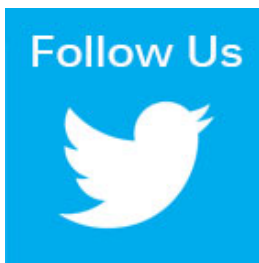


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GG&G News - Employee Benefit Plan Audits

Happy New Year from Gray, Gray & Gray!



As we begin our countdown to 2021, we would like to take a moment to express our gratitude to our clients for allowing us to serve you. We would also like to thank our team members for their commitment to do more for our clients to help them achieve success.

We look forward to making 2021 a successful year. Here's to a prosperous New Year!

Stay tuned for MORE TO COME!

Please note: Gray, Gray & Gray's offices will be closed on Friday, January 1st. We will resume normal business hours on Monday, January 4th.

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Employee Benefits

Two Perspectives on the FMLA

Since its passage, the Family and Medical Leave Act (FMLA) has caused many employers to voice concerns about the effects on business operations. That's one of the reasons the Department of Labor put



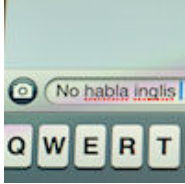
together a report describing the FMLA experiences of both managers and employees. Click "Full Article" to read some comments from the report that details the strengths and weaknesses of the law.

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Benefits Administration

Coping with Language Barriers



Increasing numbers of U.S. residents speak foreign languages, and many of them are participating in employee benefit plans. Your company may be required by law to assist them in understanding their benefits with a foreign language notice. Keep reading for a look at what you may have to do -- and how some companies go beyond that.

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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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"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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