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### GG&G News - Employee Benefit Plan Audits

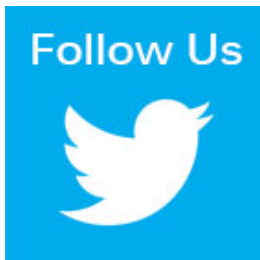
Happy Holidays from Gray, Gray & Gray!



To our clients and our team members, we wish you a holiday season filled with joy and a prosperous New Year!

*Please note Gray, Gray & Gray's offices will be closed Monday, December 24th and Tuesday, December 25th, in celebration of the holiday. We will resume normal business hours on Wednesday, December 26th.*

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### Employee Benefits

#### Is Our Employee Assistance Plan Subject to COBRA and ERISA?



**Many employers** offer an employee assistance plan (EAP) which provides counseling benefits. Employers may wonder if these plans are subject to the rules under the *Consolidated Omnibus Budget Reconciliation Act (COBRA)* and the *Employment Retirement Income Security Act (ERISA)*. This article discusses the issues involved in EAPs.

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### Benefit Tax Issues

#### Tax-Wise Way to Pay Medical Costs

**There's an option** to pay for out-of-pocket health costs. It's called a Health Savings Account and it provides individuals and businesses a tax-advantaged vehicle to pay medical bills. And unlike flexible



spending accounts which have a "use it or lose it" feature, you don't have to zero out the account every year. You can carry over any unused portion to the next year. Here are the details.

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## Retirement Plans

### Should Your Company Join the Roth 401(k) Trend?



**Roth 401(k) plans** have been around for awhile but they have not caught on with the majority of employers or employees. However, the tide may be turning as Uncle Sam now makes a Roth retirement plan available to civilian federal employees and members of the uniformed services. Is a Roth 401(k) a good option for your employees? This article gives a rundown of the plans.

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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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