

COWDEN TIMES

Inside This Issue

- [Cowden News](#)
 - [Rehabilitation for Multiemployer Pension Funds Act of 2019 \(RMPA\) and Its Potential Impact](#)
 - [Employee Benefits Expert Expects HRA Rule to "Shake Up" Insurance Markets](#)
 - [Cowden Associates, Inc. Hires Top Talent for Health and Benefits, Compensation, and Retirement/Actuarial Practices](#)
 - [Benefits Bulletin: Departments Release Final Rules Expanding Availability of HRAs](#)
 - [Upcoming Webinar: The Lifecycle of an EEOC Charge](#)
 - [Industry News](#)
 - [DOL Overtime Changes Formulate Management Strategies For Executives](#)
 - [Meet Our Team](#)
 - [What's Dinkin Thinkin?](#)
 - [EEO-1 Component 2 Data: What Employers Need To Know](#)
 - [About Cowden](#)
-

Cowden News

[Rehabilitation for Multiemployer Pension Funds Act of 2019 \(RMPA\) and Its Potential Impact](#)

On July 24, the U.S. House of Representatives passed the Rehabilitation for Multiemployer Pensions Act of 2019 (RMPA). This bill has been commonly

referred to as the Butch Lewis Act.

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Contact your Cowden [representative](#) for more information.

[Employee Benefits Expert Expects HRA Rule to "Shake Up" Insurance Markets](#)

Cowden Associates, Inc. President/CEO Elliot Dinkin said the new rule issued by the Trump administration could have a wide-ranging impact.

[Read the full article here.](#)

[Cowden Associates, Inc. Hires Top Talent for Health and Benefits, Compensation, and Retirement/Actuarial Practices](#)

PITTSBURGH, August 1, 2019 — Pittsburgh-based Cowden Associates, Inc. (Cowden), the leading independent actuarial, compensation, and employee benefits consulting firm in the tri-state region, has hired Christopher Magulick, consultant for health and benefits, Chelsea Mikolajcik, consultant for compensation, and Edward Kessler, analyst for retirement and actuarial practices.

[Read The Full Release](#)

[Benefits Bulletin: Departments Release Final Rules Expanding Availability of HRAs](#)

The attached Benefits Bulletin provides an overview of the final rules associated with the flexibility in offering a Health Reimbursement Arrangement (HRA). The final regulation is based on the Executive Order issued in 2017 by President Trump, and will be effective January 1, 2020.

The attached summarizes the new HRA accounts that are available to employees, the Individual Coverage HRA and the Excepted Benefit HRA, who is eligible for these accounts, the guidelines behind these accounts, and limits, if any, that apply to HRAs.

Based on this new rule, the HRA plans will differ from prior HRA regulations, so it is important to understand the revised guidelines to ensure compliance with the Employee Retirement Income Security Act (ERISA) regulations.

Contact your Cowden [representative](#) for more information on this or other compliance issues.

[Read the Benefits Bulletin](#)

[Upcoming Webinar: The Lifecycle of an EEOC Charge](#)

August 22, 2019 – 2:00 PM EST

The EEOC charge is the first step in an employee's march towards litigation. Responding to charges with an organized and thoughtful approach can significantly minimize employer liability. This webinar will review the lifecycle of the EEOC charge from the most common charge allegations to the most common administrative hurdles to the right to sue letter and everything in between.

[Click here to register](#)

[Back to Top](#)

[Industry News](#)

[DOL Overtime Changes Formulate Management Strategies For Executives](#)

One of the greatest challenges facing any company is the ability to attract and retain talent. Companies continually face internal and external pay equity issues, succession planning, diversity, training, development, and everyday management.

In addition to employment-related claims, matters involving these topics have the potential to negatively impact a company's reputation. Furthermore, all of these human capital considerations come with a steady drumbeat of cost and compliance implications.

[Read the article](#)

[Back to Top](#)

[Meet Our Team](#)

Our team consists of 27 employees and in each newsletter, we take the time to highlight some of them. To see our entire team [click here](#).



Amy Bonner **Administrative Assistant**

What's one thing you couldn't live without? Travel. Whether it's a far-away destination or a brief road trip, I look forward to the next getaway and the new experiences to discover throughout the journey.

What is your favorite thing to do? Acting/performing on stage, but when I can't do that, I enjoy attending live theatre as an audience member.



Erin Gallagher **Senior Analyst**

What's one thing you couldn't live without? My mixer, I LOVE to bake. It's one of my favorite hobbies -cakes, cookies, breads, you name it.

What is your favorite thing to do? I love playing with my son, Padhraic.

Every day he is learning something new and just watching him grow -
- it's the best thing in the world.



**Amy Crouse, EA, ASA,
MAAA
Consultant and Actuary**

What's one thing you couldn't live without? Trees. I love seeing trees in full bloom (and they provide oxygen).

What is your favorite thing to do? Venture outdoors on our farm or in the woods.



**Aletha Francis
Administrative Assistant**

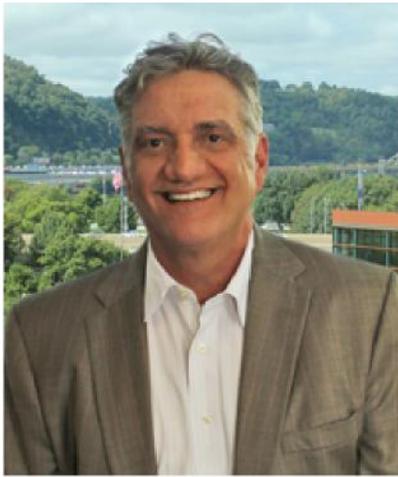
What's one thing you couldn't live without? The love of my family.

What is your favorite thing to do? Read insightful articles and books.

[Back to Top](#)

What's Dinkin Thinkin'?

Insight from Cowden President/CEO Elliot N. Dinkin covering a variety of topics including compensation, benefits, retirement, management, sales, and



marketing.

Elliot is equally comfortable whether he is in a courtroom providing testimony or in a CFO's office providing strategic counsel. The 25-plus-year veteran of the actuarial, compensation, and employee benefits fields continues to make his mark.

Today, as President/CEO, Elliot provides leadership to position the company at the forefront of the consulting industry.

Follow [Elliot's blog](#) or on Twitter, [@ElliotDofCowden](#).

[Back to Top](#)

[EEO-1 Component 2 Data: What Employers Need To Know](#)

Earlier this month, the EEOC issued a series of frequently asked questions (FAQs) regarding the new filing requirements under the EEO-1 Component 2 data. As the deadline to produce this data is coming up fast (September 30, 2019), employers with more than 100 employees will be required to electronically submit Component 2 data regarding hours worked and W-2 Box 1 income, each across 12 pay bands and for each job categorized by sex, ethnicity, and race.

The EEOC's 28 FAQs cover topics ranging from filing requirements, summary compensation data, hours worked, multi-establishment reporting, online filing system, and confidentiality of data. There are a few items of significance worth pointing out.

[Please share your thoughts!](#)

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[Back to Top](#)

About Cowden

Cowden Associates, Inc. (Cowden) is recognized as a leading independent compensation, health and benefits, and retirement consulting firm regionally, nationally, and internationally. Cowden was established in 1996, bringing together seasoned professionals to provide client-focused advice designed to produce superior and measurable results to businesses, regardless of size or industry. Client industries include: financial institutions, governmental entities, healthcare, manufacturing, not-for-profit, school districts, and Taft-Hartley.

Cowden's exceptional interactive approach is what sets us apart from similar consulting firms. To deliver a tailored resolution to your specific needs, we first identify the overall attributes exclusive to your organization. We build an understanding of your organization by asking questions, observing, and listening. In this manner, you are not merely receiving a pre-fabricated answer, but rather a unique solution for your circumstances.

[Back to Top](#)

How Are We Doing?

Please let us know how we're doing by submitting a Cowden Gram!



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[Back to Top](#)

