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In our second annual survey, we're asking leading benefit plan administrators across New England to share information and ideas from their plans. Responses to last year's inaugural survey enabled us to develop a "snapshot" of best practices being used and industry benchmarks to help you measure your own plan performance. *Can we count on your help again this year*? Please take a few minutes to participate in the survey today - and you'll receive an advanced copy of the results. <u>Click here to take the survey now.</u>

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Employee Benefits



A medical certification is a useful tool to help curb abuses of the *Family and Medical Leave Act*, which protects employees' jobs when they take extended time off for health reasons. Without proper verification, businesses covered by the law can deny the unpaid absences. But as an employer, you must follow a specified process when asking for certification. Here are some basic guidelines to help your organization stay within the law.

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Retirement Plans

A 401(k) With a Roth Twist



Employers can now offer an interesting variety of retirement account known as the Roth 401(k). These accounts are available to organizations that amend their current 401(k) plans. As the name implies, the Roth 401(k) is a hybrid, taking some characteristics from the Roth IRA and the employer-sponsored 401(k). To find out the advantages of adding the Roth 401(k) to your company plan, keep reading. Copyright © 2017

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Benefits Administration

Design Health Care FSAs to Be Cost-Effective

You can provide your company's employees with a valuable benefit which could cost very little. Flexible spending accounts, when used wisely, reduce the taxes paid by both the employer and the employee, and make it easier for participants to pay out-of-pocket medical expenses as they arise. Keep reading to learn more about this benefit.



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"We formerly had our employee benefit plan audit with one of the 'Big Four' national accounting firms, but knew that we were not getting the attention and service we needed. Making the switch to Gray, Gray & Gray was like night and day! We are getting the same degree of competence and experience, but with a much higher level of service. At much more reasonable fees, too!" -New England Sports Network (NESN)

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