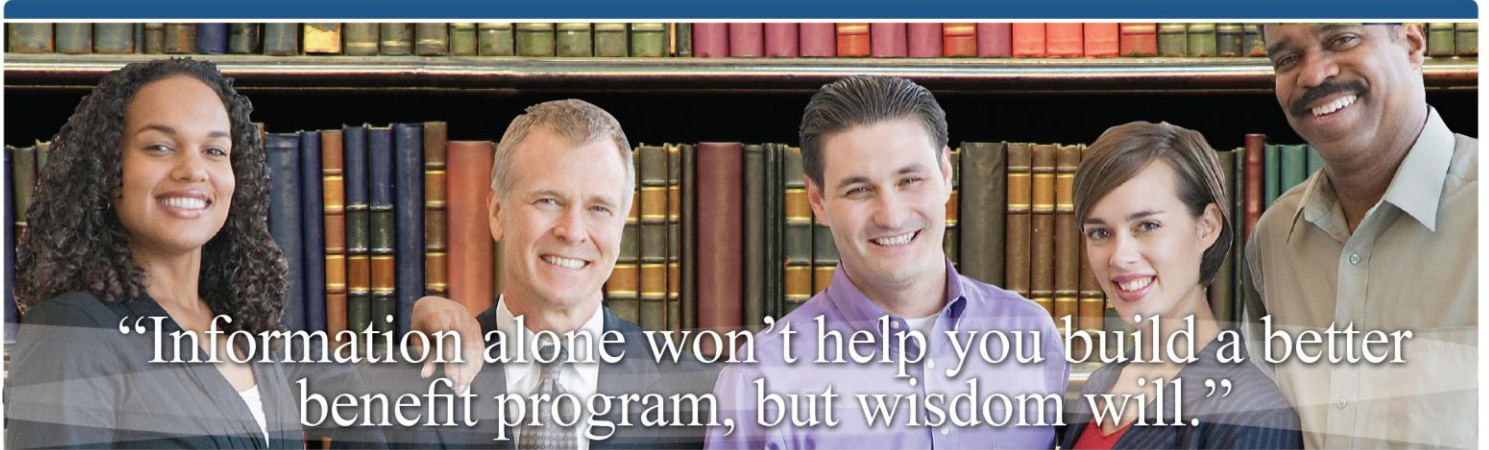


Benefits and Employment Briefing

RJP Richard J. Princinsky & Associates, Inc.
Employee Benefits Specialist
www.rjpassociates.com



▶ In an effort to keep employers, benefit administrators, and HR staff aware of the ever changing and generally increasing world of regulations governing how employers maintain compliance practices, United Benefit Advisors sponsors an extremely useful and educational quarterly newsletter.



Each informative issue covers a number of major topics to help improve the efficiency and effectiveness of your compliance program. You'll get news and strategic information that helps you learn about security, privacy and confidentiality issues, changes on HIPAA, ERISA, COBRA rules and policies, and other important updates to help keep your compliance procedures current and complete. Give your organization the edge today – take advantage of our shared wisdom.

For more information, contact RJP & Associates, Inc.
800-618-2600 or www.rjpassociates.com



Shared Wisdom. Powerful Results.®
www.UBAbenefits.com

Newsletter Features

Be Better Prepared: Correct administration is an important compliance issue for most employers. Become more aware and proactive by informing your organization about major changes in regulations by distributing this newsletter to all your management, officers, and HR staff.

Learn From The Experts: Articles featured in this newsletter are authored by qualified lawyers of Spencer Fane Britt & Browne LLP. These lawyers have world-class knowledge and experience in handling complex matters and are leaders in their respective fields.

Focus On Key Topics: This quarterly newsletter features major compliance and labor issues that employers identify as important and pertinent. Examples include:

- ✓ Out-of-Network Reimbursement Rates
- ✓ Reductions in Force: Key Legal Issues
- ✓ CMS – Mandatory Medicare Secondary Payer Reporting
- ✓ Worker, Retiree and Employer Recovery Act
- ✓ Reliance on Beneficiary Designation