

Group Benefits & Government Employer

Every line item below is owned, tracked, and delivered by VeraLife.

ANNUAL FEDERAL FILINGS

- Form 5500 with Schedules A & C (plans >100 participants)
- ALE 1094-C / 1095-C ACA reporting
- PCORI fee (self-funded and HRA plans)
- Schedule SB / MB for funded benefit plans where applicable
- Filing-deadline calendar with 30-day advance alerts

ERISA & SECTION 125

- Section 125 Premium-Only Plan (POP) document
- Wrap document for plans without standalone SPDs
- Summary Plan Description (SPD) annual distribution
- Plan-document amendments tracking
- Annual ERISA fidelity bond verification

HSA, HRA & FSA

- Annual limit monitoring (HSA, HC-FSA, DC-FSA)
- ICHRA / EBHRA / QSEHRA design compliance
- FSA carryover / grace-period documentation
- Nondiscrimination testing (Sec. 105(h), Sec. 125)
- HIPAA privacy & security obligations

GOVERNMENT-ENTITY SPECIFIC

- GASB 75 (OPEB) actuarial data coordination
- Pre-Tax Premium Conversion Plan (PTPCP) setup
- IRS Section 414(h)(2) pickup-arrangement documentation
- Sunshine-Law / FOIA responsive vendor file
- Benefit calendar alignment with board / council cycles

ACA & AFFORDABILITY

- Affordability calc (FPL/W-2/Rate-of-Pay safe harbor)
- Summary of Benefits and Coverage (SBC) distribution
- Employer Shared Responsibility Payment (ESRP) monitoring
- Marketplace notice (FLSA §18B)
- Section 1557 nondiscrimination tagline review

COBRA ADMINISTRATION

- Initial general notice within 90 days of plan eligibility
- Election notices issued within 14 days of QE
- Premium collection and monthly carrier remittance
- Termination and unavailability notices
- Auditable QE log retained for 6 years

STATUTORY & STATE

- State-mandated leave coordination (PFML, FMLA, etc.)
- State insurance assessments & filings
- New hire reporting
- State continuation coverage (mini-COBRA where applicable)
- State disability / paid-family-leave tracking

BROKER DISCLOSURE & CADENCE

- CAA Section 202 broker disclosure to plan fiduciary
- Form 5500 Schedule C indirect-compensation disclosure
- ERISA 408(b)(2) service-provider fee disclosure
- Monthly billing reconciliation
- Quarterly plan-utilization & compliance health review