



In [response to a request for clarification of employee notification procedures](#) under the Family and Medical Leave Act (FMLA) as discussed in Wage and Hour Opinion Letter FMLA-101 (January 15, 1999), DOL advises employers that:

Where an employer's usual and customary notice and procedural requirements for requesting leave are consistent with what is practicable given the particular circumstances of the employee's need for leave, the employer's notice requirements can be enforced.

To the degree that Wage and Hour Opinion Letter FMLA-101 has been interpreted to create a flat "two-day rule," the Department is hereby rescinding it. Thus, in the case of an employer policy requiring employees to call in one hour prior to their shift to report absences and an employee who is absent on Tuesday and Wednesday, but does not call in on either day and instead provides notice of his need for FMLA leave when he returns to work on Thursday, it is the opinion of the DOL, that unless unusual circumstances prevented the employee from providing notice consistent with the employer's policy, the employer may deny FMLA leave for the absence.

Disability Programs

[DisabilityInfo.gov](#) provides quick and easy access to comprehensive information

Lock it. Protect the information you keep. Be cognizant of physical security, electronic security, employee training, and the practices of your contractors and affiliates.

Pitch it. Properly dispose of what you no longer need. Make sure papers containing personal information are shredded, burned, or pulverized so they can't be reconstructed by an identity thief.

Plan ahead. Draft a plan to respond to security incidents. Designate a senior member of your team to create an action plan before a breach happens.

Get your copy of Protecting Personal Information: A Guide for Business at www.ftc.gov/infosecurity. While you're there, download copies for your IT manager, your human resources department, your sales staff, and anyone else who comes in contact with customer or employee information.

Lesley Fair is an attorney in the FTC's Bureau of Consumer Protection, who specializes in business compliance.

New 2010 HSA Limits

A health savings account (HSA) is a tax-exempt trust or custodial account that you set up with a qualified HSA trustee to pay or reimburse certain medical expenses you incur. To be an eligible individual and qualify for an HSA, you must be covered under a high deductible health plan (HDHP). For further information and guidelines on HSAs, [please click here](#).



The following [Revenue Procedure 2009-29](#) provides the 2010 inflation adjusted amounts for health savings accounts under section 223 of the Code.

Annual contribution limitation. For calendar year 2010, the annual limitation on deductions under §223(b)(2)(A) for an individual with self-only coverage under a high deductible health plan is \$3,050. For calendar year 2010, the annual limitation on deductions under §223(b)(2)(B) for an individual with family coverage under a high deductible health plan is \$6,150.

High deductible health plan. For calendar year 2010, a "high deductible health plan" is defined under §223(c)(2)(A) as a health plan with an annual deductible that is not less than \$1,200 for self-only coverage or \$2,400 for family coverage, and the annual out-of-pocket expenses (deductibles, co-payments, and other amounts, but not premiums) do not exceed \$5,950 for self-only coverage or \$11,900 for family coverage.



about disability programs, services, laws and benefits. You can begin your search by visiting any of the nine subject areas at the top of this page. To find disability resources in your state just click on [State and Local Resources](#).

Some of the many topics you will find information about on [DisabilityInfo.gov](#) include:

[Americans with Disabilities Act \(ADA\)](#)

[Developmental Disabilities](#)

[Fair Housing Rights](#)

[Social Security Disability Benefits](#)

[Vocational Rehabilitation](#)

For more job-related programs, visit [www.govbenefits.gov](#).

Which Federal Employment Laws Apply To Your Business?

Web Tools Help Employers Understand Which Rules Apply to Their Business

The DOL's FirstStep Employment Law Advisor is designed to help employers determine which federal employment laws apply to their business or organization, what recordkeeping and reporting requirements they must comply with, and which posters they need to post.

This Advisor provides three starting points depending on your interests and needs:

[FirstStep - Employment Law Overview Advisor](#) provides a short primer on each law's basic provisions as well as any related recordkeeping, reporting and notice requirements.

[FirstStep - Recordkeeping, Reporting, and Notices Advisor](#) provides detailed explanations of each law's recordkeeping, reporting and notice requirements.

[FirstStep - Poster Advisor](#) provides access to short descriptions of DOL poster requirements and links to printable posters.

This resource is one of several online elaws (Employment Laws Assistance for Workers and Small Businesses) Advisors developed by DOL. For a complete list, visit [www.dol.gov/elaws](#).



Reporting and Disclosure Guide for Employee Benefit Plans

The DOL has prepared a [Reporting and Disclosure Guide for Employee Benefit Plans](#), to be used as a quick reference tool for certain basic reporting and disclosure requirements under the Employee Retirement Income Security Act of 1974 (ERISA).

The Reporting and Disclosure Guide for Employee Benefit Plans features the following three chapters.

First chapter provides an overview of the most common disclosures that administrators of employee benefit plans are required to furnish to participants, beneficiaries, and certain other individuals under Title I of ERISA.

Second chapter provides an overview of reporting and disclosure requirements for defined benefit pension plans under Title IV of



ERISA.

Third chapter provides an overview of the Form 5500 and Form M-1 Annual Reporting requirements.

Please note the first page does not contain content, you will need to scroll down to review the information.

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