



## IMPORTANT UPDATE

### Massachusetts' Cafeteria Plan Mandate

As of July 1, 2007, the Massachusetts Health Care Reform Law requires that employers with 11 or more full-time equivalent employees adopt and maintain a Cafeteria Plan that satisfies both:

1. Section 125 of the Internal Revenue Code
2. Regulations established by the State of Massachusetts/Commonwealth Connector

Employers and their agents should verify the accuracy of their cafeteria plan document.

- ✓ A Section 125 Plan, must be, at minimum, a premium only plan offering access to one or more health coverage options in lieu of regular cash compensation
- ✓ Description of the benefits that may be elected
- ✓ Eligibility rules
- ✓ Method, timing and irrevocability of participant elections
- ✓ Manner of any employer contribution
- ✓ Plan Year

*It is essential that the verbiage within the documents specify that the Plan is construed, enforced and administered according to the laws of the Commonwealth of Massachusetts*

**The EzPOP Section 125 Premium Only Plan meets the accuracy requirements necessary under the new Massachusetts Health Care Reform law.**

#### **AGENT CERTIFICATION**

Through the **EzPOP** agent certification program, we are committed to providing you with the legal, marketing and technical support needed to serve your clients. Our certification program also provides assistance on earning additional commission dollars through Section 125.

To learn more, or to apply for certification, go to **EzPOP.com**.

As a leader in Third Party Health Administration, we are dedicated to empowering organizations and individuals to get the most from their benefits program.