

Professional Health & Welfare Compliance Services

ERISA Wrap Documents & Summary Plan Descriptions

A Wrap Plan is the most efficient method of bringing health and welfare benefit plan documents into full compliance with ERISA and consolidating plans for Form 5500 filing purposes. Additionally, the Wrap Plan provides an ERISA compliant Summary Plan Description (SPD) for distribution to plan participants as required by federal law.

Fringe Benefit & Cafeteria Plan Documents & Amendments

Your Cafeteria Plan plays a critical role in defining your benefit plan options and the tax treatment of employee contributions. Whether you have an existing Cafeteria Plan that needs to be amended or require a brand new Premium Only Plan, FSA, HRA, DCAP or Transit Plan Document, Medcom is well equipped to provide this essential documentation in accordance with the requirements of ERISA and Healthcare Reform legislation.

Form 5500 Filing & SAR

Medcom provides complete Form 5500 preparation for Health and Welfare Plans, including the Summary Annual Report (SAR). We also offer expert preparation and consulting services for delinquent filings.

Nondiscrimination Testing

The IRS recommends annual testing for plans that are subject to the nondiscrimination rules under Sections 125, 129 and 105(h). Medcom provides comprehensive testing for Premium Only Plans, FSA, HRA and DCAP plans, and Self-Funded medical plans.



Compliance Checklist Conference Call

Bring a compliance expert to the table for a conversational review of your benefit programs, including Q&A, strategic guidance and recommendations to help you stay on top of compliance. Includes a written Executive Summary detailing our findings and guidance.

Document Check Up

A concise, written analysis of key provisions in your SPDs, certificates of coverage, Wrap and Cafeteria Plans, stop loss policy (if applicable), employee handbook and enrollment materials, designed to identify potential coverage gaps and potential conflicts in eligibility, termination of coverage, leave of absence and other essential provisions.

Comprehensive Health & Welfare Documentation Audit

An employer's entire benefit program should be evaluated from time to time to identify and remedy any areas of non-compliance or exposure. Don't wait for an auditor to knock on your door! Let Medcom's compliance experts help you to stay compliant by evaluating your full program and recommending proactive solutions.

We help employers to successfully navigate federal requirements!
ERISA, PHSA, COBRA, HIPAA, ACA & Other Laws