



# QUALIFIED PLANS & HEALTH AND WELFARE PLANS

# QUALIFIED PLANS

## Student Loan Repayment Benefits

- Qualified plan benefit tied to student loan debt repayment
- Special rules apply to these benefits when they are connected to the 401(k) plan
- IRS Private Letter Ruling; proposed legislation

## DOL/IRS/PBGC Plan Activity on the Rise

- DOL audit focus on missing participants/required minimum distributions
- PBGC scrutiny on pension mergers/spin-offs

# QUALIFIED/HEALTH AND WELFARE PLANS

## Fiduciary Compliance

- Scrutiny on plan governance and fiduciary process materials (committee charter, authorizing resolutions, delegations)

## Legal Challenges and Mandates

- State laws Protecting Against Balance Billing by Out-of-Network Providers
  - New disclosure requirements
  - Self-funded plans subject to laws? Opt in?
- Wellness Programs -- Legal Challenges
- State/Local Health Care Mandates – Death of ERISA Preemption?