



Fringe Benefit Plans, Inc.
Since 1969

December 2017

COMPLIANCE CORNER

Non Discrimination Testing

In order to qualify for tax-favored treatment, benefit plans are not allowed to discriminate in favor of highly compensated employees (HCEs) and key employees with respect to eligibility, contributions or benefits.

Testing is most often associated with 401k plans, but other benefits are also subject to testing, including: Flexible Spending Accounts (FSAs), and Health Savings Accounts (HSAs). If an employer fails the testing, any benefits may be included in gross income and subject to income tax. Testing guidelines are provided by plan administrators, but conducted by each employer. As with most legal requirements the ultimate liability rests with the employer. For more information, please give us a call.



COMMUNICATING WELLNESS

National Handwashing Awareness Week (December 04-10)

According to the Centers for Disease Center (CDC), washing your hands is an easy and effective ways to prevent the spread of germs. You can help yourself and others stay healthier by washing your hands often. Key times to wash up: [Click Here](#) for more information.



CONSULTING

Technology Solutions

The last few years have seen a tremendous growth in the number of online benefit administration systems for businesses of all sizes. Most medical carriers still do not accept electronic feeds for groups under 100 lives, We have developed "work arounds" that are seamless to employees wanting flexibility for enrolling in benefits using a web-based portal. These systems offer 24/7 access during the Open Enrollment Period and throughout the year for New Hires. Enrollment portals typically provide access to benefit summaries and links to provider networks. The end result is streamlining the benefit enrollment process and making it easier for HR professionals and their employees. If you are not currently using technology in this way, we would love to provide a demo and discuss advantages.



COMMUNITY SERVICE

Holiday Heroes Toy Drive



Now in its seventh year, Mayor Teresa Jacobs' Holiday Toy Drive begins on Tuesday, Nov. 14 and collection ends on Thursday, Dec. 14, 2017.

In keeping with Orange County's Neighbors Helping Neighbors philosophy, citizens are encouraged to donate new, unwrapped toys for infants, children and teens up to age 18.

For Drop Off locations [CLICK HERE](#)

CEO CORNER

With Thanksgiving behind us, we focus our full attention on Christmas and gift giving. Part of the magic is finding just the right gift that you know the recipient will use and enjoy. We certainly want to avoid the re-gifting of one of our presents.

In the same vein, at Fringe Benefit Plans we recognize that each of our client companies are different and one-size-fits-all is just not the best strategy. We appreciate being your custom-fitter for all group health and retirement needs.



'Happy Holidays! - Doug Foreman

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We are committed to serving and supporting your Employee Benefits program.

Give us a call today!

STAY CONNECTED

