Employer Benefits Compliance Planner

Use this general planning guide to organize recurring benefits-administration responsibilities. Exact deadlines and requirements depend on employer size, plan type and other facts.

Ongoing Throughout the Year

- Process new-hire enrollment, qualifying events and terminations promptly.
- Reconcile carrier invoices and payroll deductions every month.
- Maintain plan documents, notices, elections and waivers.
- Monitor eligibility, waiting periods, measurement periods and hours when applicable.
- Coordinate COBRA or state continuation responsibilities when applicable.

Annual Planning

- Review plan documents, Summary Plan Descriptions and required notices.
- Plan open enrollment communication and distribute updated materials.
- Confirm ACA reporting responsibilities, vendor roles and data deadlines.
- Determine whether Form 5500, PCORI fees or other filings apply.
- Review Section 125, HSA, FSA and other plan documents for needed updates.

Governance and Controls

- Document who is responsible for employer, broker, carrier and vendor tasks.
- Protect census and employee information; avoid unnecessary sensitive data.
- Audit eligibility, invoices and terminated employees regularly.
- Escalate legal, tax, fiduciary and employment-law questions to qualified counsel.

For planning purposes only. Requirements vary by employer, plan and jurisdiction. This resource is not legal or tax advice. Confirm applicable requirements with qualified benefits, legal and tax advisers.