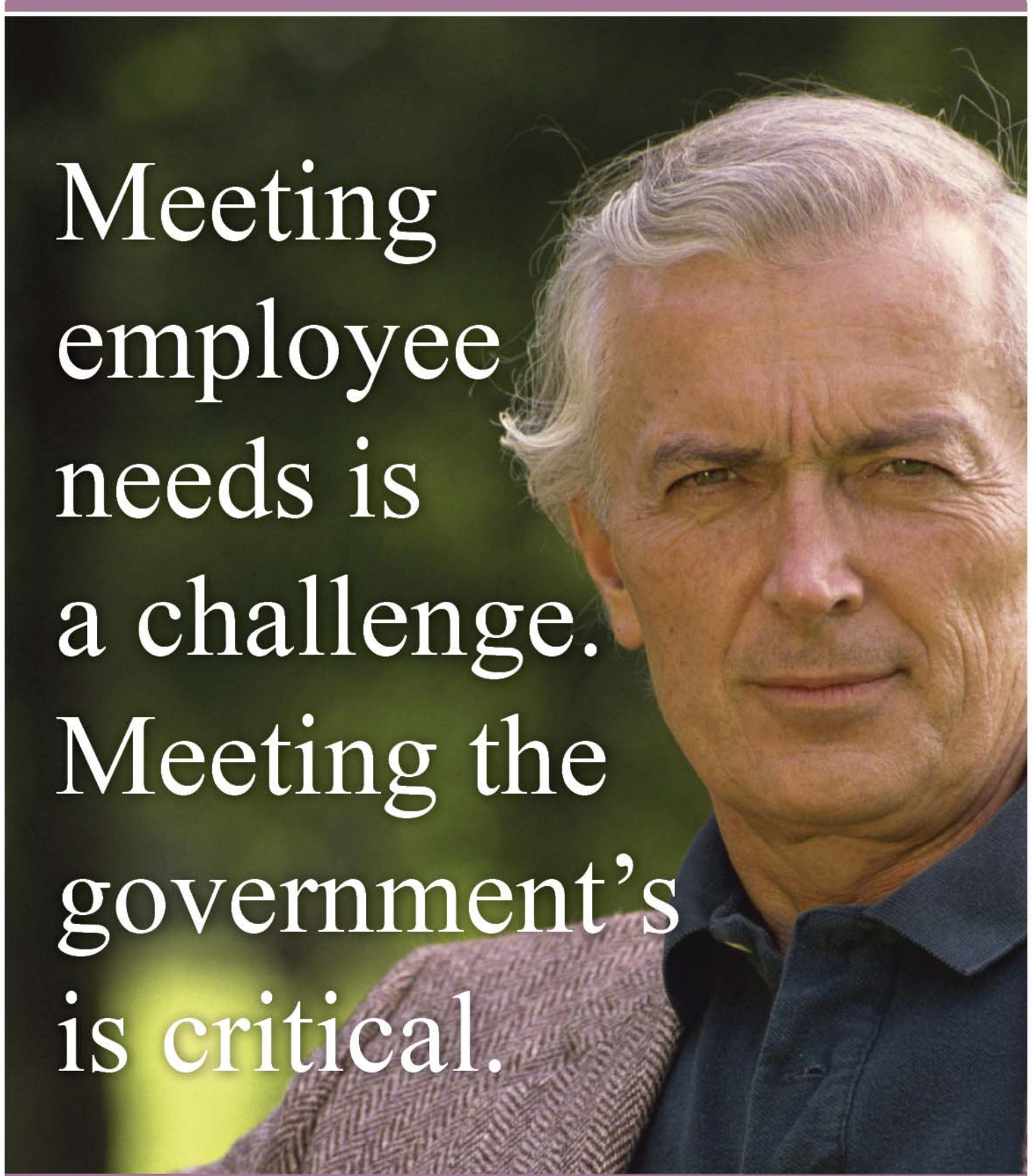


Meeting
employee
needs is
a challenge.
Meeting the
government's
is critical.



Being well-informed will help simplify your job and mitigate noncompliance claims and penalties.

UBA Member Firm Advisors

- ▶ Understand the legal complexities, which helps them conduct comprehensive compliance assessments, identify and prioritize areas of concern, recommend risk-based methodologies and implement and monitor automated processes
- ▶ Are based in nearly every U.S. market, enabling them to tap into fellow firms' knowledge to help employers understand varying requirements from state to state
- ▶ Help organizations anticipate emerging regulatory issues and enforcement expectations and avoid the financial burdens or damage that could result

Compliance is really more of an ongoing process than a milestone to reach, pass and leave behind. Compliance involves federal regulatory laws that govern the design, maintenance and operation of employee benefits plans. These laws must be addressed by benefits specialists, HR managers, and company executives in all industries, regardless of size. In addition, there are laws that govern the hiring and firing of employees. All of these laws carry some penalty, fine, or legal action for noncompliance.

Whether you're hiring employees, approving family medical leaves, offering COBRA, monitoring HIPAA Security, handling workers' compensation issues, merging returning veterans back into the workforce, preparing 5500 reports, or setting up a 401(k) plan, keeping up with benefits and employment laws is challenging at best.

That's why it's important to have a reliable resource to turn to when you need that extra expertise to answer your questions or help you with compliance filing deadlines.

Get help from a qualified UBA Advisor and start reducing your compliance exposure today. Your UBA Member Firm Advisor will partner with you to assess your needs; prioritize and mitigate risks and liabilities; and be there to guide you through every step of the process.

For a FREE risk assessment or more information, contact your local UBA Member Firm Advisor or visit www.UBAbenefits.com.

The following are some of the compliance solutions available through your local UBA Member Firm:

- HRinsider News Web Portal:** A web-based resource designed to help keep you informed and in compliance.
- HR Elements Newsletter:** A monthly newsletter highlighting the latest compliance and HR-related trends and topics.
- Compliance Alert and Newsletter:** Keeps you informed about the changes in major health care law and potential violations.
- Webinars:** Get first-hand knowledge of compliance and labor laws from some of the nation's leading legal experts.
- Legal Resources:** Credible answers from a leading labor law firm in a practical and business-oriented approach.
- Compliance dashboard:** Easy-to-navigate web portal provides a wealth of timely information and tools to track progress on compliance tasks.
- Other Compliance Tools:** Model medical reimbursement plan, SPD plan and wrapper and compliance checklists.

▶ Larger employers often manage their compliance issues satisfactorily but need access to legal advice and a formalized compliance process.

Many smaller employers are so focused on personnel issues that they simply don't have the time, staff or experience to manage compliance programs, thus putting their organizations at risk



Shared Wisdom. Powerful Results.

▶ United Benefit Advisors® is a member-owned alliance of more than 140 premier independent benefit advisory firms with more than 165 offices throughout the U.S., Canada and the U.K., and is one of the nation's top five employee benefits advisory organizations.

UBA Members – who actively collaborate with more than 2,000 experienced benefits professionals – are uniquely prepared to



share their collective wisdom with busy employers who want the assurance that they are making informed choices that improve the lives of their employees.

UBA Members and their clients help produce an annual health plan benchmarking survey that includes responses from nearly 18,000 health plans sponsored by nearly 13,000 employers nationwide. It is by far the most comprehensive, validated survey of medical plan design and plan costs ever conducted.

The UBA Health Plan Survey provides small to midsize employers with valuable benchmarking data that previously were only available to large corporations. By using this data, advisors who are Members of UBA can help employers more accurately evaluate costs, contrast the current benefit plan's effectiveness against competitors' plans and adjust accordingly. This gives employers a distinct competitive edge in recruiting and retaining a superior workforce.

UBA also sponsors The Employer Benefit Perspectives survey (delineates employers' positions and opinions on employee communications, personal health management and scope of benefits offered) and the UBA Employer Opinion Survey (addressed employers' specific health care strategies, health benefits philosophy and opinion, health plan management and consumer-driven health care).

Employer Benefits

As a Member of UBA, your advisor will work with you to analyze your benefit needs, prioritize your goals and provide you with technology tools that will streamline costs and improve your overall benefit package. With the shared knowledge and expertise of thousands of other UBA benefit professionals, UBA Firms can meet the needs of any sized business.



UBA Members help more than **48,000 employers** design competitive medical plan strategies to clearly identify

savings opportunities and encourage employee acquisition and retention.



UBA Members educate **6.5 million employees** and their families to become better health care consumers and

lead healthier lives, easing the strain on health care claims and costs.



UBA Members saved employers an average of 7.4% from the initial medical plan renewal offer in 2009, which

translates to a staggering **\$1.1 billion** in annual medical plan cost savings.

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For more information, call Horizon Agency and ask to speak
With one of our Benefit Plan Specialists at (952) 944-2929