

# Massachusetts Healthcare Compliance using Self Service Software

## A COMPREHENSIVE PLAN

The compliance requirements that apply to your organization are outlined clearly via the ComplyPRO system and serves as the basis of our effort on your behalf.

## LEGAL AND REGULATORY

Compliance is a complex process that is governed by a variety of Federal laws, state laws, amendments, regulations and administrative rulings.

## ADMINISTRATION

An effective compliance effort requires that a Section 125 cafeteria plan be defined, reviewed in light of the organizations Health Plan coverage rules and specific state requirements. The Cafeteria Plan rules are then applied to each employee by the Complete Comply Platform, including the change of status regulations of IRC Section 125.

## COMMUNICATIONS

Employees must be informed of their options and requirements, such as HIRD form preparation. This requires personalized contact, publishing, mailing and archiving HIRD forms for 3 years.



## OUR APPROACH TO COMPLIANCE

Benefit Corporation of America is a thought leader and innovator in the development of technology based employee benefit administrative and compliance solutions. We develop systems and business processes that can be used to automate and improve the delivery of employee benefits. We have the expertise in compliance, information technology and employee communications and excel at compliance management.

Our latest suite of products, the Complete Comply™ platform is a one stop solution to employers' compliance requirements in connection with state mandated health initiatives, such as the Chapter 58 Massachusetts Healthcare Reform legislation.

## • SOFTWARE SUPPORT REQUIRED

Compliance for employers is not a static one-time event but an ongoing process that requires a significant amount of support including access to data, record keeping, document publishing and maintenance, employee communication and data transfer with the state's Connector. It is a perfect application for software support.

## • SATISFY ALL REQUIREMENTS

Massachusetts compliance laws and regulations are complex. We provide a one stop solution addressing all requirements.

## • YOUR GROUP IS UNIQUE

While our process is streamlined we recognize that you have special needs and take these into account, both in our service level and our approach.

## • SOLUTIONS FOR \$1 PER DAY

The price of our software is very reasonable because we have developed the technology to automate the process and apply the same approach for thousands of employees, while you may only be dealing with a small population.

ComplyPro eXpress™ is a software product that lets you solve your compliance needs.

It's a simple two step process:

First you logon to our site and provide the 20 items that describe your Company. The software then takes over and creates all of the documents and information that you need to comply.

Next you enter the information on each employee. The software does the rest





# ComplyPro eXpress™

## DEFINES YOUR NEEDS ACCURATELY

Our WEB screens guide you and help you to provide the data we need to bring you into compliance.

## PROVIDES DATA MANAGEMENT

ComplyPro eXpress™ helps you to enter the data on each employee that does not have your Health Plan. The employee data is examined by the software to determine how they must comply, including transfer of this data with the Massachusetts Connector to enable Payroll deduction and Healthcare election.

## CREATES EMPLOYEE COMMUNICATIONS

ComplyPro eXpress™ prepares, distributes, scans and collects the required Employer HIRD document from our office. You do not have to see a HIRD form, its all outsourced.



### CONNECTOR COORDINATION

Employers must register and inform the Mass State Connector of any employees' eligibility for participation in the Connector Health Plans and pre-tax payroll deduction. This eligibility function is handled by our platform.

### TURNKEY SOLUTIONS

All of our efforts are focused on providing a complete solution. In all cases this requires close collaboration with HR, Benefits Management, Treasury, HRIS and many external stakeholders. We provide this turnkey integration.

### TECHNICAL SUPPORT

All of our services and communications with clients are web enabled. Our online help staff is available to assist you.

For more information on any of our products or services please visit us on the Web at: [www.bencorpusa.com](http://www.bencorpusa.com)

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## System Requirements

### HOW ComplyPro eXpress WORKS

After you purchase the product, you can enter all of the information about your company that is necessary. The software then guides and manages the entire compliance process for you.

- The only task that you have to do is to enter the data on each employee that is not in your Healthcare Plan on the WEB based screens provided. An example of this screen follows.
- Then the ComplyPro eXpress™ software takes over and determines each individual's eligibility and send them a specialized PERSONALIZED KIT.

The KIT contains a HIRD form and a reply envelope that comes back to our office where we scan and store the Employer HIRD document.



**We handle all of the employee HIRD Form Distribution and storage from our distribution center. You do not have to create, mail or handle these forms. The software does it all.**

Following is an outline of how to use **ComplyPro eXpress™** software to handle your compliance needs.

First you have to purchase a Subscription:

The cost of the subscription is \$20 per month, or if you like you can pay \$195 in advance for the year which will save you \$45. We accept all Credit Cards or we will bill you if you like.

## Using our software is Simple

**Step1. Enter data on your Company**

**Step2. The software prepares all of the info you need**

You can download a Plan Document, an Adoption agreement and a USER GUIDE

**Step 3. You enter information on each employee that is not in your Healthcare Plan**

**Step 4. The software prepares a KIT for each employee that is then mailed to the employee with a Postage Paid return envelope. When the employee returns the HIRD form (a legal requirement) to our office, we scan and attach it to their record. The cost of this kit is \$25 per employee**

**That's it, that's all you need to do. The software does the rest.**

### **Step1. Enter data on Your Company**

After you buy a subscription you will then be taken to a web page (as shown below) where you can enter the information that we need to set up your account. It takes about 10 minutes.

The screenshot shows the BCA (Benefit Corporation of America) website interface. At the top, there is a navigation bar with links for Home, Products, Subscribe, Company, Knowledgebase, Contact Us, and Account Access. The main content area is titled "Organization Information for XYZ" and contains a form with the following fields:

- Legal name of the organization: XYZ
- Familiar name of the organization: [Empty]
- Street Address 1: [Empty]
- Street Address 2: [Empty]
- City: [Empty]
- State: [Empty]
- Zip: [Empty]
- Federal employer id number: [Empty]
- Approximate number of employee count in Massachusetts: 0
- Business form: Subchapter S Corporation (dropdown menu)
- Other business form: [Empty]
- Is this a brand new Section 125 Plan?: Yes (radio button selected), No (radio button)
- What is the effective date of this Plan?: May 1 2008 (dropdown menu)
- What is the name of the previous Section 125 Plan?: [Empty]
- What is the effective date of the previous Section 125 Plan?: 1/1/1900

**Step 2. The software prepares all of the info you need. You can download a Plan Document, an Adoption agreement and a USER GUIDE.**



*These documents are all you need to bring your firm into compliance, you can download them and print them for your use.*

**Step 3. You enter data on each employee not in your Healthcare Plan**

The screenshot shows the BCA website interface. The top navigation bar includes links for Home, Products, Subscribe, Company, Knowledgebase, Contact Us, and Account Access. The main content area is titled 'Employee Details for John Doe' and contains a form with the following sections:

- Employee Address:** Fields for Street Address 1, Street Address 2, City, State, and Zip.
- Employment Details:** Fields for Employee Number, Date of Hire, Employment Status (set to 'Active'), and Pay Frequency (set to 'Weekly').
- Health Coverage:** Questions regarding eligibility for the healthcare plan, including when the employee became eligible and when participation was waived.
- Employee Type:** Questions about whether the employee is covered by a collective bargaining agreement, a student, or a seasonal employee.

At the bottom of the form, there are buttons for 'Save', 'Save and Return to Employee List', 'Reset Changes', and 'Discard Changes and Return to Employee List'.

**Step 4. The software prepares a KIT for each employee that is mailed to the employee with a Post Paid return envelope. When the employee returns the HIRD form (a legal requirement) to our office, we scan and attach it to their record.**

