

**COLONIAL LIFE CAN
HELP NJ PUBLIC SECTOR EMPLOYERS
COMPLY IMMEDIATELY WITH
NEW STATE MANDATES**



**Change is mandated in NJ. Colonial Life has the solution
June 28th, 2011: NJPL Chapter 78 Legislation**

All public employers are now required to offer a Section 125 plan to collect contributions on a pre-tax basis and offer Health Care Flexible Spending Accounts(FSA) to cover eligible out-of-pocket medical expenses as a cost containment measure.

For Employers with under 100 eligible employees Colonial Life offers

- ➔ **Free Section 125 Premium Only Plans**
- ➔ **Free Set up and waived renewal fees** for new or takeover FSA Accounts. This includes the debit card for all participants and 2-½ month extension.
- ➔ **Discounted FSA administration** (\$3.50 per participant) \$50 minimum
- ➔ **No cost Enrollment and Communication services.** IRS regulations require all employees to waive or participate in these new benefits. Colonial Life can eliminate all or most of the administrative burden of implementing the new mandated benefits, saving hours of administrative time and effort when implementing the new State Mandated benefits.

**For more information please call 856.983.9600
or visit us on the web at www.colonialnj.com**

Colonial Life.
Making benefits count.