

Compliance Services



We make *Wrap Plan Documents* easy.

Complying with ERISA requirements is easy using Wrap Plan Documents from **Compliance Services**.

Simple is good.

The Employee Retirement Income Security Act of 1974 (ERISA) requires each group health and welfare benefit plan to have a written plan document in place and to distribute a summary plan description (SPD) to plan participants. While insurance companies provide certificates of coverage which explain the benefits, most do not include all ERISA requirements.

Wrap Plan Documents simplify ERISA compliance.

Many employers find the **simplest** way to comply with ERISA requirements is by creating what is referred to as a **Wrap Plan Document**.

With a Wrap Plan Document, health and welfare benefits are “wrapped” into a single plan document and SPD. By combining the plan sponsor’s health and welfare benefits under a single plan, it simplifies administration by having required notices in one place and eliminating the need to submit multiple Form 5500s.

We indemnify your Wrap Plan Document to assure you that it will meet ERISA

Features

Wrap Plan Document/ Summary Plan Description (SPD)	X
Incorporation of Certificates of Coverage	X
Indemnification of ERISA Wrap Plan Document	X
Easy to use forms and checklists	X
Regulatory updates and required amendments	X
Access to compliance updates, newsletters and webinars	X
Customer support from plan document specialists	X
Form 5500 and Summary Annual Report (SAR) preparation (Optional)	X

requirements in the event of an audit. With our Compliance Services Wrap Plan Documents, there’s one plan document for all health and benefit plans, there’s only a single Form 5500 to file and you’re indemnified in the case of a DOL audit.

Wrap Plan Documents

With the **Wrap Plan Document**, the Certificates of Coverage for your health and welfare plans are incorporated into a single plan document and satisfy all of ERISA’s stringent requirements.

We make Wrap Plan Documents easy.

Our Wrap Plan Document service clearly sets forth definitions, benefits and “best practices” procedures. You’ll only need to create and maintain a single Summary Plan Description (SPD) and when you need to amend your plan, you’ll need only one for the wrap plan document, not one for each health and welfare benefit plan.

We also include required regulatory amendments and give you access to compliance updates, newsletters and webinars provided by our compliance specialists.

We send you a form to collect the data we'll need, you send it to us, we review it and produce your Wrap Plan Document.

Easy is better.

Our Wrap Plan Documents are created by our Compliance Services team. We do all the heavy lifting and make sure your documents meet ERISA's stringent requirements.

It's not guesswork. We do our homework.

The members of our Compliance Services team are ERISA experts. In a recent survey of our clients, 98% of employers responding recognized the value the team offers them in the administration of their plans. We add that same value to our Wrap Plan Documents as well as to all our Compliance Services.

Compliance Services from Employee Benefits Corporation makes it easy for you to keep your plans compliant.



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Questions?

If you have questions, feel free to contact a Sales team representative at **800 346 2126**, or by email at sales@ebcflex.com