

MAComb-OU **INC**ubator

Incubate. Innovate. Accelerate.

CLIENT COMPANY SPOTLIGHT HEALTH CONEXIONS

Health Conexions is an early-stage telehealth company whose mission is to deliver a state-of-the-art, patient-centric, customized ecosystem that provides the most effective remote healthcare solution in the industry for providers, caregivers and patients. They are geared towards large, patient-care providers, in an attempt to lower costs and ultimately revolutionize the way patients are monitored after being discharged from hospitalization.

Home Video Care is Health Conexions's solution, a total ecosystem approach that includes multiple hardware solutions and secure, data-driven content that can be individualized to specific needs.



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MAC-OU INC HAPPENINGS OFFICE SPACE AT MAC-OU INC!

Lease office space at Mac-OU INC while launching your company! As we celebrate our clients graduating from the incubator into the community, we also are seeking entrepreneurs to take over their offices! Our positive, collaborative energy at Mac-OU INC is undeniable, and our offices offer a great solution for high-tech entrepreneurs with needs for our full suite of services!

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ACCUTRAK SERVICES JOINS MACOMB-OU INCUBATOR'S EXECUTIVE-IN-RESIDENCE PROGRAM

The Macomb-OU INCubator (Mac-OU INC) has kicked off 2016 with an addition to the Executives-in-Residence (EIR) program, Accutrak Consulting & Accounting Services. As a part of the program, Accutrak will be located on site at Mac-OU INC to provide complimentary consultation to Mac-OU INC client companies.

The Mac-OU INC EIR program allows commercialization clients to consult with expert professionals for approximately 16 total hours of complimentary services each month.

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LEAN GREEN BELT COURSE OFFERINGS FOR SPRING 2016



JANUARY 2016

UPCOMING EVENTS

Intro to Coding

Grand Circus Detroit
January 26, 9 - 12 p.m.

Capital Raise Meetup

Mike Brennan, Mac-OU INC's
Capital Strategist
February 2, 9:30 - 11 a.m.

Starting Up: An Intro to the Entrepreneurial Support Ecosystem in MI

Mark Ignash, Mac-OU INC's
Client Strategist
February 4, 9 - 10:30 a.m.

Doing Business with the Department of Defense

Logistic Specialties, Inc (LSI)
February 11, 9 - 11 a.m.

EVENTS OF INTEREST

Annual Collaboration for Entrepreneurship (ACE) '16

Westin Southfield
January 26, 12:30 - 6:30 p.m.

Government Contracting 201: How to Find Opportunities

Macomb Regional PTAC
February 11, 9 - 12 p.m.

Cybersecurity: Defense Sector Summit

National Defense Industrial
Association - Michigan Chapter
March 1 - 2

Government Contracting 101

As part of Oakland University's Lean Diversification Program and endorsed by the Michigan Lean Consortium, the Macomb-OU INCubator is offering two Green Belt Certificate Programs for business managers looking to develop excellence, nurture innovation, efficiently allocate resources, and eliminate waste.

In light of the Michigan Lean Consortium's endorsement, participants can be assured they are receiving the highest quality of Lean training. In addition, this course was chosen by the State of Michigan to be the official Lean training through the Good Government Initiative for two consecutive years.

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STARTING UP: A NEW MAC-OU INC SEMINAR

Do you have a high-tech startup? How about an early-stage, growth-based business? Do you seek to become an entrepreneur by turning your innovative idea into a business?

If so, the Macomb-OU INCubator invites you to attend Starting Up, a workshop exploring several of the resources within the State of Michigan to help you start and/or grow your high-tech innovation. From business formation and growth to technology commercialization, there are resources available to help you achieve the utmost success.

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CAPITAL RAISE MEETUPS RETURN TO MAC-OU INC

After three consecutive years, the Macomb-OU INCubator's Capital Raise Meetups are still in high demand – so, they're back! Mac-OU INC recognizes that one of the largest needs of entrepreneurs is capital, so we created this seminar to steer these small-business owners in the right direction.

Mac-OU INC's Capital Strategist, Mike Brennan, covers the various capital sources in Michigan. An example of these funding sources includes the Business Accelerator Fund (BAF), which is available solely through the State of Michigan's SmartZones. Mac-OU INC is the top SmartZone, out of 18 total, for garnering the most BAF dollars to assist client companies. In total, \$579,004 in BAF dollars has been awarded to client companies through Mac-OU INC.

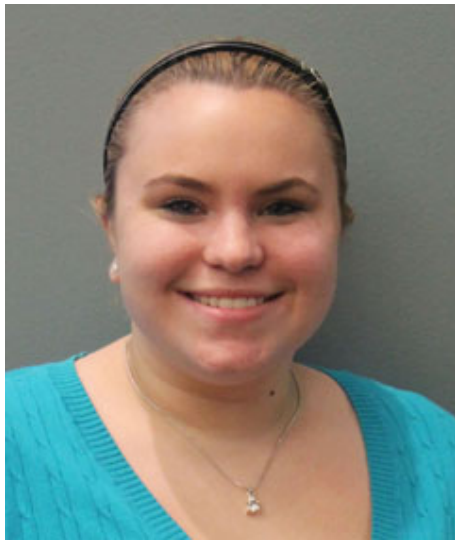
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Q&A WITH MAC-OU INC STAFF

DANIELLE DONAKOWSKI, MARKETING & COMMUNICATIONS INTERN

We are pleased to welcome the newest member to the Mac-OU INC team, Danielle Donakowski! Danielle has taken on the role of marketing & communications intern, through which she handles the day-to-day social media, assists with events, and lends other marketing assistance.



"When I first met Joan, Mac-OU INC's Marketing & Communications Manager, at Oakland University's Fall Career Fair, I was immediately drawn to the creative aspects of the position. Having the chance to use my writing and design skills while working in a social environment was a prospect that encouraged me to pursue this internship. Every day presents me with a new challenge or a new connection!" Danielle said.

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EXECUTIVE-IN-RESIDENCE NEWS

BUTZEL LONG: "COMPLIANCE EFFORTS IN 2016"

When every dollar counts for an organization, particularly in a fragile recovering economy, modest proactive compliance expenditures can reduce the risk of substantial fines and costs. With the New Year, healthcare providers and most private and public employers face a new round of compliance efforts under a seemingly "alphabet soup" of regulations and regulators: HIPAA, ACA, ERISA, IRS (Tax Code), CMS, HHS, DOL, SEC and countless others. With an apparent never-ending to-do list, maintaining your organization's commitment to compliance can be daunting.

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PARTNER HAPPENINGS

CONGRATS TO MAC-OU INC CLIENT COMPANY NOMINEES FOR THE 2016 MACOMB COUNTY BUSINESS AWARDS

Mac-OU INC wishes a hearty congratulations and best wishes to their client company nominees for Startup Business of the Year Award: Automation of Things, Coupon Wallet, and VizBe!

There are nearly 18,000 businesses that call Macomb County home. They are important not only for the direct jobs they create but also for the many ways that they contribute to our communities in general. County Executive Mark A. Hackel, along with the Macomb County Department of Planning & Economic Development will be honoring a business in each of the following categories: Champion of Workforce Development, Corporate Citizen, Diversification Leader, Efficiency Expert, Model of OneMacomb, and Startup Business to Watch.

Join Mac-OU INC at the awards breakfast on February 9, 2016, as we cheer on our client companies! For more information and to purchase tickets, visit MacombBusiness.com.



Macomb-OU INCubator at Velocity Collaboration Center
6633 18 Mile Road, Sterling Heights, MI 48314
Phone: (586) 884-9320 | macINC@oakland.edu



If you wish to subscribe or unsubscribe to this mailing list, please click [here](#).

Saturday, January 23, 2016 - January 2016 Newsletter: Client Company Spotlight: "Health Conexions"

Health Conexions is an early-stage telehealth company whose mission is to deliver a state-of-the-art, patient-centric, customized ecosystem that provides the most effective remote healthcare solution in the industry for providers, caregivers and patients. They are geared towards large, patient-care providers, in an attempt to lower costs and ultimately revolutionize the way patients are monitored after being discharged from hospitalization.

Home Video Care is Health Conexions's solution, a total ecosystem approach that includes multiple hardware solutions and secure, data-driven content that can be individualized to specific needs. The main focus involves providing resources and options to patients and keeping them engaged in their own health, in addition to standard diagnostics.

Jim Correll, Health Conexions CEO, discovered the incubator through his daughter, an Oakland University (OU) graduate student in public health. As an OU student, she became familiar with the Macomb-OU INCubator and recommended it to her father, who rapidly saw it as "an indispensable tool for us to utilize."

"The level of assistance and commitment needed for small businesses in Metro Detroit to obtain economic growth are paramount and often neglected. Mac-OU INC steps up to the plate and provides a multitude of necessary resources, which are mostly out of reach for startup companies," Correll said.

"Our hopes for 2016 with Mac-OU INC is to utilize the numerous resources provided to their fullest extent and to really turn our company from being early-staged into a large, sustainable business. The small-business resources Mac-OU INC provides are of the highest quality one cannot find elsewhere. Mac-OU INC allows us to be involved with the highest quality advisors in their respected fields, and use their knowledge to help further our company. We intend to apply all of the resources available to us to brand ourselves within the healthcare industry and ultimately change patient treatment entirely."

For more information, visit homevideocare.com or contact Jim at jcorrell@healthconexions.com.

Tuesday, January 26, 2016 - January 2016 Newsletter: Mac-OU INC Happenings: "Office Space Now Available at Mac-OU INC!"

Lease office space at Mac-OU INC while launching your company! As we celebrate our clients graduating from the incubator into the community, we also are seeking entrepreneurs to take over their offices! Our positive, collaborative energy at Mac-OU INC is undeniable, and our offices offer a great solution for high-tech entrepreneurs with needs for our full suite of services!

Office space not only includes the attractive office itself, with windows and private, small kitchen areas, but are fully furnished and include internet services, ample parking, copy and fax services, plenty of conference rooms, and mail services. In addition, our entrepreneurs enjoy the benefits of the Mac-OU INC custom service packages, including capital-raise assistance, Executive-in-Residence services, Business Advisory Services expertise, business development programs and seminars, Pitch Prep, numerous networking opportunities, and more.

The incubator is located in the Velocity building at 6633 Eighteen Mile Road in Sterling Heights. Those interested in office space are asked to direct inquiries to (586) 884-9320 or macINC@oakland.edu.



For Immediate Release
Wednesday, Jan. 13, 2016

Accutrak Services joins Macomb-OU INCubator's Executive-in-Residence Program

The Macomb-OU INCubator (Mac-OU INC) has kicked off 2016 with an addition to the Executives-in-Residence (EIR) program, Accutrak Consulting & Accounting Services.



As a part of the program, Accutrak will be located on site at Mac-OU INC to provide complimentary consultation to Mac-OU INC client companies.

The Mac-OU INC EIR program allows commercialization clients to consult with expert professionals for approximately 16 total hours of complimentary services each month. Additional discounts from the EIR's are also provided if clients seek more in-depth engagements.

"I can relate to local small businesses in their challenge to coordinate multiple business support services. Mac-OU INC offers a solution by providing vital business support resources in a centralized location and Accutrak is excited to serve as the Accounting Executive-in-Residence," Shaniece Bennett, Principal and Founder of Accutrak, said.

"Entrepreneurs are often overwhelmed with day-to-day operations. I'm privileged to be in a position to provide solutions that minimize their tax and accounting worries so that business owners can spend more time on their core business to positively impact our communities and economy."

Accutrak offers complete accounting solutions to closely held businesses. The team has over 40 years combined experience in industry and public accounting. Accutrak is a woman-owned, Small Business Administration (SBA) 8(a)-certified, small business with focus on providing accounting, business and financial consulting, including Defense Contract Audit Agency (DCAA) accounting and setup, certified payrolls, Federal Acquisition Regulation (FAR) compliance support, bookkeeping, payroll, QuickBooks support, tax preparation, and financial management.

Current EIR's with Mac-OU INC also include legal and defense consulting services. Founded in 1854, Butzel Long is one of the oldest law firms in the Midwest, with current focuses in many diverse sectors including, but not limited to, automotive, energy, manufacturing and technology. Defense consultant Jim Ruma has an extensive background working with local primes and next-tier suppliers, including 42 years with General Dynamics Land Systems.

For more information on the Macomb-OU INCubator's Executive-in-Residence program, contact Joan Carleton at (586) 884-9324 or macinc@oakland.edu.



Media notes:

For Macomb-OU INCubator interviews, please contact Joan Carleton at the Macomb-OU INCubator at (586) 884-9324 or via email at jfcarlet@oakland.edu.

The **Macomb-Oakland University INCubator** supports economic development in Southeast Michigan by accelerating high-tech businesses, cultivating academic innovation and encouraging research & development. To help small businesses grow, the incubator creates customized success strategies for startup and emerging companies in the niche industries of defense, homeland security, advanced manufacturing and technology. For more information, visit the incubator website at oakland.edu/macombouinc.

Media Relations

University Communications and Marketing

Oakland University, 100 Anibal House, 2200 North Squirrel Road, Rochester, MI 48309-4401

Oakland University is a doctoral, research-intensive university located in Oakland County, Michigan. The university offers bachelor's degrees, graduate degrees and certificate programs. Oakland University is dedicated to delivering a distinctive undergraduate experience that is complemented by the strength of its graduate offerings and research accomplishments. Oakland University is organized into the College of Arts and Sciences, the Oakland University William Beaumont School of Medicine and the Schools of Business Administration, Education and Human Services, Engineering and Computer Science, Health Sciences, Nursing, and The Honors College. Visit Oakland University on the web at oakland.edu.

Tuesday, January 26, 2016 - January 2016 Newsletter: Mac-OU INC Happenings: "Lean Green Belt Course Offerings for Spring 2016"

As part of Oakland University's Lean Diversification Program and endorsed by the Michigan Lean Consortium, the Macomb-OU INCubator is offering two Green Belt Certificate Programs for business managers looking to develop excellence, nurture innovation, efficiently allocate resources, and eliminate waste.

Participants will come to understand and apply Lean principles that enable product and service diversification. Topics covered include streamlining processes, maximizing success, developing employees, impacting financial measures, and improving customer satisfaction and value. In light of the Michigan Lean Consortium's endorsement, participants can be assured they are receiving the highest quality of Lean training. In addition, this course was chosen by the State of Michigan to be the official Lean training through the Good Government Initiative for two consecutive years.

Cohort One will run on March 22, 25, 29, April 1, 5, and May 24. Cohort two will run on April 12, 15, 19, 22, 26, and June 14. These regularly scheduled sessions will run 9 a.m. to 5 p.m.

The 53 hours of classroom instruction includes an average of two days per week in the classroom, a one-day benchmarking visit for a Lean assessment, and seven weeks allotted for independent completion of individualized projects. Students will earn 5.3 continuing education units and an Oakland University Professional and Continuing Education completion certificate.

Tuition for the upcoming Green Belt Certificate Programs is \$1,800. For more information, and to register, visit oakland.edu/macombouinc/lean-diversification or contact Joan Carleton at (586) 884-9324 or macINC@oakland.edu.

Saturday, January 23, 2016 - January 2016 Newsletter: Mac-OU INC Happenings: "Starting Up: Mac-OU INC's Newest Seminar"

Do you have a high-tech startup? How about an early-stage, growth-based business? Do you seek to become an entrepreneur by turning your innovative idea into a business?

If so, the Macomb-OU INCubator invites you to attend Starting Up, a workshop exploring several of the resources within the State of Michigan to help you start and/or grow your high-tech innovation. From business formation and growth to technology commercialization, there are resources available to help you achieve the utmost success. Items for discussion include business incubators, SmartZones, various support services, university technology acceleration and commercialization, and funding programs.

This free Starting Up session is set for Thursday, Feb. 4, 9 to 10:30 a.m. Mark Ignash, Mac-OU INC's client support administrator and strategist, will provide a formal presentation with a question and answer period. For more tailored information for your company, additional follow-up options include one-on-one appointments at a later date.

The incubator is located in the Velocity building at 6633 Eighteen Mile Road in Sterling Heights. Those interested in attending the seminar are asked to register in advance at the **official Mac-OU INC registration form**. Any questions should be directed to Joan Carleton at (586) 884-9324 or macINC@oakland.edu.

Tuesday, January 26, 2016 - January 2016 Newsletter: Mac-OU INC Happenings: "Capital Raise Meetups Return to Mac-OU INC"

After three consecutive years, the Macomb-OU INCubator's Capital Raise Meetups are still in high demand – so, they're back! Mac-OU INC recognizes that one of the largest needs of entrepreneurs is capital, so we created this seminar to steer these small-business owners in the right direction.

Mac-OU INC's Capital Strategist, Mike Brennan, covers the various capital sources in Michigan and discusses how to properly position a company to be qualified for private funding, including private equity, the angel network and venture capital, and/or public funding, including grants, pre-seed, micro-loans and venture match.

An example of these funding sources includes the Business Accelerator Fund (BAF), which is available solely through the State of Michigan's SmartZones. Mac-OU INC is the top SmartZone, out of 18 total, for garnering the most BAF dollars to assist client companies. In total, \$579,004 in BAF dollars has been awarded to client companies through Mac-OU INC. These BAF awards are distributed by the Michigan Small Business Development Center (MI-SBDC) through Mac-OU INC to the various accelerator service providers.

Brennan is an accomplished executive and entrepreneur with 26 years of experience in both growth and startup organizations. He has founded five companies, raised \$12 million privately for one and cumulatively employed more than 200 people in Michigan.

Free Capital Raise Meetup sessions are set from 9:30 to 11 a.m. on Tuesdays, Feb. 2, March 1, April 5, May 3, June 7, Sept. 6, Oct. 4, and Nov. 1. After his group presentations, Brennan will be available to further assist participating companies in determining individual needs.

The incubator is located in the Velocity building at 6633 Eighteen Mile Road in Sterling Heights. Those interested in attending the lectures are asked to register in advance by contacting Joan Carleton at (586) 884-9324 or macINC@oakland.edu.

Saturday, January 23, 2016 - January 2016 Newsletter: Q&A with Mac-OU INC Staff: "Danielle Donakowski, Marketing & Communications Intern"

We are pleased to welcome the newest member to the Mac-OU INC team, Danielle Donakowski! Danielle has taken on the role of marketing & communications intern, through which she handles the day-to-day social media, assists with events, and lends other marketing assistance.

"When I first met Joan, Mac-OU INC's Marketing & Communications Manager, at Oakland University's Fall Career Fair, I was immediately drawn to the creative aspects of the position. Having the chance to use my writing and design skills while working in a social environment was a prospect that encouraged me to pursue this internship. Every day presents me with a new challenge or a new connection!" Danielle said.

"Working in a space where innovation and creativity are promoted encourages me to attack challenges in new ways. For my first internship, Mac-OU INC has proven to be a promising start in establishing me as unique and innovative job candidate."

Career Aspirations: "Ideally, I plan to pursue a career in publishing, whether it be in editing or cover design. The beauty of majoring in English is the variety of career paths that I can choose from."

Area of Study: Major in English, Minor in Graphic Art Design.

Favorite Pastime: "I have been in love with reading from the get go. My childhood was spent either waiting for midnight releases of books or staying up PAST midnight reading. I am an advocate for literature and libraries, so I have no problem discussing the importance of reading."

Favorite Musical Artist: "Definitely AC/DC! My dad was the one who got me hooked on their songs since it was all we listened to on the way to volleyball practices. I was fortunate enough to attend their concert this last September at Ford Field and it was life changing!"

Last Book Read: The Comedy of Errors by William Shakespeare

Proudest Accomplishment/Achievement: "My proudest achievement occurred last year when I was chosen as a recipient of an academic scholarship from Fiat Chrysler Automobiles. I was invited to the award ceremony where I was able to meet the CEO, Sergio Marchionne. Knowing that my essay set me apart from the other applicants increased my confidence in my writing and seeing how powerful it could be made me extremely proud."

JAN 08, 2016: COMPLIANCE EFFORTS IN 2016

An ounce of prevention is worth a pound of cure

~ Benjamin Franklin

When every dollar counts for an organization, particularly in a fragile recovering economy, modest proactive compliance expenditures can reduce the risk of substantial fines and costs. With the New Year, healthcare providers and most private and public employers face a new round of compliance efforts under a seemingly "alphabet soup" of regulations and regulators: HIPAA, ACA, ERISA, IRS (Tax Code), CMS, HHS, DOL, SEC and countless others. With an apparent never-ending to-do list, maintaining your organization's commitment to compliance can be daunting.

In a series of upcoming Client Alerts and a complimentary webinar, Butzel Long has fielded a cross-disciplinary team of Health Care and Employee Benefits attorneys and ERISA/Employee Benefits litigators to facilitate your organization's compliance efforts.

While not an exhaustive list, the following is a starting point of considerations for your business's 2016 compliance efforts under HIPAA, ACA, ERISA and related provisions of the Tax Code:

- **HIPAA Training**—Under the applicable HIPAA Rules, covered entities and business associates must conduct periodic (at least annually) training of its workforce. We can provide such training or assist in compiling training materials for your organization.
- **HIPAA Risk Assessment**—The HIPAA Regulations mandate annual risk assessment to address potential Privacy and Security issues. We can guide organizations to publicly available tools to address this requirement and to avoid substantial penalties that can flow from the failure to do so, such as the penalties assessed on [University of Washington Medicine](#) for data breaches involving employees at its teaching hospital.
- **"Playing Good Defense" in anticipation of Audits:** The number of HIPAA audits is expected to rise in 2016 and beyond. Waiting for the proverbial axe to fall is unwise, particularly in light of the significant penalties that have been or will be imposed for massive data breaches in 2015 affecting patients, health care plan participants and federal government employees. Add in the potential for civil liability, such as that in play in the multi-district class action litigation stemming from the Anthem data breach circumstances, and the effects can be devastating. DOL audits are also expected to rise, as the EBSA steps up its efforts to improve the quality of reports filed with 5500s in an era of transparency. We can assist in reviewing your policies and procedures for compliance and preferred practices to reduce the risk of a negative HIPAA or DOL audit or to minimize the potential for penalties if an agency comes knocking at your door.
- **Updates to Business Associate Agreements and business operations to comply with the Telephone Consumer Protection Act (TCPA):** Covered entities subject to HIPAA's marketing limitations must adhere to both the TCPA mandates and HIPAA regulations. As noted in a prior [Butzel Long Alert](#), recent Declaratory Rulings from the FCC, Business Associate Agreements must be updated to reflect the procedures to follow for non-marketing informational calls relating to health care and to address TCPA mandates relating to marketing activities performed on behalf of a covered entity.
- **General Compliance & FWA Training**—Medicare Part C & D providers (MCOs and Prescription Drug Plan Sponsors), as well as their first-tier, downstream and related entities (FDRs) are required to conduct general compliance and fraud, waste and abuse (FWA) training at least annually (and within 90 days of hire). Any entity that qualifies for such training must ensure that appropriate training is conducted and documented.
- **"Happy New Year" from the IRS:** The IRS rang in the New Year with a series of regulatory guidance documents that will affect employee welfare and pension benefit plans, as well as exempt organizations that offer benefit plans to their employees.
- **ACA Reporting Deadline Changes:** The IRS has recently extended the deadlines by which employers must furnish reports to individuals and file reports with the IRS regarding 2015 health plan coverage. The 2015 Form 1095-B (which describes the provider's health coverage) and the 2015 Form 1095-C (which describes the offer and coverage of the employer) need not be furnished to individuals until March 31, 2016. These 2015 Forms (along with their respective transmittal sheets – the Form 1094-B and the Form 1094-C) need not be filed with the IRS until May 31, 2016 (if the employer is not filing electronically) or June 30, 2016 (if the employer is filing electronically).
- **ACA Mandates and Shared Responsibility Issues:** The IRS recently issued important guidance on the treatment of employer-provided health coverage pursuant to ACA. For example, for existing plans, beginning with the January 1, 2017 plan year:
 - **Treatment of Opt-Out Cash when Calculating Affordable Health Coverage:** If your company's cafeteria plan provides opt-out cash, the amount of the opt-out cash is added to an



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TEAM CONTACTS

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employee's required contribution for health coverage when determining whether an employee is eligible for an ACA premium subsidy. This treatment might cause your company to be liable for an ACA penalty for failure to provide affordable coverage. (In general, if the employee's "required contribution," combining opt-out cash with other employee contributions, exceeds 9.5% of the employee's income, the employee's group health coverage is not affordable. The employee becomes at risk for a shared responsibility tax if the employee joins a marketplace plan and utilizes the subsidy.)

- **Treatment of Flexible Credits when Calculating Affordable Health Coverage:** If your company's cafeteria plan gives employees flex credits to purchase non-health coverage, the company may not treat the flex credit as reducing an employee's required contribution for health coverage when determining whether an employee is eligible for an ACA premium subsidy. This treatment might cause your company to be liable for an ACA penalty for failure to provide affordable coverage.
- **Family HRA Integration:** If your company provides a health reimbursement arrangement ("HRA") to reimburse the medical expenses of an employee's spouse and/or dependents, the IRS will not consider this HRA as integrated with your company's self-only group health plan coverage.

Plan sponsors with such arrangements should strongly consider alternatives to their current benefit structure during 2016 to avoid possible penalties and taxes.

- **"Cadillac Tax" Delay & Deductibility:** In December, President Obama signed into law a two-year delay on the assessment of the ACA "Cadillac Tax," extending its implementation until 2020. The tax will now also be deductible. Indexing of the Cadillac Tax thresholds will start in 2018. While it is possible that Congress and the next president may eliminate the Cadillac Tax, the tax is also a major source of revenue under ACA through increased taxes.

In the meantime, organizations should continue to plan for the 2020 imposition of the Cadillac Tax. For example, organizations should revisit whether to replace retiree medical coverage with VEBAs or individual Medicare supplemental policies, whether to continue to encourage enrollment in high deductible health plans paired with health savings accounts, and/or whether to implement plan re-design measures to reduce health plan costs, such as reduction of spousal subsidies, increase of spousal surcharges, and the shifting of costs to the employee (through higher co-pays, deductibles and out-of-pocket maximums). Organizations should also seek a reassessment of the accounting consequences of the now deductible and delayed Cadillac Tax, especially pertaining to retiree medical coverage.

With the New Year, it is an opportune and important time to keep abreast of changes in the applicable laws and regulations that govern your entity's operations generally and to ensure your workforce is aware and trained.

Assessing what is required and implementing a timeframe for doing so now will ensure that any issues identified along the way can and will be remedied timely and efficiently. The list above is by no means exhaustive, but is intended to jump-start your efforts in this New Year. In the immortal words of Benjamin Franklin—An ounce of prevention is worth a pound of cure.

Butzel Long will be hosting a complimentary webinar in early February 2016 exploring these concepts in more detail. Stay tuned for specific information regarding the date and time of the webinar. For more information about these topics or your organization's specific 2016 compliance requirements, please contact your regular Butzel attorney or any of the attorneys listed below. Let us know how we can help.

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