Table of Contents

Section Title	Page #
About Us	1
FAQ for Small Group Administrators	2
Advantages of Working With Us	11
Third Party Services Provided to Our Clients	13
Enrollments: Adds and Terminations	14
Plan Summaries, Waiver and Enrollment Forms	15
Compensation Disclosure	16
Closing Statement	17
Appendix A: Non-Compliance Fines & Penalties	18

About Us

Thank you so much for choosing Tomlin Health Insurance as your employee benefits agency!

Tomlin Health Insurance was founded in 1988, with Jeff Tomlin as the owner and president. Since 1988, our agency has grown to have 7 employees.

We solely sell the various types of health insurance, those being group, individual, and Medicare. We feel our focus to 'do one thing, and doing it right' is beneficial to you, our clients.

Doing Business With Us

We believe in:

- Showing all competitive options to our clients, from many sources.
- Getting your renewal rate and plan into your hands as soon as possible, so that you will have time to make your best decision.
- Presenting new ideas to you such as HRA's (Health Reimbursement Arrangements), FSA's (Flexible Spending Accounts, aka Cafeteria Plans, aka Section 125 plans) Level-Funded plans, multiple plan options, etc.
- Making you aware of responsibilities and liabilities that come along with offering benefits, and solutions to resolve them.

FAQ: Group Health Insurance

- Group Health Insurance is medical insurance purchased by a business to cover its employees. In Oregon, a "large employer" is one with 51 or more employees and a "small employer" averages 1 to 50 employees in a calendar year.

Does My Business Qualify For A Small Group Health Plan?

- To qualify for a small group health plan you must have 1 to 50 eligible employees.
    - It is possible to create a group health plan with only one insured person, but the business must employ at least one traditional W-2 employee in addition to any owner(s). A business owner may not be the only enrolled person. At least one W-2, non-spouse employee must be insured in addition to the owner.

Who Is Eligible To Enroll?

- Employees must work at least 17.5 hours a week
    - Employee hours may need to be documented. A form that is commonly used for this is Form 132 from the Oregon Quarterly tax report.
- Owners are counted as employees and are eligible as long as they work the required number of hours. Off-site owner investors DO NOT qualify.
- Required Hours are determined by employer and may be no less than 17.5 and no more than 40 hours a week. The employer can exclude all employees working less than the required amount of hours.
- If the employee has other group coverage they can complete a waiver form and decline to enroll. They do, however, have the right to enroll in your plan. We call it "double coverage" if they are enrolled in two plans.
- Other group coverage includes COBRA, Medicare, Oregon Health Plan, group health plan through spouse's employer or other employment, Champus, TriCare, Native American Health Plan, and ACA-compliant individual plans. Note that if the employee is on an ACA-compliant individual plan and are offered group health coverage by you, they can

no longer receive a tax credit to help them buy their ACA-compliant plan, regardless of whether they enroll on your group health plan.

What Is The Probationary Or Eligibility Waiting Period?

- In addition to setting eligibility hours, a group must set up a waiting period. The waiting period defines how long an employee needs to work the required hours before enrolling for coverage.
- For health insurance the maximum waiting period is exactly 90 days. Generally, employers choose a traditional 60 day wait rather than exactly 90 days. Like so:
    - Example #1: Joe's hire date is June 5th. He has a 60-day probationary period before he can enroll in the group health plan. He will have to work until August 4th to be eligible and then he can enroll on September 1st.
    - Example #2: Sally's hire date is June 1st. She has a 90-day probationary period before she can enroll in the group health plan. She will have to work the full 90 days which would be August 30th. She can now enroll on August 31st.
    - Seasonal employees are generally considered to be 6 months or shorter by the insurers. If an employee works adequate hours for more than 6 months they need to enroll. This clause is not the same of every insurer so it's important to check with your insurer of choice to see how they handle seasonal employees.

When Can My Employees Enroll?

- After the eligibility waiting period employees can enroll in the group health insurance plan.
- If an employee or dependent does not enroll when they first become eligible and does not have other group coverage then they become a "late enrollee"
    - A "late enrollee" cannot enroll at a later date of their choice. They can only enroll on the health plan's next open enrollment date. The open enrollment period is the 30 days prior to the renewal date.

- There are other opportunities to enroll employees or dependents in a situation when an employee does not enroll when first eligible. These are called "Qualifying Events".
    - Examples of "qualifying events" are;
        - Newly acquired dependents due to marriage, child birth, or adoption.
        - Involuntary loss of other group coverage (not due to non-payment or voluntary cancelling the other coverage)

What Is Contribution?

- Contribution is the share of the premium to be paid by the employer, of the employee-only premium. The contribution amount is usually represented by a percentage but the employer can designate a specific dollar amount they wish to contribute.
- For small groups in Oregon the employer must pay at least 50% of the single employee premium. The employer is not required to pay anything for dependents.

What is Participation?

- Participation is the percentage of employees that enroll in the group health plan.
- For small group plans, 75% of eligible employees who do not have other group coverage must enroll. Large group plan participation requirements will vary.
    - Dependents are usually not required to enroll.
    - Dependent is a spouse, child, or domestic partner.

What If I Only Want To Enroll Particular Eligible Employees Or Pay More Of The Premium For Some Employees Verses Others?

- In Oregon, small employers are limited in their ability to provide different benefits for different employees. The contribution must be the

same for everyone enrolled whether they work 20 hours or 40 hours a week.

What about employees who are eligible for Medicare? Should they stay on our plan if they are still working?

- Regardless of age & access to other coverage, employees who work enough hours have the right to enroll on the group health plan. If the employee is eligible for and enrolled in Medicare benefits, the group plan will be primary over Medicare. Employees can stay on the group plan, keep Medicare part A and waive off of part B (part B costs money). The employee can also purchase part B and waive off of the group plan and choose to be enrolled on a Medicare supplement or Advantage plan instead of the group health plan.
- On a related note, employees are to be notified whether your medical plan prescription coverage is good enough to be Medicare part D creditable. These notices are to go out each year between September 1 and October 15.

What Happens When An Employee No Longer Works For My Company?

- Notify employees of their rights to COBRA or State Continuation (see below; it's mandatory to provide notification if you are subject to COBRA).
- Inform the insurance company that the employee has been terminated. This can be done online, with a specific form or letter, or by simply noting it on the current billing statement when paying the bill.
    - It's a good idea to have an employee sign a brief form stating they understand their coverage will terminate at the end of the month should if they part ways with you unless they opt for COBRA or Continuation.

What Are COBRA And State Continuation?

- When a covered employee leaves your employment or becomes ineligible to remain on your plan for other reasons such as a reduction in hours the very first thing you need to do is to notify the billing

rep(s) of your insurer(s). Terminating coverage of an employee or ex-employee is simple; there is no enrollment form required. You can call the billing rep as listed on your monthly bill, or use the form provided for this purpose which is sent out with each monthly bill.

- The employee may be able to stay on your group coverage through continuation. There are 2 types of continuation; COBRA and State Continuation.
- **COBRA** applies to groups of 20 or more (the definition of '20 or more' is tricky.) Any employee that has been enrolled at least 1 day on the group plan may receive this benefit. Generally, coverage may be kept up to 18 months before expiring. COBRA law is complex and keeps changing. We strongly recommend that you hire a professional COBRA administrator. Employers can be fined for not offering COBRA rights to employees properly. One such administrator is HRService (more below).
- **State Continuation** applies to groups of 2-19 employees. To obtain coverage an employee must have been enrolled for at least 3 months on the group plan. Generally, coverage may be kept up to 9 months before expiring. Employers need to notify the insurance company ASAP of the employee's termination, which enables the insurance company to reach out to the employee about continuation.
    - In either case, employees MUST complete a new enrollment form in order to continue on your plan.

For Questions On State Continuation And COBRA Coverage

- We encourage you to call the numbers listed below. It's very important that you notify employees of their continuation rights and have them acknowledge the notification with a signature.
    - State Continuation – State Insurance Division: (503) 947-7980
    - COBRA Hotline: (206) 553-4246

What If My Employees Need New ID Cards?

- If an employee needs new ID cards the best way to handle replacement would be to have the employee call the insurance company directly, or log into their online account to make the request. A majority of the companies allow the employees to order new ID cards through a touch-tone phone system.

Billing Questions

- For billing questions, it is also best to contact the insurance company first. The phone number and the contact person is found on your bill. As your agent, we are not privy to your billings and don't receive copies of them. We are available as a backup for questions if you need clarification.

- Each monthly billing notice will include the contact information of your billing rep and a form to send them noting adds/drops of employees. Adds require an enrollment form while drops are done by simply filling out a line on the form which is included with your bill. We do not handle this for our clients. When it comes to adding or dropping employees it is best handled directly with your billing rep. We are simply an extra set of hands which can, in the worst case, lose the form.

Offering Benefits To Employees Means

- You've made the good decision to offer benefits to your employees. Beyond caring about the well being of your employees, offering benefits helps you obtain and retain more capable, higher level employees.

Offering Benefits Also Means Taking On New Responsibilities

For example, we offer solutions to the following points:

- Virtually all employers that offer any sort of benefit at all, even if it's just a vision or dental plan, are subject to ERISA (the Employee Retirement and Income Security Act of 1974) audits. These are done by the DOL (the Department of Labor.)
- Employers who want to charge the employee's share premiums on a pre-tax basis, must have a POP (Premium-Only Plan) or FSA.
- Employers who offer health insurance are required to disseminate various documents as per the ACA (the Affordable Care Act) and HIPAA (the Health Insurance Privacy and Affordability Act.) Some

documents are to be supplied to the employee upon hire, others upon termination, others on occasion (such as annually.)

- Employers with more than 20 total employees must offer COBRA (Consolidated Omnibus Budget Reconciliation Act of 1985) rights notices to all employees at the time of hire and termination.
- We could go on and on…see Appendix A for examples of non-compliance penalties.
- Tomlin Health Insurance is not responsible for disseminating materials to your employees as per the requirements of COBRA, ERISA, the ACA, HIPPA, etc. It is the employers' responsibility to comply with all applicable laws and regulations.
- In addition to the legal requirements which arise from COBRA, there are notification requirements which arise from HIPAA and ERISA.

In recent years, the DOL hired thousands of ERISA compliance auditors. These auditors have been tasked with auditing any and all employers who offer any sort of employee-benefit, down to those with 1-2 workers. Thus the risk of audit is much larger than before. The penalties are huge for being out of compliance. In part, compliance means dispersing numerous documents to employees, and having a compliant ERISA Plan Document (similar to how you must have a governing 401(k) Document or Cafeteria Document if you have those plans in place.)

These liabilities only apply to employers who offer employee benefits. We strongly recommend you take steps to protect your business from these legal liabilities. For COBRA administration we recommend working with a Third Party Administrator. They do everything regarding the administration of your COBRA services including notices & billings for employees for those employers who are subject to COBRA. We are **absolutely convinced** that these services are extremely important and that they can save you thousands of dollars in the event of an audit. If you aren't protecting yourself against this exposure we highly recommend you contact us to take the steps needed to protect your business and livelihood.

We Offer Valuable Resources That Address Your Obligations And Responsibilities

Tomlin Health Insurance makes various resources available to our clients, providing the tools needed to comply with the above. Some of these are self-service and some are available for purchase, in which case we help with the paperwork and questionnaires.

It is the employers' responsibility to track hire dates, monitor monthly bills for adds/drops, and enroll & disenroll as needed, making sure each bill is correct. You can reach out to us any time for help in understanding bills, learning how to enroll/disenroll employees, etc.

For ERISA and ACA compliance, Tomlin Health Insurance offers our clients access to Third Party Administration from HRService. Although there is a cost for their suite of compliance services, we are able to offer their basic suite of service for $50 per month to our clients. This includes the hours of staff time in our agency that are needed in order to complete the documents on you behalf. Contact Kyle Armstead at Tomlin Health Insurance for more information about HRService.

It is possible to 'do it yourself' using Mineral. FYI it is very complex. Here is the Department of Labor guidance document: https://www.dol.gov/sites/default/files/ebsa/about-ebsa/our-activities/resource-center/publications/compliance-assistance-guide-appendix-a.pdf.
This 'risk-assessment' document is just the first step to self-administration. It is a 68-page form.

Our Contact Information

Tomlin Health Insurance
Office: (541) 343-1999
Fax: (541) 342-8164
1142 Willagillespie Road, Ste 10
Eugene OR 97401

Keep Us In The Loop

We are an advocate for you. Once your group plan is installed, the only information we receive from the insurance carriers are your company's renewal rates and verification of whether or not your company's insurance bill has been paid. If you need help, let us know! We won't know unless you tell us directly.

The Advantages of Working With Tomlin Health Insurance

We offer access to a suite of compliance services from **HRService**. HRService is a paid service we make available to you at a discount. With HRService, you will obtain documentation to protect you from many liabilities including audits that could result from offering benefits. Our team offers you white-glove service, completing the questionnaires for these documents and updating them on your behalf as needed.

We Also Pay For Subscriptions To Third-Party Services On Your Behalf

- **Mineral**. Mineral is a self-service portal that gives you access to many benefits, such as unlimited phone consultations with HR professionals, an employee handbook builder, competitive wage and compensation information, etc. See the enclosed Mineral flyer for more information.
- **Ease**. Ease is an online enrollment system that allows you to send a link to employees, enabling them to self-enroll. You receive a notification after they have enrolled, along with access to their completed enrollment form(s). This allows you to easily flesh out records on your employee, store a copy of their form, and forward it to the insurer.

We have invested in the successful maintenance of your employee benefits plans and the compliance needs that come with offering benefits. We also pay for tools that help you administrate your benefits plans and run the HR side of your business. If you were to purchase the services we are offering to you, it would cost around $400/month.

There is quite a bit of overlap between Mineral and HRService, Inc. In addition, not every client will want to use the Ease enrollment system.

In Order To Best Take Advantage Of The Above Three Services/Systems, Our Recommendation To You Is This:

- Use HRService for compliance, COBRA Administration, and FSA/Cafeteria plans.
    - We believe every single client, regardless of size, should have this service. For the compliance suite that addresses HIPAA, ERISA, ACA (notices are to go out upon hire and at various times of the year), and POP document which allows you to charge employee premiums on a pre-tax basis. The cost for HRService is $50/month.
    - You can add COBRA administration (notices go out to employees at hire and termination) for a $199 annual fee and $1 per employee per month administrative fee, with a $50/month minimum.
    - You can add a full FSA/Cafeteria plan through HRService as well. Setup fee is $299 and the ongoing fee is $5 per benefits-eligible employee per month.

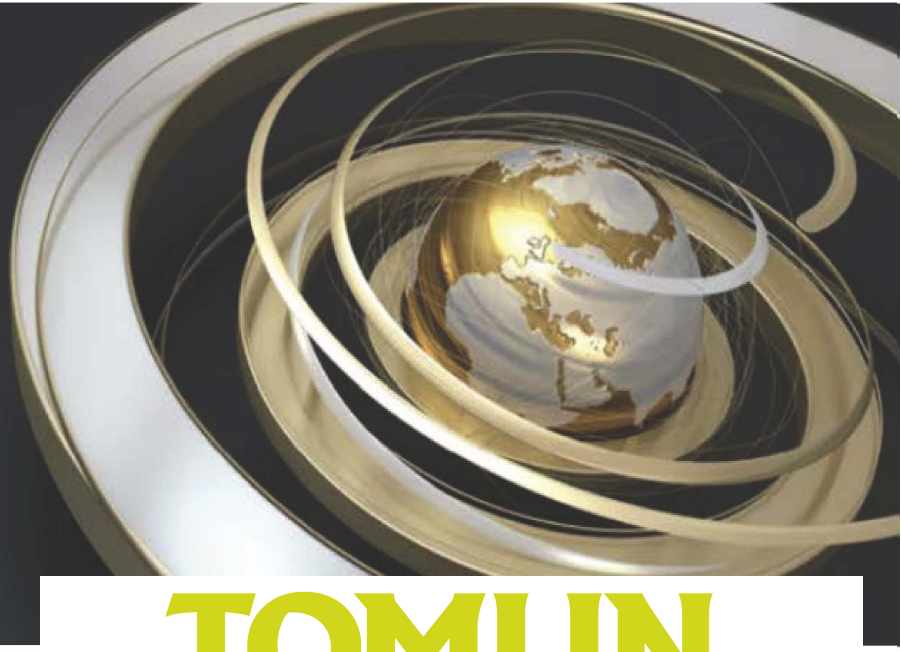
- Use Mineral To:
    - Create a new, Federal and State compliant employee handbook if needed.
    - Ask HR-related questions of a certified HR professional. Unlimited phone consultations are FREE!
    - Use the wage and compensation research tool to see if you are paying your employees the correct amount and/or see what you should pay new hires.
    - Create a free FSA document if you want to self-administer your FSA. You'd need to create a separate, new checking account to hold the funds, and write checks to reimburse employees. Employees would not receive a debit card or checks to draw on their FSA funds as they would with services provided by HRService.

- Use Ease after your group plans are established, to gather enrollment forms from new hires via a link sent to them. (This works best if you integrate your payroll with the Ease system, but it is not required.)

Third-Party Services Brochures

Your One-Stop Solution for:

Human Resource Solutions • ERISA Compliance • Benefits Administration



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HR Solutions

- Handbooks
- HR Support Packages
- HR Help Desk
- HR & Compliance Audits
- Supervisor Training
- Employee Training
- Compensation Plan Design
- Recruiting
- Performance Management System
- Performance Appraisals
- Employee Opinion Surveys
- Corrective Action & Terminations
- FMLA
- Employment Law Compensation Statements
- Exempt vs Nonexempt Determination
- Other HR Projects or Outsourcing

ERISA Compliance

- Benefit Compliance Assessment
- SPD Wraps
- 125 POPs
- Employee Notifications
- Summary of Material Modifications
- ACA Reporting
- 5500 Reporting
- Total Benefit Compliance System
- Online Document Delivery & Storage Vault

Benefits Administration

- FSAs - Flexible Spending Accounts
- HRAs - Health Reimbursement Accounts
- HSAs - Health Savings Accounts
- COBRA
- Non-Discrimination Testing

Contact Kyle for A Quote

Ph: (541) 343-1999
Email: kyle@tomlinhealth.com
https://www.tomlinhealth.com

Mineral®

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HR and Compliance Just Got Waaay Easier.



HR and compliance is complicated—but it doesn't have to be. At Mineral, we've made it our mission to take the guesswork out of HR and compliance so you can manage workplace challenges with confidence. From expert guidance and resources to proactive alerts, we're your one-stop ticket to a healthier organization.

You've got HR and compliance questions. Mineral has answers.

Mineral Platform™

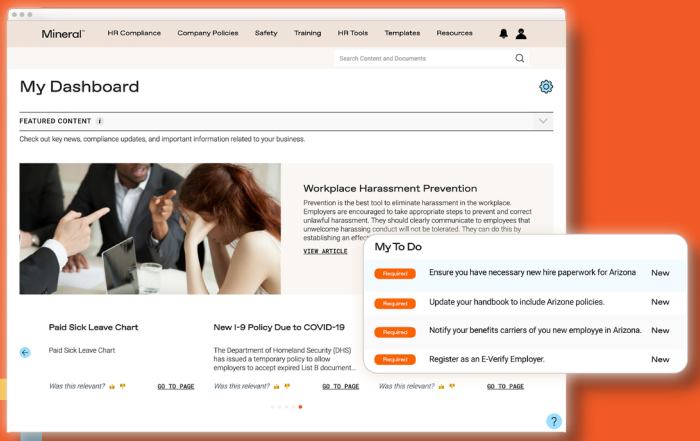
Powered by an innovative mix of data, technology and human expertise, Mineral Platform offers everything you need to keep your organization on track.

- Smart Employee Handbook
- HR Compliance Library
- Proactive To-Dos
- Learn: Employee Training Courses
- Job Description Library
- Salary Compare
- Compliance Calendar
- HR Assessment
- Benefits Document Creator
- OSHA Log

...and so much more!

Mineral Intelligence™

If it seems like federal and state employment regulations are constantly changing, that's because they are. Mineral Intelligence keeps you ahead of the compliance curve with proactive notifications and tangible action items that are tailored to your business.





Mineral Experts™

Whether you need guidance on a challenging workplace situation or help deciphering some complex legalese, our experienced advisors are here to support you. Connect through the Mineral Platform or phone for the answers you need, right when you need them.

- Get trusted guidance from a certified HR expert who will answer your questions in terms you can actually understand.
- With an average 18 years of HR and compliance experience, Mineral Experts bring deep expertise in employment law, benefits, compensation and employee relations to your business.
- Serving more than 500,000 small- and medium-sized businesses across the country, Mineral Experts have helped clients resolve over 1 million challenges.

Mineral®

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Get even more out of Mineral.

Our solutions empower you to tackle even the most complex HR and compliance challenges.



Smart Employee Handbook Plus

This revved-up version of our Smart Employee Handbook also allows you to create a multi-state compliant handbook, collect employee e-signatures and provide a Spanish language version to support your diverse workforce.



Workplace Safety

Reduce potential hazards, accidents and liability while creating a culture of safety among your employees. Course work includes best practices on everything from personal protective equipment and ladder safety to hazardous materials, transportation and more.



Workplace Harassment Prevention

Take proactive steps against workplace harassment with this complete catalog of awareness training. Each course includes interactive state-mandated topics to ensure compliance as well as Diversity, Equity and Inclusion training to help you build a strong, inclusive culture.



Anonymous Reporting

Empower your employees to anonymously report workplace concerns before they become larger issues—or a liability risk. This best-practices solution helps you manage and take action on reported incidents in a secure and timely manner.

Some solutions may require an additional subscription.

Mineral is the most valuable HR asset we have and the ROI has been invaluable. I've been able to connect with compliance professionals regarding COVID furloughs, employee leaves, and compliance issues and received quick and accurate answers that allow me to spend my time and energy moving the needle forward with confidence. —DAN C., PROFESSIONAL SERVICES CLIENT

Have questions? Let's connect.

TOMLIN
HEALTH INSURANCE

NAME: Kyle Armstead
EMAIL: kyle@tomlinhealth.com
PHONE: (541) 343-1999

ease | TOMLIN HEALTH INSURANCE

Goodbye Paper, Hello Ease

Solve all of your enrollment and onboarding headaches with one streamlined solution.

Tired of chasing down enrollment forms and decoding illegible signatures? Wish that new employees had answers to their coverage questions?

Ease partners with your broker to bring you a streamlined enrollment for you and your employees. With Ease, over 60,000 businesses and more than 1.5 million employees are enjoying more secure access to coverage information and changes, and shorter enrollment times.





> Our broker trained me on how to use the system and I was immediately able to use it.
>
> Michelle Martinez,
> *Safeway Electric,*
> *Ease user of 3 years*



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HEALTH INSURANCE

Save Time With Simplified Benefits Administration



Broker Supported

Your health insurance broker can set up, manage, and teach you how to use Ease. Have a question? Your broker is there for you.



Digital Enrollment

Ease maps employee information to carrier enrollment forms so no field is left incomplete. Employees can also e-sign their forms, eliminating paperwork completely.



Plan Comparison

Employees can compare unique plan details like copays and deductibles in a single view. As plans are selected, employees see a running total of actual costs per pay period helping them make better decisions.



Enrollment Progress Dashboard

Email employees about open enrollment and view a snapshot of enrollment progress for each employee directly in Ease.

Your Employees Will Thank You

Signing countless forms, researching plan options, and trying to remember your plan details throughout the year are just some of the pains your employees experience with paper enrollment.

Conduct Faster Enrollments

Employees only enter their information once, are required to complete all fields, and can digitally sign their forms.

Make Better Decisions

Ease helps your employees make smarter decisions by putting copays, coverage, SBCs, and actual costs at their fingertips.

Unlock 24/7 Access

Employees can access Ease via web, mobile, or iOS and Android mobile app to view important benefit details year-round.

Don't spend time on administrative tasks when you could be doing more of what you love, like engaging with your employees.

Ask your broker for a demo.

Start managing benefits with Ease.

Get more time back in your day!



Kyle Armstead
Kyle@tomlinhealth.com
541-343-1999



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Adding, Modifying And Terminating Employee Enrollments

We offer the EASE online enrollment system for ongoing enrollments after your plans are initially set up. For an EASE demo or help with getting started, contact our office.

Other than EASE, the preferred method of submission for all applications or terminations is through your group health insurance company's employer portal. If you don't have access or prefer to submit the changes via email the applicable emails are below for each company. If you prefer faxing, let us know and we'll get you the number.

It is not our policy to process these forms on your behalf, but, we are here to help you complete the forms and help you get them submitted to the right place.

Providence
- phpadams@providence.org or phphood@providence.org (refer to your welcome email from Providence)

PacificSource
- membership@pacificsource.com

Regence
- regence_membership@regence.com

Kaiser
- C-DEN-ROC-Group@kp.org

United Healthcare (standard and level-funded)
- clientserviceoperations@uhc.com

Moda
- enroll@modahealth.com

Bend Chamber of Commerce (Providence)
- phpdst@providence.org

We work with 15-20 other companies when it comes to vision, dental, disability, life insurance and other ancillary benefits. Unlike the health plans, these other companies don't have one best way to submit enrollments. Please contact our office if you need any help with enrolling employees in these other companies' plans.

Plan Summaries, Waiver And Enrollment Forms

Compensation Disclosure

The Consolidated Appropriations Act (CAA) of 2021 requires insurance agencies to disclose the total compensation received for insurance placed with clients.

Total compensation includes both direct monies received such as commissions, as well as bonuses, trips, meals, etc.

You can go to https://tomlinhealth.com/compensation/ (enter password: 1999) to see how your particular insurer compensates us. This page shows commissions we receive. We occasionally receive indirect and/or non-monetary compensation such as bonuses, and meals and trips. The above web page goes into some detail about these indirect and non-monetary types of compensation.

Closing Statement

Tomlin Health Insurance is very grateful to have been chosen as your employee benefits insurance agency. We understand that navigating the world of health insurance is complex. This is why we are committed to providing you with personalized service and support.

Thank you for reviewing your employer guide. We hope that reviewing this document has made you aware of additional resources and the support our agency offers to our clients. Please don't hesitate to reach out to us with any questions or concerns you may have. We are always available to provide assistance, and we value your feedback as we strive to improve our services.

We appreciate your business! We look forward to continuing to serve you and your healthcare needs.

_____

Broker
Tomlin Health Insurance
541-343-1999

Appendix A: Non-Compliance Fines & Penalties (2022)

Depending on the compliance violation the Department of Labor (DOL), Internal Revenue Service (IRS) or Department of Health & Human Services (HHS) may impose fines or penalties. Below are a few possible examples.

Violation	Possible Fines	Department
ACA Reporting ALEs and Self-Funded Plans – 6055 and 6056 Reporting	$280 for each filing failure, amount cap of $3,392,000	DOL
ACA Notices (e.g., Patient Protections Notice, Rescission of Coverage Notice)	$100/day	IRS
COBRA Notices	$110/day, per violation	DOL/ERISA
Failure to provide written requested ERISA plan documents, Summary Plan Descriptions, Summary of material modifications, etc.	$110/day. Failure to furnish up to $161 per day, not to exceed $1,613 per request	DOL/IRS
Late 5500 Report	up to $2,400 per day	DOL/IRS
Failure to File annual 5500 Report	$2,400 per day	DOL
FMLA Violations	$178 for each separate offense	DOL
Failure to furnish statement of benefits or to maintain records.	$33 per employee	IRS
Failure to notify plan participants of benefit restrictions and/or limitations.	$1,788/recipient	DOL
Failure to furnish automatic contribution arrangement notice.	$1,788/recipient	DOL
Failure to furnish employee benefit plan documents to DOL upon request.	$2400/day	DOL
Failure to inform employees of Medicaid/CHIP coverage opportunities.	$127 per day per employee	DOL

GINA Violation	$127 per participant per day	DOL
Failure to provide Summary of Benefits Coverage (SBC).	Up to $1,264 per failure	DOL
Failure to disclose certain documents upon request (ERISA 101(k) and (l)); failure to furnish notice under ERISA 101(j) and 514(3)(e)	$1,899 per statutory recipient	DOL
FMLA Posting & Notice Violation	$189 for each offence	DOL
HIPAA Violations - No Knowledge	$60,226 per violation and up to $1,806,757 per calendar year	DOL/HHS
HIPAA Notice of Special Enrollment Rights	$100 per failure	CMS/HHS
MEWA - Failure or refusal to file a complete or accurate Form M-1.	$1,746 a day	DOL
Allowing premiums to be paid on a pre-tax basis for covered benefits without having either a Premium Only Plan (POP) document or Flexible Spending Account (FSA) document.	Penalty: Employer can lose the ability to allow premiums on a pre-tax basis.	IRS
Other - This is only a partial list of possible fines and penalties.		