



g³ 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

Happy Holidays from Gray, Gray & Gray!



We wish our clients and team members a joyous holiday season spent with family, friends and other loved ones! **Please note Gray, Gray & Gray will be closed Friday, December 23rd and Monday, December 26th, in celebration of the holiday. We will resume normal business hours on Tuesday, December 27th.**

[Full Article](#)

Thanks for Attending Our Year End Planning Seminar!

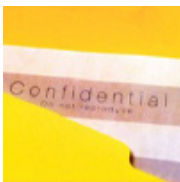


We appreciate everyone who attended our Year End Planning Seminar on December 1st. We hope that you found the many insights shared during our seminar to be both interesting and informative, as you plan for success in 2023. Special thanks to all of our presenters, moderator and panelists - including [Kelly Berardi](#), [Brad Carlson](#), [Derek Rawls](#), [Rich Hirschen](#), [Bill Constantopoulos](#), [Nate Gravel](#), [Bryan Pearce](#), [Jim DeLeo](#), [Rich Frizzell](#), [Justin Klunder](#), and our client panelists, Kristin Draper of [Draper Knitting Co.](#), Tom Kearns of [DSK | Dewing Schmid Kearns Architects + Planners](#), and Clayton Turnbull of [The Waldwin Group](#) - for sharing their knowledge. Check out more photos from our seminar [HERE](#). **Click [HERE](#) to access the seminar recording.** *Personal wealth services are provided by Gray Private Wealth.*

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Employee Benefits

Make Sure Workers and Managers Comply With HIPAA



When it comes to health issues, employee privacy is important. But the rules may seem overwhelming for employers. The *Health Insurance Portability and Accountability Act* (HIPAA) has added many new responsibilities. Do you know what's expected of your organization? If not, continue reading this article.

[Full Article](#)

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.

[Full Article](#)

Retirement Plans



The Decline and Fall of the American Pension Program

Once upon a time, American industrial workers stayed on the job well into their 60s which is about when their bodies were beginning to break down under the strain. In return for a lifetime of service at one company, though, the employers were willing to ensure that their basic income needs were taken care of as long as they lived. Read on to learn how the system has changed.

Full Article

"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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