



Below please find the link to the Tuesday, August 13th 2019
UBA Employer Webinar Series

“What Employers Need to Know about Opt-Out Arrangements”

<http://webinars.ubabenefits.com/WebinarRecordingGateway/tabid/2890/Default.aspx?rid=918480e3-3e1d-45e7-9016-7486826ad02e>

DESCRIPTION

This webinar will provide an overview of opt-out arrangements and spousal waivers by:

- Describing what an opt-out arrangement is
- Illustrating how opt-out arrangements may be structured, including whether the arrangement should be structured differently when it involves a fully-insured plan versus a self-funded plan
- Describing how opt-out arrangements may be used with active employees and at employment termination as part of a severance agreement
- Briefly describing spousal waivers, including spousal surcharges
- Highlighting additional considerations such as potential discrimination issues, interaction with Medicare Secondary Payer rules, the Patient Protection and Affordable Care Act (ACA) prohibition against employer reimbursement of individual coverage premiums, ACA affordability calculations, taxation of opt-out payments, and how the opt-out payment is considered under the Fair Labor Standards Act (FLSA) when calculating overtime for hourly workers in certain states
- Describing best practices in offering an opt-out arrangement, including sample language

This 60-minute intermediate level webinar will help employers understand opt-out arrangements and spousal waivers.

PRESENTER

Melissa Shimizu is an associate in Fisher Phillips' Irvine, California, office. She focuses on helping employers navigate the Employee Retirement Income Security Act (ERISA) and other state and federal laws impacting the design, implementation and ongoing compliance of their employee benefit plans and programs. She advises clients with respect to all aspects of employee benefits, including retirement plans, health and other welfare benefit plans.

Please feel free to watch/listen to this whenever it is convenient for you and your staff. It will be available for you to view for the next 11 months.