

## Wells Fargo Insurance Services

*Please join us for a complimentary virtual event*

## Understanding the Compliance Implications of Implementing an HRA or HSA

Thursday, May 17, 2012

1:00 p.m. Eastern | 12:00 p.m. Central | 11:00 a.m. Mountain | 10:00 a.m. Pacific

Length: 90 minutes

*Presented by Liliana Salazar, Benefits Compliance Practice Co-leader, Wells Fargo Insurance Services USA, Inc.*

**Event level:** This event is appropriate for corporate, human resources, and benefits professionals

This session will discuss some of the commonly overlooked issues surrounding the implementation of a Health Reimbursement Account (HRA) or a Health Savings Account (HSA). Some of the issues to be addressed are the interaction of both plans with Flexible Spending Accounts, Medicare, and other medical plan coverage including supplemental plans. The event will also include how other federal laws impact the implementation of HRAs and HSAs such as cafeteria plans (Section 125), Health Care Reform and COBRA.

This virtual event will be recorded for future playback. To participate in either the live or recorded version, registration is required. Please choose from one or both of the links below:

### [Register for the live event](#)

The registration deadline is 12:00 p.m. Eastern on 5/17/12

### [Register for the recorded event\\*](#)

The registration deadline is 9:00 a.m. Eastern on 5/18/12

The presenter's biography and some important notes are available on page two.

\* Recertification credit is available for the recorded event; attendees must sign in with their full name and email address. Please request a certificate of completion after viewing by contacting [virtualevents@wellsfargo.com](mailto:virtualevents@wellsfargo.com).

This program has been approved for one and one half (1.5) general recertification credit hours toward PHR, SPHR, and GPHR designations through the HR Certification Institute.



*The use of this seal is not an endorsement by the HR Certification Institute of the quality of the program. It means that this program has met the HR Certification Institute's criteria to be pre-approved for recertification credit.*

### **To be awarded recertification credit, participants must follow these rules:**

- Attendees must register with their complete and accurate contact information.
- Attendees must clearly *state and spell their first and last names* when joining by telephone.
- Attendees must join the program by computer with their complete and accurate contact information. When prompted upon connecting to the meeting, please include the names of any additional attendees joining at the same workstation if they are also requesting credit.
- Participants must stay on the phone line and in the Live Meeting room for the entire session.

Insurance products are offered through non-bank insurance agency affiliates of Wells Fargo & Company and are underwritten by unaffiliated insurance companies, with the exception of crop and flood insurance. Crop and flood insurance may be underwritten by Wells Fargo Insurance Services' affiliate, Rural Community Insurance Company.

© 2012, Wells Fargo Insurance Services USA, Inc. For public use.

**Together we'll go far**



## About the presenter



### Liliana Salazar

*Benefits Compliance Practice Co-Leader*  
Wells Fargo Insurance Services USA, Inc.

Liliana Salazar is Senior Vice President and employee benefits compliance practice co-leader for Wells Fargo Insurance Services USA, Inc. As an employee benefits compliance professional, Liliana possesses extensive experience in addressing employers' responsibilities under federal, state and local laws. She regularly interacts with regulatory agencies such as the DOL, IRS, CMS, HHS, and state Insurance Departments to address the applicability of laws and regulations to group health plans.

Liliana and her staff are actively involved in identifying and implementing cost-effective employer solutions that comply with the new health care reform mandates, including defined contribution plans and consumer driven health care plans.

She is a regular speaker at national and state conferences sponsored by private and public employers and a contributor to employee benefit publications. Liliana is a member of the American Bar Association, California Bar and Los Angeles County Bar Associations. She earned her J.D. from the Universidad de Los Andes, Colombia. Prior to joining Wells Fargo Insurance Services, Inc. 12 years ago, Liliana worked in Colombia as in-house counsel for Multinspec, Ltd. and Thomas Miller, Inc Americas.

## Important notes

After registering for the live event, you should quickly receive an invitation from Wells Fargo Insurance Services Virtual Events via [invitations@livemeeting.com](mailto:invitations@livemeeting.com). Once you accept the invitation, meeting access details will appear in your electronic calendar. If you do not receive the confirmation, please check your junk mail or spam folder, or contact your IT department to ensure emails pass through in the future, and notify your Wells Fargo representative of the situation. Your registration is not confirmed until you click the "Register" button at the end of the on-line form.

Participants will need a computer with internet access, the [Microsoft Live Meeting client](#), and a telephone line to participate in the live event. For the replay, an internet connection, speakers and Windows Media Player are required.

For more information regarding this and other events, please contact your local Wells Fargo representative or email [VirtualEvents@wellsfargo.com](mailto:VirtualEvents@wellsfargo.com).

*Notice: Microsoft Office Live Meeting will be used to record this meeting. By participating in this event, you agree that your communications may be monitored or recorded during the meeting.*