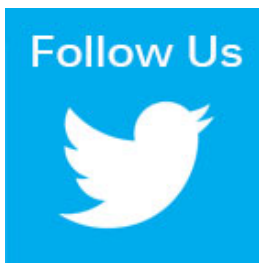


GG&G News - Employee Benefit Plan Audits

Welcome Our New Team Members to Gray, Gray & Gray!

We are pleased to welcome the following new Gray, Gray & Gray team members.



- Erin Bourgeois, Audit Staff
- Kerin Coleman, Tax Intern
- Jessica Cote, Tax Intern
- Kayla Cromosini, Audit Intern
- Meghan Dillon, Tax Intern
- Oritsematosan Dudu, Tax Intern
- Klismann Evora, Tax Intern
- Susan Flynn, Tax Processing
- Elena Kapolis, Tax Intern
- Jelaya Kennedy, Tax Intern
- Geena Mink, Tax Processing
- Alexander Novin, Tax Processing
- Brian Patterson, Audit Intern
- Mario Sevi, Tax Processing
- Zarin Sikder, Tax Intern

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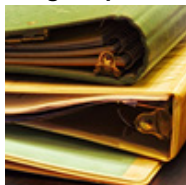
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 Checkpoint

Employee Benefits

Being Prepared Helps Ensure Successful HSA Rollout



Making the switch from a traditional health care plan to health savings accounts (HSAs) might confuse your employees. But once they know how HSAs work, they might like them even better than traditional health coverage. The key is to lay a foundation of information in advance. Continue reading for some considerations to help successfully implement an HSA plan at your company.

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Benefit Tax Issues

Tax-Wise Way to Pay Medical Costs



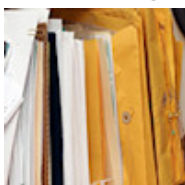
There's an option to pay for out-of-pocket health costs. It's called a Health Savings Account and it provides individuals and businesses a tax-advantaged vehicle to pay medical bills. And unlike flexible spending accounts which have a "use it or lose it" feature, you don't have to zero out the account every year. You can carry over any unused portion to the next year. Here are the details.

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Retirement Plans

Understanding 401(k) Plan Fees and Expenses



Fulfilling your fiduciary duty as plan sponsor can make you feel stuck in a quagmire of fees and expenses. Here are some simple rules for sorting out the fees and expenses associated with your company-sponsored 401(k) plan.

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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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