



Russ Blakely & Associates

620 Lindsay Street
P.O. Box 11310
Chattanooga, Tennessee 37401
(423) 266-8306



As usual, it has been a busy year in the benefits world. With the passage of the Affordable Care Act ("ACA"), as well as several other key pieces of legislation and regulatory guidance, there are many benefit changes set to take effect January 1, 2011 (at least for calendar-year plans). As year-end approaches, now is the time for plan sponsors to review their benefit plans to ensure that all of the necessary action items have been checked off the list. This issue of our quarterly newsletter is devoted to some of the more important changes that sponsors should address before the sun sets on 2010.

▶ **GROUP HEALTH PLAN REVIEW**

The passage of comprehensive health care reform legislation under the Affordable Care Act ("ACA") made 2010 a monumental year for group health plans. As a result, plan sponsors are faced with a dizzying array of action items for 2011. [Read more](#)

▶ **CAFETERIA PLAN CHANGES FOR 2011**

Amid the year-end rush to comply with the reform provisions of the Affordable Care Act ("ACA") for group health plans, it is easy to overlook the ACA's effects on other health care arrangements. Cafeteria plans, health flexible spending accounts ("FSAs"), health savings accounts ("HSAs"), and health reimbursement arrangements ("HRAs") are subject to several of the same provisions that apply to group health plans. [Read more](#)

▶ **YEAR-END QUALIFIED PLAN CHECKLIST**

Sponsors of tax-favored retirement plans should keep in mind the many required

▶ **YEAR-END DEADLINE FOR SECTION 409A CORRECTIONS**

Employers and their executives should note a year-end deadline for correcting certain failures to comply with the "documentation" requirements of Section 409A of the Internal Revenue Code. [Read more](#)

▶ **IN-PLAN ROTH CONVERSIONS NOW PERMITTED, BUT MANY QUESTIONS REMAIN**

On September 27, 2010, President Obama signed the Small Business Jobs and Credit Act of 2010 (the "Act"), which includes two provisions designed to promote retirement preparation (while raising revenue for the federal government). The first would permit Roth contributions to Section 457(b) plans maintained by state or local governments (a feature that is currently limited to 401(k) and 403(b) plans). The second would permit certain amounts in 401(k), 403(b) and governmental 457(b) plans to be converted to Roth accounts within the plan (i.e., an "in-plan" conversion

amendments for which a 2010 year-end deadline is fast approaching, including the HEART Act, delayed PPA deadlines and more. [Read more](#)

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