

Why Your Business Needs a “Wrap” Document






ERISA applies to virtually all private-sector employers that maintain welfare benefit plans for their employees, regardless of the size of the employer. This includes corporations, partnerships, limited liability companies, sole proprietorships and nonprofit organizations.

ERISA generally applies to the following common employee benefits, regardless of whether they are insured or self-funded:

- » Medical, surgical or hospital benefits
- » Dental benefits
- » Vision benefits
- » Prescription drug benefits
- » Health reimbursement arrangements
- » Health flexible spending accounts
- » Accidental death benefits
- » Group life insurance benefits
- » Death benefits
- » Wellness programs
- » Employee assistance plans
- » Disability benefits, both short and long-term
- » Disease-specific coverage

How to Get Started

-  Login to your client portal
-  Order the wrap document
-  Attach the required files

You should receive your order within 3-7 business days.

MEMBER PRICE: **\$99**

Everywhere else: \$300-\$500+

Why do I need it?

If you offer a group health plan and do not have a wrap document, you are violating the Federal law and are subject to penalties up to \$110/day per participant or beneficiary for each violation.