

# Why Your Business Needs a “Wrap” Plan Document

And how you can get one at a discount.



- **Why** do I need it?

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

- **What** is it?

An ERISA wrap plan document is a required document under Federal Law for any employer that offers a group health plan. A group health plan is medical, dental, vision, life, disability, FAS, etc.

- **What** does it cost?

Member price: **\$99**  
Everywhere else: \$500 - \$750

- **What** is the process?

You or your member-authorized insurance agent submits some basic information through our member portal. Within one month, you will receive your federally compliant wrap document.

- **Where** do I start?

Log into your member portal to buy a wrap document or contact your agent.