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**MEMORANDUM**

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**To:** Stacie Herditsky, Benefits Manager  
Alfred Benesch and Company

**From:** ERISA Pros, LLC

**Date:** March 6, 2024

**Re:** Wrap Welfare Benefits Plan Documents for Alfred Benesch and Company

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Dear Stacie Herditsky:

Thank you for entrusting ERISA Pros to help Alfred Benesch and Company meet its health and welfare benefits ERISA disclosure compliance needs. This memo addresses your purchase of the following for Alfred Benesch and Company:

**Wrap-Tight<sup>SM</sup>** Welfare Benefit Plan Document and Summary Plan Description  
Electronic Distribution Instructions (EDI): provides instructions for electronic delivery of documents in accordance with the DOL Safe Harbor rules should you choose to use that method.

You indicated that the arrangements included in this Wrap Plan are as follows:

- Medical Benefits
- Dental Benefits
- Vision Benefits
- Health and Dependent Care FSAs
- Group Life AD&D
- Voluntary Life AD&D
- Basic Long Term Disability
- Buy-Up Long Term Disability
- Short Term Disability
- Employee Assistance Program (EAP)
- Voluntary Accident
- Voluntary Critical Illness
- Voluntary Hospital Indemnity

Note that while the Wrap documents acknowledge COBRA and HIPAA laws, they do not attempt to address in detail COBRA and HIPAA regulations and their disclosure requirements. They do not extensively address HIPAA's privacy requirements, which may require significant

operational focus by Alfred Benesch and Company and affiliated employers, if any. We assume you are familiar with these requirements and that you or your service providers relating to these areas are taking appropriate actions in this regard.

Please have an authorized person (i) review the Wrap Plan Document and Wrap Summary Plan Description, (ii) sign the Wrap Plan Document. As required by law, keep a copy of these documents available in the Plan Administrator's office for Participants' access.

The Wrap Summary Plan Description (SPD) is required by law to be distributed to Plan Participants. To form a complete SPD, the Wrap SPD must be distributed in addition to the applicable certificate(s) of coverage. For distribution timelines for the SPD and other notices, refer to the DOL's Reporting and Disclosure Guide here: <https://www.erisaproswraptight.com/r/doldisclosure>

The Department of Labor (DOL) regulations permit several methods of distribution. If you wish to distribute the Wrap SPD and/or annual notices via electronic means, you should follow closely the DOL safe harbor rules which are outlined in your Electronic Distribution Instructions.

We appreciate the opportunity to be of assistance. If you have any questions, please let us know. We can be reached toll-free at 1-866-488-6582 or 678-443-4003.

*The services and documents provided by ERISA Pros, LLC are not, nor are they intended to be, legal or tax advice, nor is any employee of ERISA Pros, LLC acting as the Employer's legal or tax advisor. All legal and tax issues should be reviewed with appropriate counsel.*