

COWDEN TIMES

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[Cowden Hires Benefits Consultant for Health and Benefits Practice](#)

PITTSBURGH, August 26, 2019 — Pittsburgh-based Cowden Associates, Inc. (Cowden), the leading independent actuarial, compensation, and employee benefits consulting firm in the tristate region, has hired Daniel Duzyk, consultant for their health and benefits practice.

Dan joined Cowden in August 2019 as a consultant in the health and benefits practice. In his role, Dan will be responsible for advising clients on all aspects of their health and welfare plans including development and implementation of comprehensive, compliant benefits strategies tied to the client's overall business and health and welfare objectives. He has held various benefits consulting roles throughout his career and has extensive experience in account and client management including strategic plan design development and consultation, plan funding, contribution analysis and recommendations, vendor management, and negotiations.

Dan brings over seven years of experience in the benefits industry including new business development, financial consulting, and an underwriting background focused on public sector, education, and Taft-Hartley. Dan earned his Master of Science in Financial Analysis from the University of San Francisco and a Bachelor of Science in Economics from San Diego State University. Dan holds a California Life and Health License and a Group Benefits Associate (GBA) certification from the Wharton School, University of Pennsylvania.

“Exceptional people enable Cowden to continue to provide our clients the services and expertise they've come to expect,” says President/CEO Elliot Dinkin. “Furthermore, Dan's expertise in labor management and underwriting will enhance our experienced team in the Taft-Hartley division of our health and benefits practice.”

[Click for a printable copy.](#)

[Recent Fines Illustrate the Importance of Third-Party Vendor HIPAA Compliance](#)

The Case for Thorough Due Diligence on Health Care Business Associates: Cowden CEO Elliot Dinkin discusses the liability health care organizations assume when enlisting the services of a “business associate” and shares a couple of cautionary tales that make clear why third-party due diligence is so critical.

[Read the full article.](#)

[Recent Webinar: New HRA Regulations -- What Do They Mean for Employers?](#)

The federal regulatory agencies recently issued final regulations establishing two new types of health reimbursement arrangements (HRAs). In this webinar, we’ll provide an overview of HRA legal landscape as it exists today, and highlight key points from the final regulations. We’ll also discuss various considerations for employers, including plan design, compliance and implementation issues.

[You can view all recent webinars here.](#)

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[Industry News](#)

[3 Health Care Rulings that Should Spark Review of Employee Benefits Packages](#)

Employers can take advantage of the current health care reform chaos to improve their benefits offerings.

The three rulings resulting from a [2017 executive order](#) will have a significant impact on the health care market by providing businesses and employees with additional health insurance options. These changes should be a catalyst for employers to review benefits programs as part of total employee compensation and consider optimizing health benefits to attract and retain employees.

[Read the full article.](#)

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[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.](#)



Robert W. Hazy, EA, FCA, MAAA
Senior Consultant and Actuary

What's one thing you couldn't live without? Spreadsheets.

What is your favorite thing to do? I'm playing in four different jazz bands right now!



Nathan Hoellman
Senior Analyst

What's one thing you couldn't live without? Coffee.

What is your favorite thing to do? I love to try new experiences.



Edward A. Kessler, MBA
Analyst

What's one thing you couldn't live without? My friends and I chirping (making fun of) each other on a daily basis -- it's all in good fun.

What is your favorite thing to do? Playing hockey and embracing the competitiveness that comes along with it.



Christopher Magulick
Consultant

What's one thing you couldn't live without? My friends and family.

What is your favorite thing to do? Listening to music and going to concerts.



Sean P. Gallagher
Compensation/ Financial Analyst

What's one thing you couldn't live without? My family.

What is your favorite thing to do? Photography.

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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](#).

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[FLSA Final Rules: What Are the Implications? What Are Employers to Do?](#)

The U.S. Department of Labor announced the [final rule](#), revising the regulations issued under the Fair Labor Standards Act (FLSA) regarding the earnings thresholds necessary to exempt executive, administrative, or professional employees from the FLSA's minimum wage and overtime pay requirements. The Department simultaneously announced its formal rescission of the 2016 final rule.

[Click here to read the full article.](#)

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[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.

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