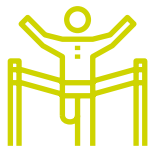


# The TOP 5 compliance issues for employee benefits

Every new year brings new requirements for compliance. Here are the top five compliance issues for employee benefits going into 2017.



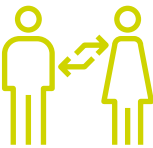
1

**Wellness programs** — With new EEOC requirements issued this past May, it's important to ensure your wellness program addresses them. Requirements address voluntary participation, incentive limits and HIPAA rules, application of the ADA "Safe Harbor" and GINA regulations.



2

**Flex Credit/Cash-in-Lieu Plan designs** — Flex credit plan designs need to be checked to ensure they qualify as an employer contribution to coverage. This also includes cash-in-lieu payments in the cost of coverage where required.



3

**Non-discrimination rules** — New rules were implemented that could require benefits coverage for gender reassignment services.



4

**Mental Health Parity** — Recent guidance was released (see [recent DOL guidance](#)). Ensure your plan isn't a "red flag" design.



5

**Summary of Benefits and Coverage (SBC)** — Certify that you are using the [new SBC model](#) document (as of April 1, 2017).

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