TABLE OF CONTENTS

A complete table of contents for each chapter appears at the beginning of the chapter.

INTRODUCTION

CHAPTER 1 OVERVIEW

§ 1.01 Introduction
§ 1.02 Reporting
§ 1.03 Disclosure
§ 1.04 Plan Administrator
§ 1.05 Plan Sponsor
§ 1.06 Other Requirements

CHAPTER 2 PLANS SUBJECT TO ERISA

§ 2.01 General Coverage Provisions
§ 2.02 Plans Exempt from ERISA
§ 2.03 Covered Pension Plans
§ 2.04 Covered Welfare Plans

CHAPTER 3 REPORTING AND DISCLOSURE EXEMPTIONS AND ELECTRONIC DISTRIBUTION

§ 3.01 General Information
§ 3.02 Exemptions for Various Types of Plans
§ 3.03 DOL Electronic Distribution Safe Harbor
§ 3.04 IRS Rules for Electronic Plan Communications

CHAPTER 4 ANNUAL REPORTS

§ 4.01 General Information
§ 4.02 Annual Report Form
§ 4.03 Plans Required to File Annual Reports
§ 4.04 Accountant’s Opinion
§ 4.05 Due Date
§ 4.06 EFAST2
§ 4.07 Form M-1 for MEWAs and Others
§ 4.08 Penalties for Noncompliance

CHAPTER 5 SUMMARY ANNUAL REPORTS

§ 5.01 General Information
§ 5.02 Plans Subject to SAR Requirements
§ 5.03 SAR Requirements
§ 5.04 When and How to Distribute SAR Information
§ 5.05 Multiemployer Plan Summary Report
CHAPTER 6   PBGC REPORTING REQUIREMENTS
§ 6.01 Plans Subject to Coverage by PBGC Insurance Program
§ 6.02 General Filing Requirements for PBGC Forms
§ 6.03 Premium Payments
§ 6.04 PBGC Premium Payment Forms
§ 6.05 Notice of Reportable Event
§ 6.06 Notice of Failure to Make Timely Contributions
§ 6.07 Annual Financial and Actuarial Information Reporting
§ 6.08 Notice of Substantial Cessation of Operations or Withdrawal from Plan
§ 6.09 Single Employer Plan Termination Notices
§ 6.10 Multiemployer Termination, Insolvency, and Liability Notices

CHAPTER 7   SUMMARY PLAN DESCRIPTIONS
§ 7.01 General Information
§ 7.02 Plans Required to Distribute SPDs
§ 7.03 Style, Format, and Content Requirements
§ 7.04 When and How to Distribute SPDs
§ 7.05 Retirees, Beneficiaries, and Vested Separated Participants
§ 7.06 Successor Pension Plans
§ 7.07 Special Rules for SIMPLEs

CHAPTER 8   SUMMARY OF MATERIAL MODIFICATIONS
§ 8.01 General Information
§ 8.02 Plans Required to Distribute SMMs
§ 8.03 Exceptions to SMM Requirements
§ 8.04 Distribution of SMMs

CHAPTER 9   ADDITIONAL NOTICE REQUIREMENTS FOR RETIREMENT PLANS
§ 9.01 Consent to Distribution
§ 9.02 Notice of Qualified Joint and Survivor Annuity
§ 9.03 Notice of Withholding and Rollover Treatment
§ 9.04 Notice of Suspension of Benefits
§ 9.05 Domestic Relations Order Notices
§ 9.06 Notice of Qualified Pre-Retirement Survivor Annuity
§ 9.07 Periodic Statement of Accrued Benefits
§ 9.08 Notice of Distribution of Excess Deferrals and Contributions
§ 9.09 “404(c)” Notice for Plans Permitting Investment Direction by Plan Participants
§ 9.10 Notice of 404(c) Plan’s Default Investment Fund
§ 9.11 Notice of Automatic Contribution Arrangement
§ 9.12 Notice of 401(k) Plan Safe Harbor
§ 9.13 Notice of Eligible Investment Advice Arrangement
§ 9.14 Notice of Right to Divest Employer Stock in Defined Contribution Plan
§ 9.15 Notice of Individual Account Plan Blackout Period
§ 9.16 Notice of Qualified Change in Investment Options
§ 9.17 Notice for SIMPLE IRAs
§ 9.18 Notice of Defined Benefit Pension Plan Funding
§ 9.19 Notice of Funding Based Limitation on Distributions and Accruals
§ 9.20 Notice of Failure to Make Timely Contributions
TABLE OF CONTENTS

§ 9.21 Notice of Significant Reduction in Benefit Accruals
§ 9.22 Notice of Transfer to Retiree Health Account
§ 9.23 Notice of Multiemployer Plan’s Critical or Endangered Status
§ 9.24 Notice of Reduction to Adjustable Benefits
§ 9.25 Multiemployer Plan Funding Information Made Available on Request
§ 9.26 Notice of Funding Waiver Application
§ 9.27 Notice of Multiemployer Plan Application for Extension of Unfunded Liability Amortization
§ 9.28 Notice to Interested Parties

CHAPTER 10 SPECIAL REQUIREMENTS FOR HEALTH PLANS

§ 10.01 Health Plan Access and Renewability Requirements
§ 10.02 Benefits That Are Excepted Under HIPAA, MHPA, WHCRA, and NMHPA
§ 10.03 Health Plan Nondiscrimination Rules
§ 10.04 Minimum Maternity Benefits
§ 10.05 Women’s Health and Cancer Rights Act
§ 10.06 Mental Health Parity and Addiction Equity Act
§ 10.07 COBRA Requirements
§ 10.08 Qualified Medical Child Support Orders
§ 10.09 HIPAA Privacy Requirements
§ 10.10 EDI and Security Requirements
§ 10.11 Multiple Employer Welfare Arrangement
§ 10.12 Additional Standards for Group Health Plans
§ 10.13 Medicare Part D “Creditable Coverage” Notices
§ 10.14 Association Health Plans

CHAPTER 11 OTHER ERISA REQUIREMENTS

§ 11.01 Plan Documentation Requirements
§ 11.02 Claims Procedure Requirements
§ 11.03 Record Retention Requirements
§ 11.04 Document Disclosure Requirements
§ 11.05 Fiduciary Responsibility
§ 11.06 Voluntary Fiduciary Correction Program
§ 11.07 Prohibited Transactions
§ 11.08 Fiduciary Investment Advice Rule
§ 11.09 Bonding Requirements
§ 11.10 Trust Requirements

APPENDIX

Appendix A Employee Benefit Plan Limits

GLOSSARY

INDEX