

"This publication is only for general informational purposes and is not intended as specific legal or insurance advice. Please contact Bollinger directly to discuss your specific needs."

Business to Business

- **Employee or Independent Contractor?**

A sole proprietor of a business who comes to work for you isn't necessarily an independent contractor. For more information on this timely issue, check out the lead article in the latest issue of our *Business to Business* online newsletter. This month's edition also addresses such topics as disaster recovery tips and pre-employment screening to cut workers comp costs.

[Click here for Business to Business.](#)

Benefits Legislative/Regulatory News

- **DOL Issues HIPAA Guidance on Supplemental Coverage**

The Department of Labor's Employee Benefits Security Administration recently issued guidance that establishes a safe harbor for supplemental health insurance coverage. Click [here](#) to continue.

- **IRS Offers Advice on Auto-Enrollment Notice and 401(k) Plans**

The Internal Revenue Service recently posted a [sample notice](#) on automatic enrollment and default investment on its website, so that plan sponsors may properly notify employees about the features. The agency also issued [new 401\(k\) tips](#), explaining how to identify, correct and avoid some common mistakes associated with managing defined contribution plans. Click [here](#) to continue.

Benefit Trends

- **Should Companies Still Provide Retiree Health?**

Any decision to provide or eliminate health benefits for retirees should be based on four key questions of value – not merely on cost. Click [here](#) to continue.