategic Plan Design
- B. Compliance Issues