

**Compliance
Quick Reference
Checklist by Group Size**



Size*	Compliance
All Groups	<ul style="list-style-type: none"> ✓ Wrap Plan & SPD – if subject to ERISA ✓ Section 125 Premium Only Plan ✓ Section 125 Nondiscrimination Testing ✓ Section 105(h) Nondiscrimination Testing (Self-Funded) ✓ HIPAA Privacy Policy & Training (if Self-Funded and some Fully Insured)
20+	<ul style="list-style-type: none"> ✓ Subject to Federal COBRA** ✓ Subject to Medicare Secondary Payer (MSP) Rules**
50+	<ul style="list-style-type: none"> ✓ Applicable Large Employer (Subject to ACA Employer Shared Responsibility and Employer Reporting Requirements)** ✓ Subject to FMLA**
100 Employees Enrolled	<ul style="list-style-type: none"> ✓ Form 5500 Filing and Summary Annual Report (SAR) – if subject to ERISA**

*The chart above should be used as a general guideline only and should not be considered legal advice. Special rules, exclusions, exceptions, exemptions and other factors should be taken into account when applying these guidelines. In some cases, it may be advisable to seek legal advice regarding an employer’s compliance needs in view of the specific facts and circumstances involved. **Special counting methods and other factors must be used to determine whether this threshold applies.

We help employers successfully navigate federal requirements!

ERISA, PHSA, COBRA, HIPAA, ACA & Other Laws