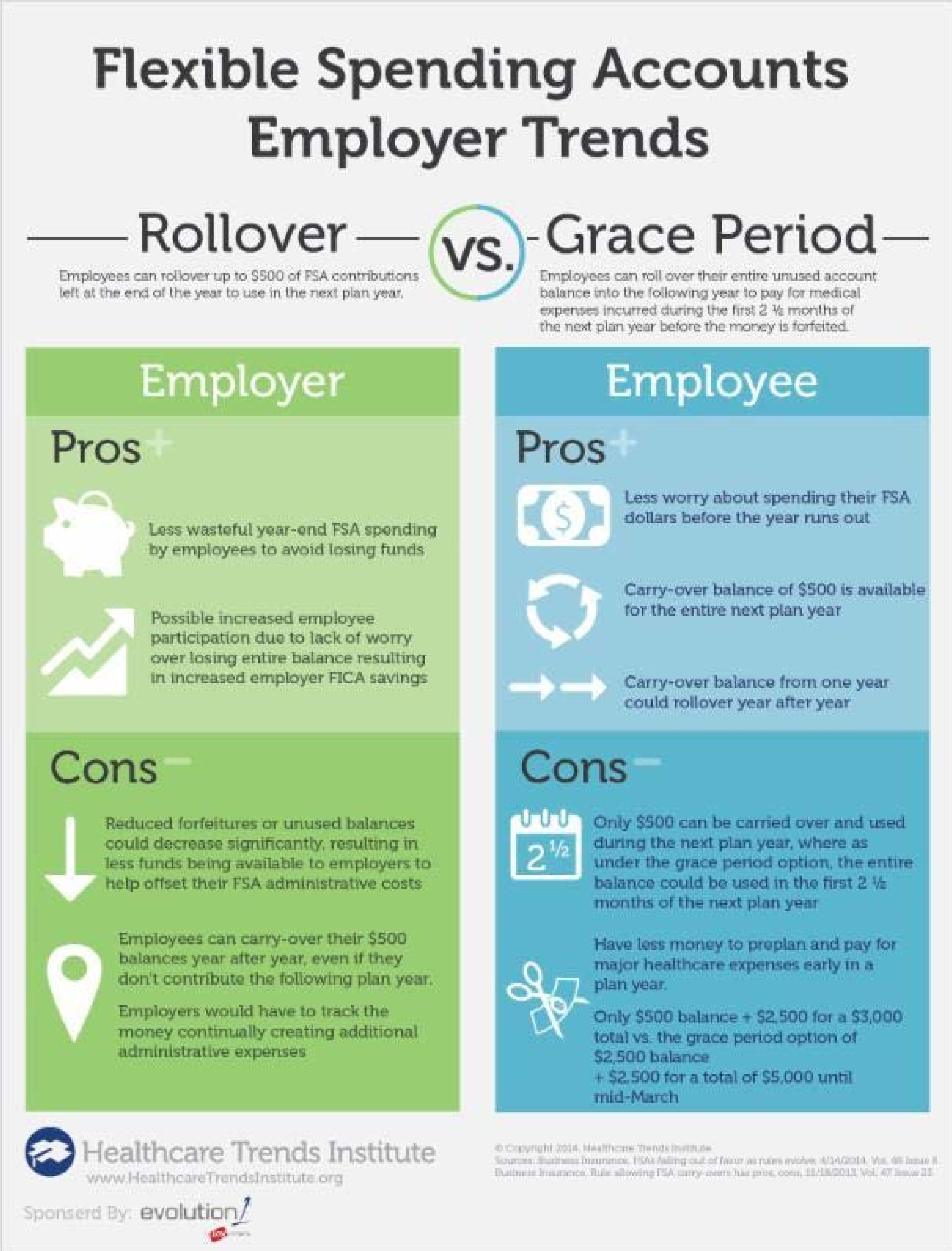
Benefit Tax Link has the tools you need to win more business in 2014!

Labor Day has come and gone, and football is back tonight, which can mean only one thing: Fourth Quarter is almost here. It's time to say goodbye to the hazy days of Summer and get back to work, and we want to do our part to keep you sharp when you're asked those tough questions on tax-favored benefits, ERISA, COBRA, and more.

To that end, our friends at the Healthcare Trends Institute have put together a great infographic on the two options to minimize "Use-it-or-lose-it" with a Health Care Flexible Spending Account. The Carryover feature was announced too late for most plans to take advantage of it last Fall, but going into the 2015 plan year we believe that employers should consider it. Groups that have adopted Carryover have seen both participation and contribution gains relative to plans that have the Grace Period, as employees are no longer afraid of losing their funds at the end of the year.



As always, feel free to reach out with any questions you may have.

Benefit Tax Link is perfectly positioned to assist you and your clients with:

- **Payroll**
- **Human Resources Consulting**
- **ERISA Compliance**
- **Flexible Spending**
- **Health Reimbursement Arrangements**
- **COBRA Administration**

At Benefit Tax Link, Only Our Standards Exceed Our Solutions

Headquartered in Wayne, New Jersey, Benefit Tax Link provides solutions to brokers and their clients in the form of personal service and assured compliance with complicated regulations surrounding benefits administration, particularly in the realm of tax favored benefits.

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