



Focus on Employee Benefit Plan Audits
The Power to Make the Complex Simple.

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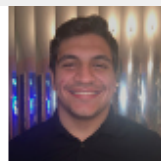
Gray, Gray & Gray News - Employee Benefit Plan Audits

Announcing New Gray, Gray & Gray Team Members!

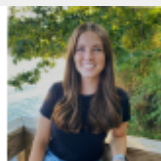
We are pleased to welcome the following new team members to the firm!



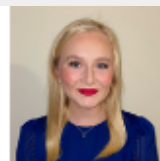
Neve Adler
Gray Private Wealth
Intern



Giuseppe Dattolo
Tax
Intern



Wendy Donnell
Tax
Intern



Mairead Dougherty
Tax
Processing



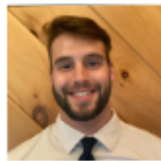
Brandon England
Tax
Intern



Carol Fernandes
Tax
Manager



Adrienne Gilmore
Tax
Manager



Alexander Hollenbeck
Tax
Intern



Sarah Houle
Tax
Processing



Megan McKeen
Audit
Administrative Assistant



Kevin Sheehy
Tax
Supervisor



Karen Shick
Bookkeeping
Staff



Liam Spillane
Audit
Intern



Allyssa Trumbull
Tax
Intern



Matthew Waxman
Tax
Intern

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Employee Benefits

Minimize FMLA Abuse



A **medical certification** is a useful tool to help curb abuses of the *Family and Medical Leave Act*, which protects employees' jobs when they take extended time off for health reasons. Without proper verification, businesses covered by the law can deny the unpaid absences. But as an employer, you must follow a specified process when asking for certification. Here are some basic guidelines to help your organization stay within the law.

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Retirement Plans

Annuitizing Annuities: Understanding the Terms and Consequences

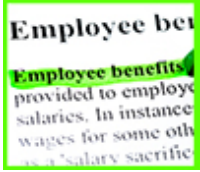


You may hear the term "annuity" tossed around, but do you know what it really means? If you have a large sum of money you don't need to tap right now -- like an inheritance or a settlement -- you may be able to "park" it for awhile, by buying an annuity which will be returned to you in regular payments, with interest, at some agreed upon point in the future. Find out more about these "do-it-yourself" retirement plans by reading the full article.

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Benefits Administration

To Retain Top Talent, Adopt Total Compensation Statements



Do your workers understand just how much your company pays to employ them? Likely not. Many employees only think in terms of the net cash compensation they get in the form of a paycheck. But most often they don't realize that their wages are only part of the equation. This article offers information that may open their eyes, showing the real picture.

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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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