



Presents

Seminar: Understanding How Groups with Common Ownership are Connected and Non-Discrimination Requirements are Changing in the Context of Health Care Reform

As firms prepare for health care reform's impact on their employee benefits program, two fairly complex issues arise: The application of ERISA control group guidelines to determine whether groups with linked ownership must be combined for aspects of health care reform (e.g. pay or play rules), and the application of rules similar to the Section 105 non-discrimination regulations for non-grandfathered groups.

Though much has yet to be defined through regulations, plan sponsors will find discussion of these topics valuable for their preliminary strategic planning. The collaborative seminar will feature presentations by the following:

- Eric Schwefler, CPA and Partner, Caliber Accounting
- Todd Mirolla, Attorney and Partner, Andre, Morris & Buttery
- Dave Morgan, Broker and Principal, Morris & Garritano

The presentations will be followed by a panel discussion including AMB attorney and partner Melissa McGann Babu and M&G brokers Paul Hoover, Laura Murphy, and Ben Hoover.

The seminar will be held Thursday, November 18th from 8:30-10:30am at the Morris & Garritano office at 1122 Laurel Lane in San Luis Obispo.

Please RSVP by Monday, November 15th. To do so, please call or e-mail Louise Matheny the following information at 805.543.6887 x365 or lmatheny@morriscarritano.com. You may also fax this form to 805-543-3064, ATTN: Louise.

Attendee Name (s)

Phone

Business

Email