



HR Cohort
July 14, 2026

New Value-Added Resources for CEA Members

- **Benefits Consulting** – Expert guidance on designing, optimizing, and administering competitive benefits packages (health, retirement, wellness, and more) while ensuring ACA/ERISA compliance.
- **IRS & DOL Audit Support** – Practical checklists, preparation reviews, and response strategies to help you navigate audits with confidence.
- **Employment Legal Issue Guidance** – In-depth discussions on key compliance areas like discrimination, wage/hour, leave policies, terminations, and more.
- **Attorney Referrals** – Fast, tailored connections to trusted employment law specialists when you need professional legal support.
- **Management Training & Executive Coaching** – Resources to support soft skills and executive coaching.

Complimentary Initial Consult – reduced fees beyond.

Complimentary DOL and IRS fire drill toolkits.

Complimentary cohort training and compliance updates.

Comprehensive legal network pre-vetted referrals and discounted rates for initial consult.

Pre-developed training and discounted assessments.

DOL Audit Scorecard

Category	Weight	Score (0-5)	Weighted	Notes / Action Items
Plan Governance	15%		=Weight × Score	
ERISA Reporting & Disclosure	15%		=Weight × Score	
Fiduciary Oversight	15%		=Weight × Score	
Claims Administration	10%		=Weight × Score	
HIPAA & Privacy	8%		=Weight × Score	
COBRA	5%		=Weight × Score	
ACA Compliance	7%		=Weight × Score	
Mental Health Parity	10%		=Weight × Score	
PBM Oversight	5%		=Weight × Score	
Stop-Loss Oversight	3%		=Weight × Score	
Financial Controls	4%		=Weight × Score	
Cybersecurity	3%		=Weight × Score	
Vendor Management	5%		=Weight × Score	
Overall Total	100%		=Weight × Score	

Plan Governance

- Current Plan Document and Summary Plan Description (SPD)
- Committee charter defining roles and authority
- Fiduciary appointment records
- Current TPA, PBM, network and stop loss agreements
- Governance calendar and document retention policy
- Documentation of committee meetings
- Required participant notices
- Form 5500 Filings
- Claims and appeals procedures
- Mental Health Parity and Addition Equity Act (MHPAEA) documentation including NQTL comparative analyses where applicable.
- ACA and SBC distribution.



Fiduciary Responsibility

- Act with loyalty and prudence.
- Follow plan documents unless inconsistent with ERISA.
- Monitor delegated service providers.
- Pay only reasonable plan expenses.
- Document significant decisions and rationale.



Fiduciary Committee Best Practice

- Meet at least quarterly.
- Review financial performance, claims trends, compliance updates, and vendor reports.
- Maintain detailed meeting minutes.
- Assign and track follow-up actions.
- Provide periodic fiduciary training.



NQTL Challenges

- Nonquantitative Treatment Limitations (NQTLs) are non-numeric limits affecting access to benefits.
- Examples: prior authorization, step therapy, medical necessity criteria, provider admission standards, network design, reimbursement methodologies.
- Plans may not apply NQTLs to mental health/substance use disorder (MH/SUD) benefits more stringently than to substantially all comparable medical/surgical benefits.
- Comparisons must evaluate both written terms and operational application.





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