

COMPLIANCE

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Hamilton Insurance Agency

Your Fiduciary Responsibility Under a Group Health Plan

In May 2013, the U.S. Department of Labor/Employee Benefits Security Administration provided an overview of the fiduciary responsibilities applicable to group health plans under the law.

According to the DOL, offering a group health plan can be one of the most challenging, yet rewarding, decisions an employer can make. The employees participating in the plan, their beneficiaries, and the employer benefit when a group health plan is in place. Administering a plan and managing its assets, however, require certain actions and

ACA Employer Mandate and Fiscal Year Plans

Recently released final regulations provide transitional relief that delays the effective date of the play or pay penalties of the ACA -- from January 1, 2015 until the first day of the first plan year that begins in 2015 -- for some, but not all, fiscal year medical plans. Unfortunately, the relief is viciously complex, and some aspects of the language of the relief are still unclear.



Under the regulations, the delayed effective date is available for fiscal year plans in effect on December 27, 2012, provided (1) the plan has not been subsequently amended to postpone the plan year start date (e.g., to change the plan year from an April 1 plan year start date to a December 1 plan year start date) and (2) as of the first day of the 2015 plan year, the employer offers health plan coverage to at least 70% of its 30 hour or more a week employees (and, unless the employer qualifies for transition relief, their dependents). For fiscal year plans that qualify for the transition relief, the play or pay penalties will not apply until the first day of the plan year that begins in 2015 with respect to employees in three situations.

involve specific responsibilities.

Keep reading [here](#) ...

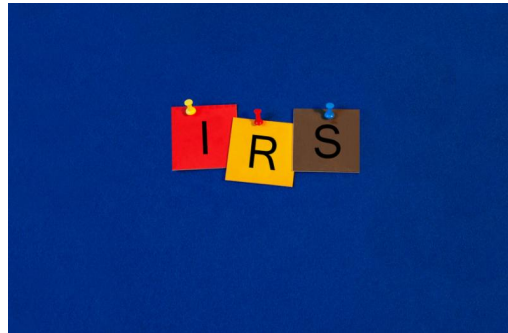
Labor and Employment Law: LGBT Issues

The growing trend towards acceptance of same-sex marriage in the United States continues its dramatic acceleration. Since our last Clients and Friends Seminar, Illinois, New Jersey, New Mexico, California, Delaware, Hawaii and Minnesota have all, by either court decision or state legislature, approved same-sex marriage, bringing the number of jurisdictions accepting same-sex marriage to seventeen (also including Massachusetts, Connecticut, Iowa, Vermont, New Hampshire, New York, Maryland, Maine, Washington and the District of Columbia).

Read the full discussion on [p. 22](#) ...

Read [more](#) ...

IRS ALERT Guidance on Same-Gender Spouse Tax Issues; Qualified Plan Issues and FMLA Issues



The Supreme Court's June 2013 decision in *United States v. Windsor*, finding a key part of the Defense of Marriage Act (DOMA) unconstitutional, raises a number of issues for health and welfare plans, and for retirement plans as well.

The IRS has interpreted the *Windsor* decision as meaning that same-sex marriages are recognized for federal tax purposes as long as the marriage is valid under applicable law in the jurisdiction in which the marriage ceremony occurred, regardless of whether the state in which the couple currently resides recognizes the marriage.

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