



MHM Resources LLC
Your Total Flexible Benefits Solution

IMPORTANT UPDATE

Massachusetts' Cafeteria Plan Mandate

Effective 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

With the deadline fast approaching, it is imperative that employers and their agents 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

MHM's Section 125 Premium Only Plan meets the accuracy requirements necessary under the new Massachusetts Health Care Reform law

AGENT CERTIFICATION

Through MHM's agent certification program, we will provide you with the legal, marketing, and technical support needed to serve your clients. Our certification program also provides assistance on earning additional commission dollars when you sign up your clients through MHM's Section 125 program.

To learn more about Section 125, and to apply for certification to become an MHM marketer, [click here](#), or go to mhmresources.com and click on the "Agents & Brokers" tab.

As a leader in Third Party Administration, MHM Resources is dedicated to empowering your clients and their employees to get the most from their benefits programs.