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# Presents Our Hybrid Lunch & Learn Program

**Wednesday, September 27, 2023 | 10 am – 2:15 pm Pacific Time**

**J A M - P A C K E D 4 S E S S I O N P R O G R A M**

10:00am – 10:45am **Legal Update** - Marilyn Monahan (.75 Hours)

10:45am-11:45am **Breach of Fiduciary Duty; Claims, Lawsuits and Liability** -  
Dorothy Cociu and Marilyn Monahan (1 Hour)

10:45am-11:50am Break

11:50am – 12:35pm **Artificial Intelligence in the Benefits & HR Space;  
Pros and Cons** - Dorothy Cociu and Marilyn Monahan (.75 Hour)

12:35pm – 1:15pm Catered Lunch (catered by Geezer's Restaurant)-  
Pasta, Pizza and Salad

1:15pm – 2:15pm **Gag Clause Prohibition & Attestation Requirements**  
with Dorothy Cociu and Marilyn Monahan (1 hour)

### In-Person Location

Tri-West, LTD Showroom,  
11925 Pike Street,  
Santa Fe Springs, CA

**\$49 In-Person**  
includes lunch

**\$25 Zoom Webinar  
Registration**

**Hybrid Program – Live In Person in Santa Fe Springs (South LA County), CA and Via Zoom Webinar Livestream**

Register at: [www.advancedbenefitconsulting.com/lunchandlearn9-27-23](http://www.advancedbenefitconsulting.com/lunchandlearn9-27-23)

### Continuing Education Information:

*"The use of this official seal confirms that this Activity has met HR Certification Institute's® (HRCI®) criteria for recertification credit pre-approval."* 3.5 of HRCI credit pre-approved. Also approved for 2 hours of CA Dept. of Insurance Agent CE Credit Breach of Fiduciary Duty (#389622) and Gag Clause (#389623).



#### PAYMENT OPTIONS

Check enclosed. **Make Check Payable to: Advanced Benefit Consulting** and Mail to: Seminar Reservations, Advanced Benefit Consulting, 5130 E La Palma Ave, Suite 211, Anaheim, CA 92807.

Bill my credit card. FAX this form to (714) 693-9768 or mail to address above.

American Express No. \_\_\_\_\_ Exp. Date: \_\_\_\_\_

MasterCard Card No. \_\_\_\_\_ Exp. Date: \_\_\_\_\_

VISA Card No. \_\_\_\_\_ Exp. Date: \_\_\_\_\_

**PAYMENT ENCLOSED:** \_\_\_\_\_ **SIGNATURE:** \_\_\_\_\_

#### YES! I want to attend:

- Please register me for in-person attendance \$49 each.
  - Please register me for Zoom attendance \$25 each.
  - I am an ABC Group Benefits Client with complimentary registration (subject to verification)
  - I am an ABC Broker Co-Op Member ( \_\_\_\$35 in person, \_\_\_no charge for Zoom, subject to verification)
- Discount Code: \_\_\_\_\_

Name: \_\_\_\_\_  
 Title: \_\_\_\_\_  
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 Phone: (\_\_\_\_) \_\_\_\_\_ FAX: (\_\_\_\_) \_\_\_\_\_  
 Address: \_\_\_\_\_  
 City, State, Zip Code: \_\_\_\_\_  
 Email Address: \_\_\_\_\_  
 Additional Attendees from same firm: \_\_\_\_\_

Email Addresses for All Registrants: \_\_\_\_\_

## Program Details:

### 10:00–10:45 Legal Update - Marilyn Monahan (.75 Hour)

Are you ready for 2024? Are you struggling to keep up with all the changes in federal benefits laws--and what you must do to implement them? Are you curious about all the bills making their way through the legislature and what they mean to benefit professionals? This program will provide you with a timely update on the most essential new developments of the CAA, new federal developments impacting employee benefits and human resources, the ongoing impact of COVID-19 legislation and guidance, an update on ACA-related compliance, and a summary of bills signed and pending in the California legislature which will impact benefits and the workplace.

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### 10:45-11:45 Breach of Fiduciary Duty; Claims, Lawsuits and Liability - Dorothy Cociu and Marilyn Monahan (1 Hour)

ERISA requires all plan sponsors to act in a prudent manner and to act in the best interest of plan participants, under the Prudent Person Standard. Recent Department of Labor/EBSA guidance and past legal actions have made it clear that the breach of Fiduciary Duty is dangerous and costly, in terms of finance and possible litigation. The 2021 Cybersecurity Guidance released by the DOL/EBSA proves further that employers must take the ERISA Fiduciary Duty seriously, and expands the duties to include Cybersecurity. This course looks at the specifics of Fiduciary liability and dangers of all types, by looking into the four main fiduciary duties of ERISA (section 404): Duty of Undivided Loyalty; Duty of Prudence; Duty to Diversify investments and Duty to Administer the Plan in conformity with the governing documents. We examine the ERISA Prohibited Transaction Rules, and the risks if a fiduciary fails to fulfill their duties under the plan. We also look into other recent federal laws, including the CAA's RxDC and Transparency and examine how they add to potential litigation and fiduciary duties, and the recent trend toward more litigation and fiduciary risks.

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### 11:50 am-12:35 pm Artificial Intelligence in the Benefits & HR Space; Pros and Cons - Dorothy Cociu and Marilyn Monahan (.75 Hour)

This course examines AI in the HR and benefits space, and looks into the pros and cons of Artificial Intelligence. We'll look at the current and future uses of common AI functions, and whether an employer should develop an AI workplace policy. If your company uses a Chatbot or auto-complete feature in your email platform, you're using AI to some extent. Employers are already leveraging smart technologies to source talent, screen applicants and manage candidate databases, and in some cases, to determine the levels of rewards, pay increases and bonuses. In benefits, AI can often streamline benefits administration and increase employee self-service, but can it go too far? We will look into the pros and cons of Artificial Intelligence in the HR and benefits space, and provide some insight into the considerations HR should review to decide if an artificial intelligence policy is best, and if so, what it should include.

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### 12:35-1:15 Lunch Break

### 1:15 – 2:15 pm Gag Clause Prohibition & Attestation Requirements with Dorothy Cociu and Marilyn Monahan (1 hour)

The Consolidated Appropriations Act (CAA) was one of the largest bills every passed by Congress. The latest CAA requirement for Plan Sponsors and Issuers is the Gag Clause Prohibition and Attestation in the CMS HIOS system. This course discusses the prohibition on gag clauses and what that means, the relationship between Gag Clauses and Transparency rules, the attestation of compliance and entities who must comply. We'll also discuss the details of what employer plan sponsors need to do, for both self-funded and fully insured health plans, including a look into the CMS HIOS Portal for Gag Clause Prohibition and Attestation, and what the roles are for the persons involved with attestations.

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Clients are complimentary, as usual. Broker-Co-Op members no charge for Zoom registration; \$35 for in person registration (subject to verification) Clients will be verified for no-cost registration.

Register Online at [www.advancedbenefitconsulting.com/lunchandlearn9-27-23](http://www.advancedbenefitconsulting.com/lunchandlearn9-27-23) or complete the form on page 1 and fax or mail to Advanced Benefit Consulting, 5130 E. La Palma Ave #211, Anaheim, CA 92807.

**3.5 Total Hours of HRCI Credit Approved!**

**For Questions or Seminar Reservations, Please Call (714) 693-9754 x 2, or Toll-Free at (866) 658-3835.**

