



WRAP SPD DOCUMENTS

Compliant (Wrap) SPDs and Plan Documents

All employers who offer Group Welfare Benefits to their employees are required to provide Summary Plan Descriptions (SPDs) containing clear language about available benefits that are compliant with ERISA, PPACA, and other laws. The regulations specify the content and formatting requirements for the Summary of Benefits and Coverage (SBC). Employers are also required to provide Model notices to employees as well, with strict guidelines to maintain compliance

Please note that a Summary of Benefits or Certificate of Coverage from an insurance company is not a compliant SPD. Let Davidow Financial & Insurance Services, Inc. help you remain compliant with all your employee welfare benefit plans (group health plans, dental plans and Flexible Spending Accounts).



Full-Service

With the increased DOL ERISA audits you can rest-easy knowing your SPDs and Wrap Documents are fully compliant.



-  HR Benefits
-  HR Management
-  HR Services