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Forward to a Friend

Know anyone who might be interested in our newsletter? [Forward to a friend!](#)

More...

NFP Ranked Eighth Top Global Insurance Broker by Best's Review

We're pleased to share with you that NFP has been ranked as the eighth Top Global Insurance Broker by Best's Review, based on revenue from 2010, up one notch from last year's rankings; this year we leaptfrogged Brown & Brown. It's great to receive the industry recognition NFP deserves.

As a leader in benefits, insurance and wealth management, we're proud to receive recognition from such a well-respected trade publication.

Did You Know? The Laughton Company offers Property and Casualty Insurance.

TLC and NFP can help you safeguard your success so you can secure your future. Our Services Include:

Message from Mitch:

Greetings! I hope everyone has enjoyed their summer!

August was an exciting month at TLC! In an effort to promote financial awareness, TLC held an educational workshop: Teaching Kids About Money: A Guide To Financial Success. It was a great opportunity to educate youth and parents about financial responsibility. We had an amazing turnout! I want to thank all of the children, students and parents who participated. With today's financial turmoil I was happy to answer questions and help kids establish a plan for a successful financial future. I encourage everyone to get involved and talk to their kids about financial responsibility. If you were unable to attend the workshop and would like more information [click here](#).



TLC Hosts "Couponing 101" Workshop - Sept. 28

Don't Miss TLC's *Couponing 101 Workshop*. Ericka Smith, TLC's Rate and Benefit Analyst is excited to host a workshop on couponing. As an experienced coupon cutter, Ericka will reveal her couponing secrets and help families save money on their grocery bill. The presentation will discuss how to get started, store policies and demonstrate money saving techniques. If you would like to be a part of this seminar, please send us an [email](#).



TLC Sponsors The Kindness Classic 2011 - Sept. 16

TLC is proud to announce our sponsorship with local non-profit, Think Kindness during their Inaugural Kindness Classic 2011 at Lakeridge Golf Course. Think Kindness is an organization that aims to inspire random acts of kindness in an effort to make a difference around the world. TLC is honored to be a part of the organization. Click here for more information about [The Kindness Classic](#).



Why Global Investors Are Worried About European Debt

- Business Income Exposures
- Workers' Compensation
- Machinery and Equipment Breakdown
- Domestic and Foreign Transit
- Premises Operations and Product Liability
- Auto Liability & Physical Damage
- Excess/Umbrella Liability
- Executive Liabilities, including: Directors and Officers Liability, Employment Practices Liability, Miscellaneous Errors and Omissions Liability, Crime and Fiduciary Liability

European Union officials recently announced an agreement to rescue debt-laden Greece for a second time. In addition to providing Greece with 109 billion euros in new loans and some relief from its existing debt, the plan includes measures to help prevent the crisis from infecting the other economies in the monetary union.

The deal reached by the 17 EU nations may help stem contagion fears, at least temporarily. It was well received — the euro rallied on the news, and stocks rose. Italian, Spanish, Portuguese, Irish, and Greek bond yields also dropped. However, some debt restructuring is expected to prompt rating agencies to place Greece on “selective default status,” and it is unclear how markets will react if or when that occurs.

Here's what the latest rescue could mean for investors and financial markets in the eurozone and in the United States.

[For more information click here](#)

EEOC Warns Employers About Keeping Personal, Occupational Health Information in One File

In a recent opinion letter, the U.S. Equal Employment Opportunity Commission (EEOC) cautioned employers against maintaining employees' personal health information and occupational health information in a single electronic medical record due to the confidentiality provisions contained in the Americans with Disabilities Act (ADA) and the Genetic Information Nondiscrimination Act (GINA).

Specifically, the letter addressed two issues: whether an employer or its agent should have access to an employee's personal health information without the employee's consent; and the manner in which employers must safeguard employees' medical information.

[EEOC opinion letter](#)

Court Analyzes COBRA's Gross Misconduct Exception

In *Shrimpton v. Quest Diagnostics Inc.*, 2011 WL 2648117 (N.D. Ohio 2011), a federal district judge in the Northern District of Ohio examined whether the COBRA gross misconduct exception applied where an employee was terminated as a result of a sex offense conviction resulting in a prison sentence and the employee being classified as a sex offender under state law. When the employer refused to allow the employee and his wife to enroll in COBRA benefits, the employee brought the lawsuit, alleging that his actions did not constitute gross misconduct. The employee further alleged that, even if his conduct did rise to the level of gross misconduct, the employer waived the gross misconduct exception because the employee was informed upon termination that he would receive COBRA paperwork in the mail and did receive the paperwork, although the employer later claimed it was sent by mistake. The employer countered that it was not obligated to provide COBRA benefits because the employee was terminated for gross misconduct, which, under COBRA, is a statutory exception to the requirements of COBRA and is, therefore, not a COBRA-qualifying event.

This case is significant because it further demonstrates to employers that because the term “gross misconduct” is not defined by COBRA and the courts do not apply a uniform standard in these cases, denying COBRA coverage on account of gross misconduct should be avoided, except in the most extreme cases.

For more information click here: [Shrimpton v. Quest Diagnostics Inc.](#)

Spring 2011 Unified Agenda Provides Insight into HHS, DOL and IRS Priorities

Since 1978, federal agencies have been required by executive orders to publish agendas of regulatory and deregulatory activities. The "Unified Agenda" is published in the spring and fall of each year, and the "Regulatory Plan" is published in the fall of each year. Recently, the Spring 2011 "Unified Agenda" was published for each federal agency, but of particular interest is the status of several items being worked on by various agencies, including the U.S. Department of Health and Human Services (HHS), the U.S. Department of Labor (DOL) and the IRS.

For more information:

[U.S. Dept. of Health and Human Services](#)

[U.S. Dept of Labor](#)

[Internal Revenue Service](#)

\$10 Million in PPACA Funds Available for Workplace Wellness Programs

The U.S. Department of Health and Human Services (HHS) announced the availability of \$10 million in federal funds to establish and evaluate comprehensive workplace health promotion programs across the nation. The nationwide effort will focus on establishing work environments that promote physical activity and proper nutrition and discourage tobacco use. Examples of such programs could include establishing tobacco-free campus policies, promoting flextime to allow employees to be more physically active, and offering more healthy food choices in worksite cafeterias and vending machines. The initiative is also designed to assist participating companies with educating their employees about good health practices.

Funds will be awarded through a competitive contract to an organization with expertise in working with both small and large employers across the country to develop and expand such programs. Organizations interested in submitting proposals for the Comprehensive Health Programs to Address Physical Activity, Nutrition, and Tobacco Use in the Workplace can find more information at [Federal Business Opportunities](#). The application deadline is Aug. 8, 2011.

[Press Release](#)

[Additional Information](#)

Benefits of Self-funded Health Plans

Due to the economic recession and the potential for increased health insurance costs brought about by health care reform, many employers are beginning to view self-funded health care plans as a more attractive option than fully insured plans. These employers recognize the advantages of self-funding, which include cost savings, increased cash flow and more flexibility in benefit decisions, administration and funding. Self-funded plans will be favored under health care reform because, while many provisions of health care reform apply both to fully insured and self-funded plans, there are many provisions of health care reform from which only self-funded plans are exempt. For example, self-funded plans will not have to comply with the new marketing, internet portal, enrollment and provider network and quality accreditation rules. This will mean direct cost savings to the plan, which will pass through to the employer. There are also many state mandates from which self-funded

plans are still exempt.

Benefits of self-funded health plans include:

- Flexibility of Plan Design
- Exemption From State-Mandated Benefits
- Control of Reserves
- Claims Experience
- Premium Tax
- Advantages of Advanced Preparation

[To learn more click here](#)

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