

HUMAN CAPITAL PRACTICE

NATIONAL LEGAL & RESEARCH GROUP

As employer requirements around ERISA, PPACA and the Internal Revenue Code become increasingly more complex, employers are challenged with maintaining compliant plans. The Willis National Legal & Research Group helps manage this critical aspect of plan administration through education, planning and strategy development around regulatory issues.

WHAT WE DO

Willis' National Legal and Research Group (NLRG) is a team of attorneys and paralegals with specialized expertise and firsthand experience in ERISA, PPACA, the Internal Revenue Code and other laws, regulations and precedent-setting cases affecting employer sponsored benefit plans.

The NLRG team has years of practical experience and in-depth knowledge regarding the application of the laws and regulations that affect your plans. We provide advice to our clients, and are available to assist as questions arise around these applicable laws.

ESTABLISHING A FOUNDATION

Compliance is such a substantial issue that it can be difficult to identify where to begin evaluating your current plans. Our Compliance Gap Assessment can help you determine whether your benefits plans comply with legal requirements and guidelines related to plan design, administration, filing, communication and records maintenance.

NLRG and your Willis Client Service team review the results to identify and prioritize appropriate adjustments within your existing programs.



CLOSING THE GAPS

The NLRG team reviews, analyzes, interprets and disseminates an array of documents, tools and resources about employee benefits. This information keeps our clients apprised of current laws, policies, requirements and upcoming changes to help them maintain compliance within their current plan, and assist in future compliance strategies.

ACTIVE THOUGHT LEADERSHIP

NLRG tracks legislative and regulatory activity and highlights important topics through newsletters and alerts, as well as via

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frequent live seminars and webinars to help educate our clients on a wide scope of regulatory topics.

We maintain active memberships in several key professional organizations, such as the American Benefits Council, Employee Benefits Research Institute, Council on Employee Benefits, Society for Human Resource Management and state and local organizations. This involvement helps us build strong relationships with industry leaders.

In addition, NLRG is in contact with legislators and federal agencies to discuss trends, clarify information and point out contradictory rules or confusing issues that may affect your programs.

HEALTH CARE REFORM

NLRG leads the Willis Human Capital Practice in a focused effort around the Patient Protection and Affordability Care Act (PPACA). We offer clients rich consulting expertise to assist in developing strategic and tactical approaches to mandates, taxes, penalties and potential plan design transitions.

Our comprehensive approach also includes the following tools and resources:

- Health Care Reform Impact Analysis
- Weekly Health Care Reform Updates
- Educational Webcasts
- Employer Health Care Reform Guides
- Publications and News Alerts
- Health Care Reform FAQs

HIPAA COMPLIANCE

Compliance with HIPAA privacy, security and breach notification requirements is technical, complex and confusing. Willis offers a range of options for assisting clients in their efforts to comply with HIPAA requirements.

EMPLOYER GUIDES

Our Employer Guides and Tools address plan requirements and provide checklists, tools and templates around ERISA, HIPAA,

PPACA, Medicare, COBRA, reporting, disclosure and many other compliance topics facing employers.

REPORTING

The 5500 Filing Center is NLRG's internal compliance center for plans' annual reporting obligations. Using continually updated software, we produce signature-ready 5500 forms with instructions. We also can produce Summary Annual Reports. We track new developments with the IRS and DOL regarding 5500s and filing requirements.

PLAN DOCUMENTS

Creating and maintaining accurate and complete plan documents and Summary Plan Descriptions (SPDs) is critical. We assist clients with these materials through our partnerships with respected outside law firms.

WILLIS ESSENTIALS

As a Willis client you can directly access regulatory information and tools through Willis Essentials, our client-facing portal. Willis Essentials includes information on:

- Cafeteria Plans
- COBRA
- Employment Related Issues
- ERISA
- Federal Health Plan Mandates
- Group Term Life Insurance
- Health Care Reform
- HIPAA
- Medicare and Employer-Sponsored Health Plan Mandates
- State Law Issues

Willis Essentials also includes our Compliance Manual, a comprehensive, easy to read, reference tool to assist employers with meeting the regulatory requirements for the operation and administration of their plans.

CONTACT

Please contact your Willis Client Advocate® to learn more about how Willis can help you manage Human Capital risk.