



Fringe Benefit Plans, Inc.
Since 1969

May 2017

SAVE THE DATE!

Upcoming Webinar on FMLA and ADA: Wed. May 17 at 8 AM

FMLA and ADA are topics that continue to generate many questions and confusion from all sized groups. Who is eligible? How do I track intermittent leave? Can I run FMLA concurrent with paid time off? Attend this webinar for answers to these questions and more!

[REGISTER HERE](#)

WE ARE GROWING... ADDING BENCH DEPTH TO SERVE AND ADVOCATE

Fringe Benefit Plans is happy to announce two new additions to our work family. Additional talent and expertise are beneficial to our service model. The best compliment is a referral and an endorsement of our service to other employers!



Tina M. Craft Vice President of Sales

Tina has a Bachelor of Science in Sociology from The University of Central Florida and is a licensed life and health agent. Tina contributes 20 years of employee benefits experience focused on innovative strategy and solutions that help employers achieve financial and human capital goals and objectives. Born in Orlando, Tina has been married to Will since 2007 and has beautiful twin sons. Tina shares a passion for advocacy, servant leadership and education.



George Ponzoa Marketing and Account Management

George brings over 20 years of experience in employee benefits. He is a licensed life and health representative. His responsibilities include account marketing, claims, billing, COBRA and processing of applications..



IN THE NEWS ... IN THE KNOW:

Employer Compliance under ERISA

The Employee Retirement Income Security Act of 1974 (ERISA) is a federal law that sets minimum standards for most voluntarily established pension and health plans in private industry to provide protection for individuals in these plans.

ERISA requires plans to provide participants with plan information including important information about plan features and funding; provides fiduciary responsibilities for those who manage and control plan assets; requires plans to establish a grievance and appeals process for participants to get benefits from their plans; and gives participants the right to sue for benefits and breaches of fiduciary duty.

ERISA requires employers to disclose certain information to its participants in an SPD and to disclose changes to the SPD in a Summary of Material Modification (SMM). It even prescribes when and how these documents must be delivered. ERISA further requires employers with 100 or more participants to report certain information to the DOL annually on Form 5500 and to deliver a summary of its Form 5500 to participants in a Summary Annual Report (SAR). Even employers with less than 100 participants may be required to file a Form 5500 if they do not have an SPD containing specific provisions.

The most common misconception is that an insurance company's Certificate of Insurance is an SPD. Another common misperception is who is responsible for preparing, filing, and delivering SPDs, Form 5500s, etc. Most employers believe that their insurance carrier and/or broker are handling this. However, the employer is solely responsible for ERISA compliance.

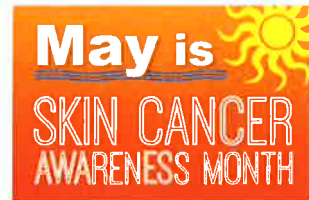
WRAP Document Order Form

We can assist our clients in obtaining or updating your Welfare Plan Document.

- **One time document fee of \$250.** Annual edits are complimentary.

If you would like **FBP** to obtain updated Plan Documents for you, please download and complete this [ORDER FORM](#) and return it to DaveG@FBPlans.com

WELLBEING



Skin cancer is the most common type of cancer in the United States. Ultraviolet (UV) radiation from the sun is the main cause of skin cancer. UV radiation can also come from tanning booths or sunlamps. The most dangerous kind of skin cancer is called melanoma.

The good news? Skin cancer can almost always be cured when it's found and treated early. Communities, health professionals, and families can work together to prevent skin cancer or detect it early on.

This May, spread the word about strategies for preventing skin cancer and encourage communities, organizations, families, and individuals to get involved.

How can Melanoma/Skin Cancer Detection and Prevention Month make a difference?

We can use this month to raise awareness about skin cancer and help people take action to prevent or detect it, both at home and in the community.

Here are just a few ideas:

- Encourage families to adopt good habits together, like wearing sunscreen and limiting their time in the sun.
- Motivate teachers and administrators to teach kids about the harm of UV radiation and why it's important to protect yourself.
- Identify youth leaders in your community who can talk to their peers about taking steps to prevent skin cancer.
- Partner with a local hospital, state fair, or similar organization to host a skin cancer screening event.

How can I help spread the word?

We've made it easier for you to make a difference. This toolkit is full of ideas to help you take action today. For example:

- [Add information about skin cancer prevention to your newsletter.](#)
- [Tweet about Melanoma/Skin Cancer Detection and Prevention Month.](#)
- [Host a community event where families can learn how to prevent skin cancer.](#)
- [Add this Web badge to your website.](#)

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STAY CONNECTED



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