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Benefits and Employment Briefing

QUARTERLY NEWSLETTER

Fall 2015

The Surprising Compliance Issues of High Deductible Health Plan/Health Savings Account Arrangements

As the Patient Protection and Affordable Care Act (ACA) comes into complete fruition, many employers are offering to employees High Deductible Health Plans (HDHPs) and facilitating the establishment and funding of Health Savings Accounts (HSAs).

[Read more](#)

ACA Cadillac Tax: IRS Issues Next Installment of Preliminary Guidance

In February, employers, administrators and others got to see some preliminary thoughts the Internal Revenue Service (IRS) has about the so-called "Cadillac Tax," included in the Affordable Care act (ACA).

[Read more](#)

NLRB Decisions Challenging Workplace Investigations and Witness Confidentiality

The National Labor Relations Board recently issued two significant decisions reaffirming its earlier determinations, one of which is completely unrelated to whether a labor union is present in the workplace.

[Read more](#)

Is Your Health Plan Affordable? If You Offer an Opt-Out Payment, Perhaps Not

If you have analyzed affordability without taking into account any opt-out payments you offer, you should take another look at whether your plan is affordable.

[Read more](#)

IRS Makes it Riskier to Maintain

EEOC Rules that Discrimination against LGBT Workers is Unlawful

On July 17, 2015, the Equal Employment Opportunity Commission (EEOC) ruled that workplace discrimination on the basis of sexual orientation is illegal under the federal Civil Rights Act of 1964, as a form of sex discrimination.

[Read more](#)

Reducing Employee Hours to Avoid ACA Obligations to Offer Coverage Violates ERISA § 510, Class Action Suit Alleges

One strategy for minimizing exposure to the employer shared responsibility penalties under the Affordable Care Act (ACA) is to minimize the number of "full-time employees" -- that is, the number of employees working 30 or more hours per week on average.

[Read more](#)

Individually-Designed Retirement Plans

The Internal Revenue Service just made it riskier to maintain a tax-qualified individually-designed retirement plan by eliminating the five-year determination letter remedial amendment cycle for these plans, effective January 1, 2017.

[Read more](#)

Simplifying the Administration of Cafeteria Plan Election Changes

Election change requests are the most rule-centric item encountered in the day-to-day administration of a cafeteria plan.

[Read more](#)

Summer Interns -- Might be more costly than you think!

Companies often hire students as interns during Summer Break or during the school year, but sometimes do not pay them for their work, or pay them less than the federally-mandated minimum wage.

[Read more](#)