

Benefits Compliance

Minimize the impact of regulatory changes on your employees and your bottom line.



HR professionals are constantly reacting to new regulatory challenges. The legal and regulatory landscape is complex, but can be managed. We'll work with you to develop a compliance and reporting strategy that will help you avoid potential penalties.

HUB provides guidance and compliance service in regard to:

- **Federal & State Employee Benefits Legislation** Identify potential exposures to penalties and lawsuits that could result from non-compliance
- **Internal Revenue Code** Guidance on IRC 125/ cafeteria plans, health benefits, and other related tax rules surrounding employee benefit plans
- **Welfare Benefit Strategic Planning** Multi-year strategic plans to manage and review compliance with DOL, HHS and IRS regulations
- **ACA Mandates, Reporting, Penalties & Taxes** Comprehensive educational resources, timelines, and sample resources such as employee letters, forms, notices and waivers
- **ERISA** Annual federal disclosure compliance calendar with all required employee notices as well as provide comprehensive guides, timelines and checklists to maintain compliance

Our Benefits Compliance team is an available resource and provides guidance with:

COBRA	HIPAA	Consolidated Appropriations Act	Mental Health Parity & Addiction Equity Act
USERRA and FMLA Continuation of Benefits	Domestic Partners & Same-Sex Marriage	Non-Discrimination Testing	Wellness Programs

Let's work together to develop a compliance and reporting strategy. Contact HUB today.

hubemployeebenefits.com

Get the HUB employee benefits team working for you to keep your programs running smoothly and your employees satisfied.

TAILORED SOLUTIONS

Strategic Benefits Planning

- Plan Performance Evaluation
- Health Care Analytics
- Funding and Contribution Analysis
- Pharmacy and Medical Cost Analysis
- Benchmarking Surveys
- Compensation Consulting
- Multinational Benefits

HR/Benefits Technology

- HR Technology Advisory Services
- Carrier/Vendor Marketing
- Renewal Negotiation

Compliance Consulting

- Plan Documents
- ACA Financial Impact and Cost Projection
- ACA Reporting Review
- Form 5500 Preparation
- Online Resource Center and Tools

Employee Communication

- Tailored Communication Program
- Open Enrollment Planning and Execution

Health and Performance

- Employee Engagement and Well-Being
- Health Risk Assessments and Biometric Screenings
- Health Coaching
- Financial Incentives
- Disease Management
- Absence Management

HR Advocacy

- Human Capital Consulting
- Workforce Management
- Ultimate Rewards

SPECIALTIES

Retirement

- Retiree Medical
- 401(k), 403(b)
- Pension and Profit Sharing

Voluntary Benefits

- Supplementary Health Care
- Financial Wellness
- Lifestyle and Personal Options

Global Benefits

- Local Nationals
- Third Country Nationals
- Multi-national Pooling
- New Country Start-ups

Data Analytics

- Benefit Plan Benchmarking
- Enrollment Insights
- Cost Protection and Renewal Analysis

We're HUB

When you partner with us, you're at the center of a vast network of risk, insurance, employee benefits, retirement and wealth management specialists that bring clarity to a changing world through unrelenting advocacy and tailored solutions that put you in control.

5th

largest insurance
broker in the world

6th

largest employee
benefits broker in
North America

2M+

clients around
the globe

600+

offices across
North America

17,000+

employees throughout
North America

Are you staying up-to-date with a comprehensive benefits compliance strategy? **Contact a HUB advisor today to learn how we can keep you in front of ever-changing regulations.**