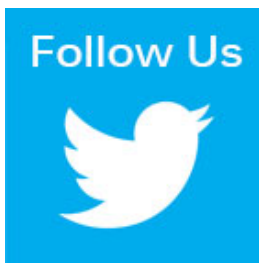


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Employee Benefits

Are Your Company's Voluntary Benefits Really ERISA Plans?



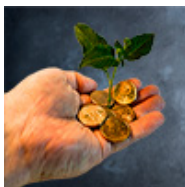
There's no question that voluntary benefit plans are growing in popularity in America's workplaces. Employees and employers alike love them. One word of caution if you are considering offering a voluntary benefit ... check to find out if ERISA governs your plan. Knowing the difference can keep your company out of hot water. Read the "Full Article."

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Retirement Plans

A Favorable Tax Credit Most Americans Overlook



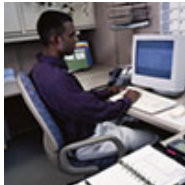
A lot of people know they need to save for retirement, but find their finances are just too tight. And the tax code, which grows increasingly complex by the day, is no help. But there is a tax credit related to retirement savings, which is often overlooked. In fact, only one out of five people who qualify for the credit know about it. Continue reading to learn more about the credit and help educate your employees who qualify.

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Benefits Administration

Improved Workplace Injury Coding System Now Required



A change in the way workplace injuries are coded may save your company money. The previous system had grown obsolete and inflexible, allowing for too many mistakes. The updated coding system, known as ICD-10, eliminates many errors by incorporating greater specificity into the reporting process. Here's an overview of how ICD-10 works.

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