



# Focus on Employee Benefit Plan Audits

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## Gray, Gray & Gray News - Employee Benefit Plan Audits

### Is Your Staff Firing on All Cylinders? 6 Key HR Issues for 2021



**Although most** Americans said good riddance to 2020 in hopes of a more trouble-free new year, plenty of challenges remain for business owners. Many of them revolve around human resource issues, including the ongoing fallout from the COVID-19 pandemic. Here are some key challenges to keep in mind as we move further into 2021.

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## Employee Benefits

### Educate Employees About the True Cost of Health Care



**Do staff members know how much** your company pays for their health insurance? Most employees are shocked to learn the true cost of their benefits and are interested to learn how they can influence those costs by using insurance responsibly. Click "Full Article" to find out how to educate your employees about this important issue.

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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

### Americans' Retirement Optimism Is Increasing



**Americans are** gaining confidence about their ability to provide for their own retirement income, according to one significant annual survey. For most, this renewed confidence is tied to whether they have access to a retirement savings vehicle, such as a pension plan or 401(k) plan. This article highlights some of the details of the 2015 Retirement Confidence Survey.

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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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