

# **Bringing Employee Benefit Plan Audits Into Focus**

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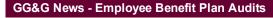
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## The IRS Has Its Own Identity Problem



The possibility of having your identity stolen and used by thieves and cybercriminals is a real concern. The Internal Revenue Service (IRS) has done a good job of alerting taxpayers to the threat, and educating them about taking steps to protect their personal information and financial data. Perhaps too good a job.

In the past couple of months, several of our clients have received a legitimate notice from the IRS and have questioned the validity of the notice. Most of

these clients have contacted Gray, Gray & Gray for help in confirming the authenticity of their notice. But we have to wonder if there are many more taxpayers out there who have become very skeptical of any attempt at contact by the IRS.

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## **Employee Benefits**

## Dependent Eligibility Audits Emerge as Cost Cutting Tool



In the face of ever-rising health insurance costs, employers who provide coverage need to take every legitimate measure to hold costs down. Eligibility audits eliminate people from a plan who are not entitled to coverage, such as an ex-spouse of a staff member. This may not be popular with employees, but for companies that are watching costs, an eligibility audit may be just what is needed to keep health insurance in place.

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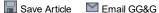
## **Benefit Tax Issues**

## Gain Employee Loyalty With Commuting Tax Breaks

The tax law allows your company to help employees get to work by providing tax-free transportation. Keep reading to learn about a fringe benefit which can result in appreciation from your staff members and a reduction in payroll taxes. Note: Bicycle commuters now get a tax break too.

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#### **Retirement Plans**

## Weigh Three IRA Options



Retirement plans help ensure future financial security for you and your employees, but choosing the right one can be complex. Read on to learn about three pensions that may be good choices for your business, depending on how much you want to contribute, whether you have employees and how large your enterprise is.

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