With the continuing rise in health care costs, workplace HSA programs have become increasingly popular. It's crucial for employers and their service providers and advisors to understand what kind of coverage is required for HSA eligibility, and what types of programs and benefits can make employees ineligible for HSA contributions. We'll also explore how these programs interact with health care reform requirements, and what ERISA, HIPAA, and tax reporting issues they may raise.

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Workplace Health Savings Accounts (HSAs)

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Leaves of Absence and Paid Time Off: Selected Issues for Cafeteria and Health Plans

Employee leaves of absence take many forms. Whether legally required under the FMLA, or offered as an employer policy, leaves create special challenges for health and welfare benefits administration. We'll focus on some common challenges and practical tips. Then we'll shift gears to address some selected issues for employer vacation or PTO programs, including recent guidance on leave-donation programs and the constructive receipt rules.

Our “Learning the Ropes” series is the perfect tool for training new staff or a quick refresher for yourself! COBRA violations are frequent fodder for litigation by former employees, so it's crucial that all individuals involved in COBRA administration—employers, administrators, and advisors—understand the rules and the importance of being able to demonstrate the plan's compliance. We'll explain the COBRA basics, as well as some practical tips for reducing liability exposure.

In this webinar, we'll demystify HIPAA's detailed rules governing use and disclosure of protected health information (PHI) by group health plans, plan sponsors, and business associates. We'll review the definitions of covered entities and business associates and what is—and is not—PHI. We'll discuss uses and disclosures for payment and health care operations—along with special conditions for disclosures to plan sponsors. We'll explain the uses and disclosures that require individual authorizations. We'll conclude with a discussion of breach notification requirements that may be triggered by improper uses or disclosures PHI.

This challenging subset of benefits—encompassing health educational programs, physical fitness incentives, health questionnaires, biometric tests, smoker surcharges, and more—continues to be in the spotlight. We'll analyze the evolving regulatory landscape, the impact of the AARP v. EEOC decision, tax and privacy implications for wellness programs, and recent litigation invoking ERISA. Speakers will offer strategies for employers and service providers seeking compliance guidance amid uncertain legal standards.

Get the latest-breaking updates! We'll deliver the latest legislative, regulatory, and judicial developments affecting employer group health plans and cafeteria plans—plus practical insights from experienced employee benefits attorneys. Whether you're an employer plan sponsor, service provider, or advisor, tune in for updates on ERISA, COBRA, HIPAA, the ACA, and other federal laws.
To find out more about the recorded EBIA Webinars below, click the webinar's title link.

**System Requirements** - Recordings are not playable via mobile, iPad or other tablet devices.

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### Health FSA Grace Periods and Carryovers

Employers and employees alike are generally familiar with the “use-or-lose” rule for health flexible spending arrangements (health FSAs). But there are two ways to mitigate its impact: An employer can design its health FSA to include a grace period feature or a carryover feature—but not both. How does an employer decide which feature to offer—and can it change from one to the other? What compliance requirements and limits apply to these features, and how do they affect other benefits? We’ll walk you through the rules, and considerations for employers considering which to offer.

### Workshop: Negotiating a HIPAA Business Associate Contract from the Plan Sponsor & Service Provider Perspectives

This custom-designed program is presented as a negotiation workshop, with instructors representing each side of a HIPAA business associate contract negotiation—group health plan as covered entity, and service provider as business associate. We’ll tackle the tricky issues, present multiple approaches, and answer your toughest questions—all in a lively format that includes presentation of the issues, sample language, some role-play dialogue, and a Q&A session.

### Group Health Plan SPDs: Content and Distribution

ERISA requires virtually all group health plans sponsored by private-sector employers to provide summary plan descriptions. (Many non-ERISA plans also follow the SPD rules.) We’ll tell you what content is required, what else is advisable, and why you shouldn’t adopt a “template” SPD without reviewing it and determining whether it needs to be tailored to your plan. While we walk you through the most important content and distribution requirements for health plan SPDs, we’ll share practical tips for plan sponsors, service providers, and advisors.

### Group Health Plans Quarterly Update: 3Q 2018

Get the latest-breaking updates! We’ll deliver the latest legislative, regulatory, and judicial developments affecting employer group health plans and cafeteria plans—plus practical insights from experienced employee benefits attorneys. Whether you’re an employer plan sponsor, service provider, or advisor, tune in for updates on ERISA, COBRA, HIPAA, the ACA, and other federal laws.

### Administrative Services Agreements for Group Health Plans

Administrative service agreements are a key element of group health plan administration, implicating various ERISA issues such as fiduciary status, plan asset rules, and prohibited transactions. They also intersect with other aspects of plan compliance, including HIPAA privacy and security, COBRA administration, and the Affordable Care Act. We’ll explore key legal issues and analyze sample agreement language—helping plan sponsors, service providers, and their advisors anticipate and avoid potential pitfalls.

### Learning the Ropes: An Introduction to HRAs and HSAs

Our "Learning the Ropes" series is the perfect tool for training new staff or a quick refresher for yourself! As a crucial design feature in consumer-driven health care programs, health reimbursement arrangements (HRAs) and health savings accounts (HSAs) have become increasingly common in the workplace. Basic training on HRAs and HSAs is important whether your company sponsors employee benefits, supplies administrative services, or provides compliance advice.

### Wrap Documents and Bundled Plans: Pros, Cons & Logistics

Why do some employers “bundle” all of their health benefits into one plan, while others maintain separate plans for different types of benefits? These decisions can have implications under ERISA, COBRA, and various aspects of Affordable Care Act compliance. We’ll explore what factors employers and their advisors should consider—for insured and self-insured plan. And we’ll discuss the logistics of bundling, including drafting tips for wrap documents and SPDs.