



# Bringing Employee Benefit Plan Audits Into Focus

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## GG&G News - Employee Benefit Plan Audits

### Care Outside a Hospital Can Result in Cost Savings



better choices.

When a medical need arises, many people rush to a hospital emergency room. But studies show that patient needs would usually be better served at alternate medical sites, such as urgent care centers. Not only is the cost substantially lower, but the wait is generally much shorter. Also, the misuse of emergency rooms is part of the overall increase in healthcare costs. Here are some facts that employers may want to pass along to their employees to help them make

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## Employee Benefits

### A Compass for Your 401(k)



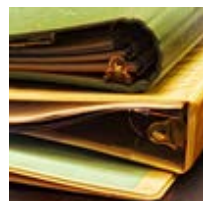
**Retirement plan investment** options can be complicated to navigate and while investment policy statements are *de rigueur* in defined benefit plans, they are less frequent with 401(k)s. Yet, there are many advantages to having a policy document to clarify goals and manage fiduciary responsibilities. Read on for some guidelines of what these statements should cover.

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## Benefits Administration

### 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. Keep reading for some considerations to help successfully implement an HSA plan at your company.

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## Benefit Tax Issues

### Generous Health Plan May Not Preclude HSA Contribution

**If you're covered only** by a health insurance plan with a high-deductible, you may be eligible to contribute to a tax-advantaged health savings account, even if your spouse has other, more generous coverage. The rules can be confusing, but the IRS has clarified who qualifies and who doesn't with some examples. Here are the specifics.





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