

Plan Administrator Checklist

Most employers are plan administrators. Know your requirements.

ERISA

- » Provides the SPD
- » Provides SMMs to the SPD
- » Provides the SAR
- » Makes SPD, SMMs, annual reports, terminal reports, bargaining agreements, trust agreements, contracts any other instrument under which the plan is established or operated available for inspection by participants
- » Files Form 5500, if applicable
- » Provides copies of SPD, SMMs, annual reports, terminal reports, bargaining agreements, trust agreements, contracts any other instrument under which the plan is established or operated upon written request
- » Files Form M-1 (for MEWAs)
- » Provides notification of the receipt of a QMCSO & the plan's procedures for determination
- » Provides SARs to participants covered under the plan, if applicable
- » Maintains supporting documentation for Form 5500 for 6 years, if applicable
- » Acts as fiduciary
- » Provides Notification of Determination whether a medical child support order is qualified or not
- » Monitors the performance of service providers

COBRA

- » Provides the COBRA election notice to the qualified beneficiary
- » Receives the qualifying event notice
- » Adopts "reasonable" COBRA notice procedures and discloses them in the plan SPD and in the plan's initial COBRA notice
- » Provides Notice of Unavailability
- » Receives COBRA election
- » Provides initial COBRA notice
- » Provides notice of termination of COBRA coverage
- » Provides notice of early termination of COBRA coverage
- » Provides notice of COBRA Premiums Short by Insignificant Amount
- » Can provide a confirmation of COBRA election
- » Can provide late premium payment reminder letters

HIPAA

- » Provides notice of special enrollment rights
- » Secures Business Associate Agreements when applicable

NEWBORNS ACT

Provides notice of Newborns and Mothers Health Protection Act

MICHELLE'S LAW

Provides notice of Michelle's Law

WHCRA

Provides Women's Health Act Notice

CHIRPA

Plan administrators are required to disclose information to states about their plans' eligibility provisions, benefits, and premiums when a plan participant or beneficiary is eligible for premium assistance under Medicaid or CHI.

HCR

- » Provides SBC for self-insured plans
- » Provides wellness program disclosure of reasonable alternatives, if applicable
- » Provides notice regarding designation of a primary care provider

MEDICARE

- » Provides Medicare Part D notice to applicable employees
- » Provides Medicare Part D information to CMS
- » Provides notice of HIPAA Privacy Policies and Practices to plan participants