



FOR CLIENTS

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# Health, Welfare, and Retirement Benefits Compliance

Mineral® Solutions and Services

**Mineral**<sup>®</sup>  
MITRATECH



## When you provide an employee benefits package, you also need to consider your compliance obligations.

When you provide your employees with benefits such as medical, health, disability, retirement, dental, HSA/FSA or vision, there's more to benefits than choosing the best package. First, having direct and open communications about the many aspects of benefits can build employee trust.

Second, once you offer benefits to your employees, there are laws that now apply to you. These laws have many components that include compliance obligations.

Running a business has its own challenges and can be further complicated when you also need to manage HR and compliance. When it comes to health, welfare, and retirement benefits regulations, it can be difficult to know what you need to do – or when – without relying upon subject matter experts.

### A few federal laws affecting benefits are:

#### **Affordable Care Act (ACA)**

Contains rules and responsibilities for employers. Based on an employer's size, regardless of whether health coverage is offered, ACA requirements apply.

#### **No Surprises Act**

Addresses surprise medical billing and coverage transparency. Plan sponsors need to know the health carrier's and their own responsibilities for each requirement.

#### **Consolidated Omnibus Budget Reconciliation Act (COBRA)**

Gives certain individuals the right to elect continuing coverage for limited periods of time after events such as an involuntary job loss. It applies to most employers with 20+ employees.

#### **Medicare as Secondary Payer rules and Medicare Modernization Act (MMA)**

Determines whether the employer's plan or Medicare pays a claim first or second – and requires an annual notification about the plan's prescription drug coverage.

#### **Employee Retirement Income Security Act (ERISA)**

Sets minimum standards for most voluntarily established retirement and health plans in private industry to provide protection for individuals.

#### **Health Insurance Portability and Accountability Act (HIPAA)**

Contains standards for the privacy and security of protected health information, coverage portability, nondiscrimination and special enrollment rights with which employers must comply.

## No need to do it alone: Mineral provides the guidance you need.

### Mineral Experts™

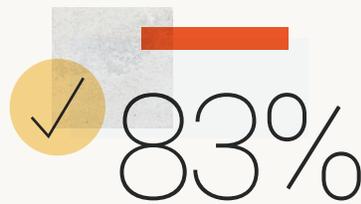
When you have questions about employee benefits compliance or best business practices, Mineral Experts include a team of certified health, welfare, and benefits experts who are available online or by phone.

Our experts curate benefits compliance rules and regulations into descriptions, insights, tools, and action items for small and mid-sized businesses. By combining the best of technology with human expertise, you get the expert advice and resources you need, tailored to your business.

From recruitment to termination and everything in between, these advisors help you – in simplified language you can actually understand.



Certified Mineral Experts average 18 years of HR and compliance expertise.



83% of organizations rate Mineral Experts as significantly better than other solutions.



1.3 million + client challenges have been resolved through Mineral Experts.

More than 1 million employers turn to Mineral for their HR and compliance needs. Our HR and legal experts continuously track over 3,000 laws and regulations at the federal and state levels related to workforce compliance in the US.



## Mineral Platform™

You also have access to the Mineral Platform with anytime viewing of online resources, tools, insights and actions – personalized to your business profile – so you can stay on top of federal and state benefits compliance. With action items, to-do lists, and a compliance calendar you can keep your organization on track.

### Mineral Platform resources for benefits compliance include:

#### Benefits Document Creator

Create several legal benefits documents to stay compliant with federal laws enforced by the Departments of Treasury, Labor, and Health and Human Services. An easy-to-use wizard with tool tips guides you through a series of questions so you can fill in and create or update a specific document such as:

- Premium Only Plan (POP) document and Summary Plan Description (SPD), health reimbursement arrangement (HRA) plan document, individual coverage health reimbursement arrangement (ICHRA) plan document, SPD, and required notices, health flexible spending account plan document, and qualified transportation fringe benefit plan document to comply with IRS requirements
- Wrap plan document and SPD to meet ERISA disclosure requirement

#### Calculators

Helpful calculators to assist with Affordable Care Act mandates.

#### Benefit notices

Distribute customizable required notices to employees, such as for a new hire or during open enrollment. Use online forms, letters or document templates for benefits compliance needs such as a notice of benefits termination and COBRA option, past-due premium on FMLA, notice of patient protections, or a toolkit for COBRA or the Affordable Care Act.

#### Educational videos

Short videos designed to capture the nuances of various compliance topics by providing helpful examples and explanations.

#### Law library

Browse or search through Mineral's compliance library to find the employee benefits laws you are interested in learning more about – whether it's on 401(k) plans, the Affordable Care Act, cafeteria plans, and more. State laws are also included.

## Mineral employee benefits compliance topics:

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Benefits Topics*	Mineral	Services outside of Mineral
Group Health Plans (Medical, Dental, Vision, etc.)	✓	
Life, Accident & Disability Insurance	✓	
Retirement Plans (401(k), 403(b), etc.)	✓	
Wellness & Lifestyle Programs	✓	
Employee Retirement Income Security Act (ERISA), including Consolidated Omnibus Budget Reconciliation Act (COBRA)	✓	
Section 125 Cafeteria Plans	✓	
Affordable Care Act (ACA)	✓	
Other Federal Benefit Mandates (Transparency in Coverage, Mental Health Parity, etc.)	✓	
Tax Favored Accounts (HRA, HSA, FSA, etc.)	✓	
Benefit Notice, Reporting & Disclosure Requirements	✓	
HIPAA Compliance for Group Health Plans	✓	
State Benefit Employment Mandates (Disability, 401k, etc.)	✓	
Legal or Tax Advice		✓
State Insurance Mandates**		✓
International Benefits		✓
Benefit Plan Design/Strategy/Compliance Review		✓
Nondiscrimination Testing/Corrections		✓
State, Local & Federal Government Plans		✓

\*The above represents the typical areas of support across employee benefits topics.

\*\*State insurance laws generally apply directly to insurance carriers, versus employers.



### Examples of questions Mineral supports:

- Can I offer different benefits to different employees? How?
- Can I give employees cash to pay for Medicare premiums?
- What are the nondiscrimination requirements for a cafeteria plan? Are they different for different types of coverage?
- What changes did the SECURE 2.0 Act make to retirement plans?
- When am I required to offer a reasonable alternative standard for wellness plans?
- What happens if an employee changes status in the middle of an ACA measurement or stability period?
- What other "Transparency in Coverage" requirements do I need to comply with and how?
- For an employee enrolled in Medicare while contributing to our HSA, what are our options?
- Can I list our company as the beneficiary for an executive's life insurance policy?
- What's the difference between a wrap document and a mega wrap document? Isn't the policy from the carrier sufficient?
- Can the spouse of the owner of the company participate in our HRA?
- An employee got married and added stepchildren to the medical plan. Can they add existing children who weren't covered previously at the same time?
- I failed to file Forms 1094/95 or pay PCORI fees for several years. What should I do?
- Which states now require employers to offer a retirement plan to employees, and what are the details?
- What are the rules for New York mini-COBRA?

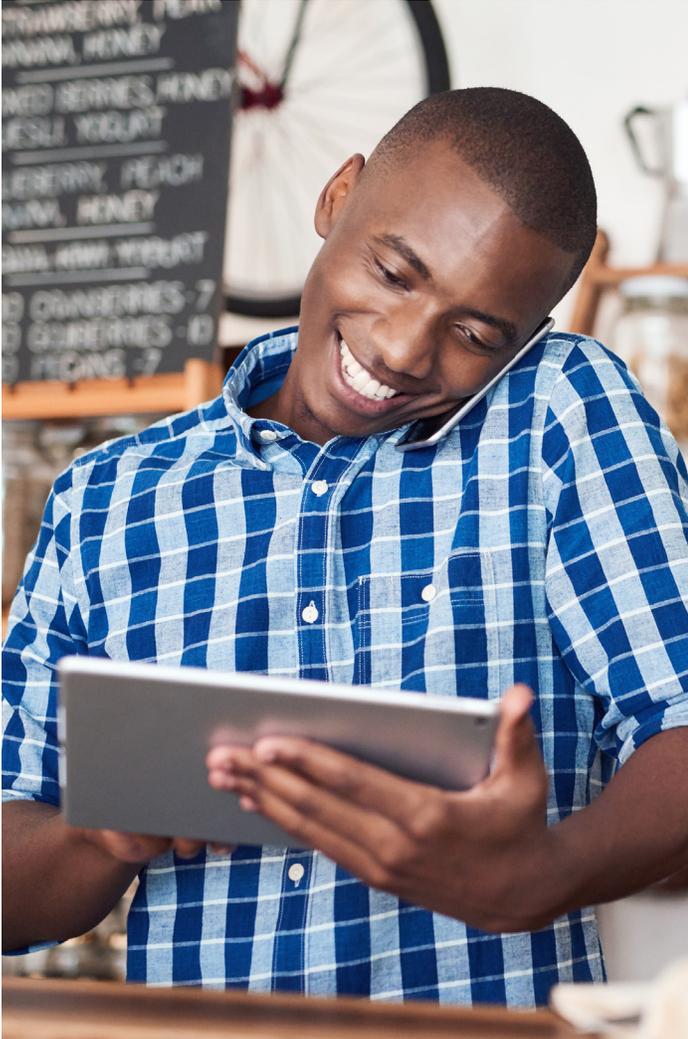
### Examples of questions best suited for other professionals:

- We failed dependent care FSA nondiscrimination testing. How can we fix that and what should we report on our highly compensated employee's paychecks/W-2s?
- My plan document says that "X" employees are eligible. What does that mean?
- Is my plan exempt from ERISA? Can you review our Department of Labor audit letter and provide guidance?
- Can you help me draft the broker commission disclosure form that the Consolidated Appropriations Act requires us to provide to our clients?
- An employee shared patient information inappropriately. What are my HIPAA obligations?
- Will my employee still be eligible for Medicaid if they enroll in our plan?
- Can you review our adoption assistance plan documents?
- What are the requirements for Illinois school districts to allow retirees to remain on the state pension plan?
- Can you provide a sample wellness program policy?
- Our coverage was cancelled because we failed to pay the premium. Can employees with outstanding claims sue us?

These are examples of questions that require guidance or answers from other professionals such as a broker, attorney, tax advisor, insurance carrier, or third-party administrator (TPA).

## Mineral employee benefits compliance summary:

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Through the Mineral Platform and backed by Mineral Experts, you have access to the tools, resources, and guidance you need to manage your health, welfare, and retirement benefits.

With Mineral, you reduce employer risk and ensure benefits compliance – while building employee trust and organizational health.

### In summary:

- Get personalized guidance from Mineral Experts specializing in employee benefits compliance.
- Stay in compliance and keep employees informed through the use of Mineral's Benefits Document Creator.
- Easily retrieve and customize required notices to share with employees.
- Access an array of benefits tools and resources.

Visit [trustmineral.com](https://trustmineral.com) for more information.

#### About Mineral

Trusted by more than 1 million companies, Mineral combines data, technology, and human expertise to take the guesswork out of HR and compliance. Partnering with insurance brokers, PEOs and HCMs, Mineral has built the largest HR community in the U.S. Mineral was formerly known as ThinkHR and Mammoth. Learn more: [trustmineral.com](https://trustmineral.com).

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