

## Make sure your benefit plans pass the test with ERISAEdge

Many employers—and you may be one of them—do not fully understand **Employee Retirement Income Security Act** (ERISA), how it impacts business and employees, and the possible risks it presents.

### ERISA...It's the Law!

ERISA is a federal law that regulates Group-sponsored benefits (also called “welfare benefit plans”). Besides requiring the provision of specific Plan features and funding information, the law mandates employers to submit detailed reports to the government.

Employers face strict deadlines for disclosing Plan information to all eligible employees and all sponsors who administer ERISA plans must follow a strict fiduciary code of conduct.

You may be at risk and not even know it! Failure to comply with ERISA's requirements can mean costly government penalties, even employee lawsuits. Let ERISAEdge take care of all the necessary communications, forms, and record keeping for you.

### ERISAEdge Delivers Compliance

- Maintains all required records for the mandated amount of time
- Provides instruction regarding required on-site record keeping
- Provides access to experienced employee benefits professionals
- Completes the required forms accurately and on time
- Assists with resolution in the event that employee benefit plans are reviewed by the DOL
- Maintains comprehensive record keeping
- Provides toll-free customer service
- Offers 35+ years of experience

### Service Features

- All inclusive fees – no additional charges or hidden fees.
- Flexible Plan design – maintains separate ERISA Plans or instead bundle different benefits into a single Plan.
- Complete document design and prepares the Plan Document and the Summary Plan Description.
- Provides guidelines for disclosing required information to employees.
- Prepares Form 5500 with all applicable schedules and provides secure software for employer to upload to DOL.
- Assists in obtaining necessary information from insurance carriers to prepare required forms and filings.
- Prepares the Summary of Materials Modification (SMM) and Summary Annual Report (SAR) if required.
- Prepares all required annual ERISA and **Healthcare Reform Notices** to eligible employees (additional fee applies).