



## WELFARE BENEFIT PLANS

# Open For Business

One of the most significant benefits employers provide to their employees is group health coverage. As health costs continue to rise, plan design and drafting and ongoing administration can have a significant effect on an employer's bottom line.

In addition to health benefits, our attorneys assist clients in designing and implementing a wide variety of welfare benefits, including life insurance, long term disability coverage, disability benefits, dental and vision coverage, and flexible benefits associated with Section 125 or -cafeteria-plan. In advising clients, we routinely provide the following types of services:

- Group health plan drafting, interpretation and administration
- Section 125 plan guidance
- Health Savings Accounts, Health Reimbursement Accounts and other consumer directed arrangements
- Wraparound benefit plan drafting
- Employee communications
- Consolidated Omnibus Budget Reconciliation Act (COBRA)
- HIPAA privacy and security

## Why Barnes & Thornburg?

Finding new ways to help clients identify solutions and new business opportunities, across industries, is at our core. We are, at times, more than lawyers, we are advisers bringing new ideas to light. We understand what keeps you up at night and work collaboratively to find practical and creative solutions, at the heart of business.

## RELATED PRACTICES

Benefits and Compensation