

# The Compliance Check-In

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*Benefits Refresher for Brokers & Employers*

Ameriflex®



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# *Why a Compliance Check-In?*

## **Why This Matters**

- Compliance rules evolve, but processes don't always keep up
- Small oversights create outsized risk
- Most issues aren't intentional. They're operational

## **Common Problems**

- Assuming compliance is "handled"
- Relying on outdated processes

## *What We'll Cover*

- Form 5500
- ACA & Eligibility
- ICHRA Compliance
- FSA and HSA Eligibility
- How Ameriflex Supports Compliance

# *Form 5500 Check-In*

## **What to Review**

- Plans that require filing
- Deadlines and extensions

## **Common Problems**

- Late or missed filings
- Incorrect plan details
- Missing schedules

## **How Ameriflex Helps**

- Clear plan documentation
- Support that reduces reporting gaps

# *ACA & Eligibility Check-In*

## **Key Areas**

- ACA reporting accuracy
- Employee classification
- Eligibility tracking

## **Common Problems**

- Misclassified employees
- Inconsistent eligibility rules
- Gaps between payroll, HR, and benefits data

## **How Ameriflex Helps**

- Streamlined eligibility administration
- Ongoing compliance support

# *ICHRA Compliance Check-In*

## **What Makes ICHRA Different**

- Individual coverage requirements
- Class-based eligibility

## **Common Problems**

- Affordability miscalculations
- FSA/HSA interaction confusion
- Notice timing errors

## **How Ameriflex Helps**

- ICHRA administration built for compliance
- Broker AOR/BOR retained
- Integrated benefit coordination

# *HSA & FSA Eligibility List*

## **Why Eligibility Causes Confusion**

- Rules change
- Employees assume “if it’s medical, it’s eligible”

## **Common Problems**

- Ineligible purchases
- IRS substantiation issues
- Employer liability

## **Ameriflex Resource**

- [HSA/FSA Eligibility List](#)
- Care Covered - Coming Soon

# *Wrapping Up*

## **Patterns We See Across Compliance Issues**

- Documentation gaps
- Missed deadlines
- Assumptions instead of verification
- Lack of centralized oversight

# How Ameriflex Helps Simplify Compliance

## Our Approach

- Compliance-first plan design
- Education for brokers, employers, and employees
- Tools that reduce administrative burden
- Support teams that actually respond



# Q & A

## *Ready When You Are*

- Request a proposal at [compliancesales@myameriflex.com](mailto:compliancesales@myameriflex.com)
- Contact Information: [JBlomster@myameriflex.com](mailto:JBlomster@myameriflex.com)
- Replay link will be emailed to you
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