

COMPLIANCE SOLUTIONS

Based upon their impeccable compliance and full customer service offerings, North Risk Partners in partnership with SyncStream Solutions is a value to employers, payroll vendors, benefit systems, advisors, TPAs, PEOs, etc.

SyncStream Solutions leads in developing innovative compliance solutions covering the Affordable Care Act (ACA) and Equal Employment Opportunity Commission (EEOC). These user-friendly solutions are built to handle complex and custom situations, easily integrate data, and provide full-service support with robust compliance logic that helps eliminate the risk of noncompliance.

Affordable Care Act Tracking & IRS Reporting Made Simple

Neither in-house solutions nor benefit administration systems can fully address the evolving ACA complexity and there is a costly compliance risk with not reporting or not reporting accurately. The process is complicated, but with the comprehensive ACA Dashboard offered by North Risk in partnership with SyncStream Solutions, employers can easily track, report, and manage compliance.

The ACA Dashboard is endorsed by employers, trusted advisors, accountants, HR professionals, CPAs, financial planners and attorneys.



Solutions

Why add more stress when you can put your compliance on autopilot? Let us do the work!

- **ACA Complete:** manages all aspects of ACA tracking, reporting, and compliance, even in the most complex employment cases.
- **ACA Essentials:** collects information about employer plans and coverage to populate IRS reports.
- **ACA Audit:** ensures compliance and avoids non-compliance penalties.
- **ACA Audit Defense:** Our legal defense team will develop a strategy with you and then meet or correspond with the IRS on your behalf.
- **ACA State Filings:** ensures compliance with all State and local reporting requirements.
- **EEOC Reporting:** EEO-1 Comply software helps businesses collect data and generate necessary reports for compliance.

MITIGATE ACA & EEOC RISK THROUGH TECHNOLOGY AND EXPERTISE



**7.5 Million
Employees
Tracked**



**5 Million
Forms
Produced**



**25,000
Companies
Filed**



**98%
Customers
Retained**

ACA COMPLETE

ENSURE COMPLIANCE AND AVOID ACA PENALTIES

There is a costly compliance risk with not reporting or not reporting accurately. The process is complicated, but with our cloud-based ACA Complete, North Risk Partners and SyncStream's most comprehensive ACA solution, you can track, report, and manage compliance all with one tool.

Affordable Care Act Tracking & IRS Reporting

Neither in-house solutions nor benefit administration systems can fully address the evolving ACA complexity. The ACA Complete is endorsed by employers, trusted advisors, accountants, HR professionals, CPAs, financial planners and attorneys.



How does the ACA Reporting Dashboard aid an employer?

- Tracks employees through Measurement, Administrative and Stability using payroll data.
- Utilizes this data to generate the documentation to aid in ACA compliance required by law.
- Manages complex companies (controlled groups and multiple locations) within ACA requirements.
- Generates annual IRS reports for Applicable Large Employers (ALEs).
- Populates the B series and C series reports as well as the employee statements.
- Generates the associated reporting codes based upon the health plan information, including the eight new codes for 2020 reporting.
- Offers built in IRS E-filing functionality and corrections, as well as E-filing for previous filing years.
- Provides auditable compliance documentation.
- Features full-service support with a dedicated compliance team as well as a standard support option.
- State Mandate Filings included

ACA ESSENTIALS

Already have an employee tracking program or don't need to track?

Use ACA Essentials to fulfill IRS required reporting.

North Risk Partners and SyncStream Solutions' ACA Essentials is a cloud-based tool that aggregates employer plan information through integration with a benefits administration system or basic upload to populate IRS reporting documents and E-file directly with the IRS.

Neither in-house solutions nor benefit administration systems can fully address the evolving ACA complexity. ACA Essentials is endorsed by employers, trusted advisors, accountants, HR professionals, CPAs, financial planners and attorneys.



How does ACA Essentials Work?

- Consolidates information related to health plans, offers of coverage, employees, etc. for IRS reporting.
- Aggregates plan and coverage information in the solution through integration with benefits administration systems or uploaded data.
- Populates the B series and C series reports as well as the employee statements.
- Utilizes employer information to generate associated reporting codes based on the health plan information.
- Offers built in IRS E-filing functionality as well as the associated correction process.
- Provides auditable compliance documentation.
- Features standard support with options for upgraded support such as complete full service.



ACA AUDITS

Are you worried about the IRS penalty letter?

The IRS is auditing employers for ACA compliance and the fines are substantial.

You could be at risk for reasons such as not filing with the IRS, not providing 1095-C forms to employees as required, not offering health care coverage that meets the affordability standard, or not providing health care coverage that meets minimum essential coverage requirements.



HOW DOES ACA AUDIT FORECAST YOUR COMPLIANCE?

- Intelligent import runs proprietary business logic that flags IRS filings for potential penalty risks.
- Estimates 4980H(a) and 4980H(b) penalty calculations.
- Handles multiple year filings.
- Provides PDF/Excel data upload capability.

The ACA Audit analyzes your 1095-C filing data & identifies any threat to your organization by evaluating each potential liability and forecasting any future penalties.



HOW DOES ACA AUDIT HELP YOU RESPOND TO AN IRS PENALTY LETTER?

- Generates comprehensive ACA Liability Assessment Report and response collateral.
- Analyzes submitted employer data to identify penalty origin.
- Handles multiple year filings.
- Provides PDF/Excel data upload capability.

The ACA Audit applies business analytics to 1094 & 1095 source data which identifies penalty triggers and provides a template that assists in responding to the IRS.

Don't get stuck with hefty fines. Contact your North Risk Partners advisor today to evaluate your filing year.



ACA AUDITS DEFENSE

ACA PENALTIES REPRESENT A MULTIBILLION DOLLAR REVENUE STREAM FOR THE IRS

ACA Audit Defense is backed by ACA Legal Counsel

Our legal defense team will develop a strategy with you and then meet or correspond with the IRS on your behalf.

North Risk Partners in partnership with SyncStream has an Audit Defense Team that can jump in and help support you in navigating around those pesky letters like 226J, 5569 and 97CG! Let our team of legal experts work with you through all your issues.

Response for the first 226J letter is complimentary. Additional letters after the first will be at less than 50% of an average ERISA Attorney.

WHY AUDIT DEFENSE?

- The employer is always guilty until proven innocent
- The accuracy and burden of proof is put on the employer
- The IRS continues to update the regulations making the ACA more complex each year
- Penalties are increased each year

BENEFITS OF AUDIT DEFENSE

- Handling all communications, including letters and/or telephone calls with the IRS regarding an audit.
- Affordability standards are increased each year
- Negotiating with the IRS through Appeals and pre-litigation Appeals review prior to trial in Court.
- Assigning an Audit Representative(s) to manage your case.



EEO-1 COMPLY

LET US HELP YOU PUT THE PIECES TOGETHER

In-house solutions cannot fully address the evolving complexity of the EEO-1.

Are you prepared?

Most private employers with 100 or more employees and federal contractor with 50 or more employees must complete an EEO-1 report each year.

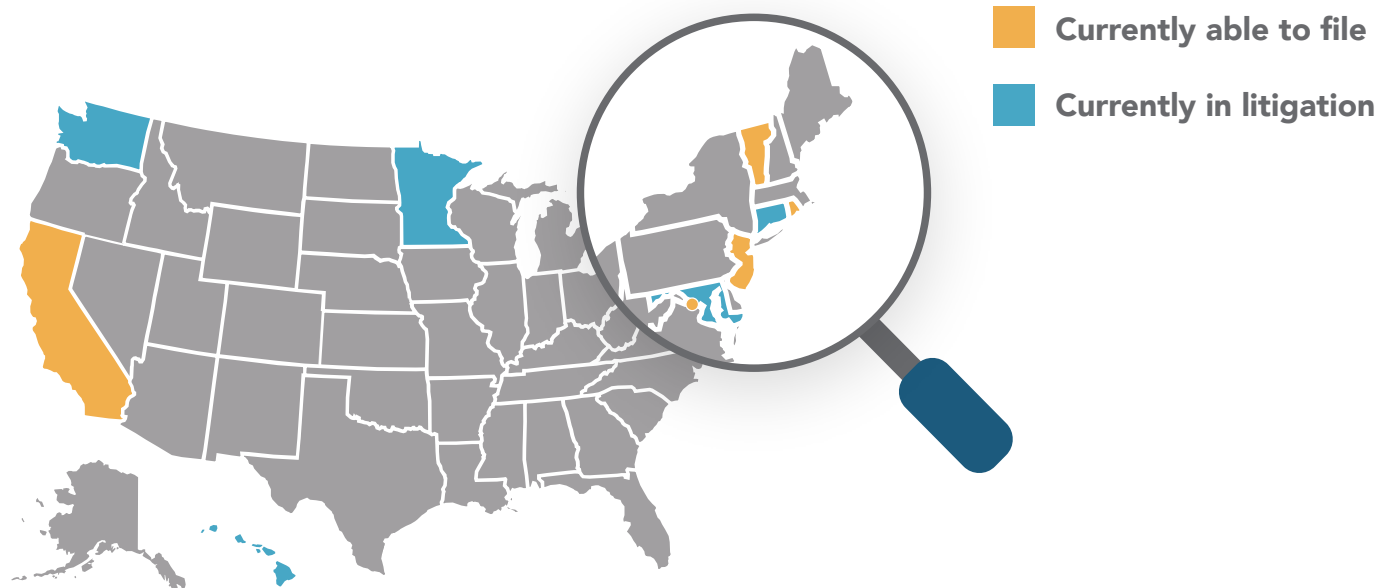
The Equal Employment Opportunity Commission's (EEOC) regulation requires workforce data elements on the EEO-1 Report and can result in significant fines or penalties for non-compliance.

EEO-1 Comply is complementary when you purchase ACA Complete or ACA Essentials.

How does EEO-1 Comply aid an employer?

- Provides an auditable compliance trail and repository.
- Generates annual EEO-1 Report in required format for online filing.
- Prevents an employer from facing potential penalties.
- Captures information from employees required by the EEOC.
- Identifies missing data elements necessary for compliance.
- Utilizes the data to create EEOC compliance documentation.
- Manages an unlimited number of companies in one location.
- Features a dedicated team member to assist with completion.

STATE ACA FILINGS



After eliminating federal individual mandates under the Affordable Care Act (ACA) by Congress, several states have begun implementing the individual mandate at the state level. Employers now have to file their employees' offer of health coverage information to the state and furnish copies to their employees annually.

North Risk Partners/ SyncStream is currently able to file for the following states:

- California
- District of Columbia
- New Jersey
- Rhode Island
- Vermont

The following states are presently in litigation:

- Connecticut
- Hawaii
- Maryland
- Minnesota
- Washington

North Risk Partners and SyncStream Solutions believe that more states will follow suit in pursuing ACA state individual mandates based on proposed state legislation.

Documentation support for potential audits

Penalties for failing to meet state ACA filing requirements can be costly. In case of an audit, you need adequate documentation of your compliance with state mandates. North Risk Partners and SyncStream's cloud-based solution provides auditable documentation to help keep your organization safe.



North Risk Partners and SyncStream's state filing solution consolidates the health care and employee demographic information you need and automatically populates the required forms. When you're done adding data, submit the forms electronically and wait for approval.