

# Publications

Employee Benefits Security Administration

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## Retirement Savings

- *New Employee Savings Tips -Time Is On Your Side*
- *Retirement Toolkit (also in Spanish)*
- *Savings Fitness: A Guide to Your Money and Your Financial Future (also in Spanish)*
- *Taking the Mystery Out of Retirement Planning (also in Spanish)*
- *Top 10 Ways to Prepare for Retirement (also in Spanish)*
- *Women and Retirement Savings (also in Spanish)*

## For Those in a Retirement Plan

- *A Look at 401(k) Plan Fees*
- *Cash Balance Plans – Questions and Answers (fact sheet)*
- *Filing a Claim for Your Retirement Benefits (also in Spanish)*
- *How to Obtain Employee Benefit Documents from the Department of Labor*
- *Maximize Your Retirement Savings – Tips on Using the Fee and Investment Information from Your Retirement Plan (fact sheet)*
- *Retirement Toolkit (also in Spanish)*

- *What You Should Know about Your Retirement Plan (also in Spanish)*
- *Your Employer’s Bankruptcy: How Will It Affect Your Employee Benefits? (fact sheet)*

## Understanding Your Health Benefits

- *An Employee’s Guide to Health Benefits Under COBRA (also in Spanish)*
- *Can the Retiree Health Benefits Provided by Your Employer Be Cut?*
- *Changing Jobs? Protect Your Retirement and Health Benefits Rights (poster)*
- *Filing a Claim for Your Health or Disability Benefits (also in Spanish)*
- *How to Obtain Employee Benefit Documents from the Department of Labor*
- *Life Changes Require Health Choices... Know Your Benefit Options (also in Spanish)*
- *Protections for Newborns, Adopted Children, and New Parents*
- *Top 10 Ways to Make Your Health Benefits Work for You (also in Spanish)*
- *What to Do If Your Health Coverage Can No Longer Pay Benefits (fact sheet)*
- *Work Changes Require Health Choices... Protect Your Rights (also in Spanish)*

- *Your Genetic Information and Your Health Plan...Know the Protections Against Discrimination*
- *Your Health Plan and HIPAA...Making the Law Work for You (also in Spanish)*
- *Your Health Plan and You..Know Your Health Coverage Protections*
- *Your Rights after a Mastectomy...Women's Health and Cancer Rights Act of 1998 (WHCRA) (also in Spanish)*

### **Job Changes/Job Loss**

- *An Employee's Guide to Health Benefits Under COBRA (also in Spanish)*
- *Changing Jobs? Protect Your Retirement and Health Benefits Rights (poster)*
- *Job Loss: Important Information Workers Need to Know to Protect Their Health Coverage and Retirement Benefits (fact sheet)*
- *Protecting Retirement and Health Care Benefits after Job Loss (also in Chinese, Korean, Spanish and Vietnamese) (card)*
- *Retirement and Health Care Coverage... Questions and Answers for Dislocated Workers (also in Spanish)*
- *What You Should Know about Your Retirement Plan (also in Spanish)*
- *Your Employer's Bankruptcy: How Will It Affect Your Employee Benefits? (fact sheet)*
- *Your Health Plan and HIPAA...Making the Law Work for You (also in Spanish)*

### **Active Duty Military Personnel – Retirement and Health Benefits**

- *An Employee's Guide to Health Benefits Under COBRA (also in Spanish)*
- *Retirement & Health Care Benefits... Questions & Answers for Reservists*
- *Your Health Plan and HIPAA...Making the Law Work for You (also in Spanish)*

### **Information for Small Businesses**

- *401(k) Plans for Small Businesses*
- *Adding Automatic Enrollment to Your 401(k) Plan*
- *Automatic Enrollment 401(k) Plans for Small Businesses*
- *Choosing a Retirement Solution for Your Small Business*
- *Choosing a Retirement Solution for Your Small Business DVD*
- *How to Protect Your Employees When Purchasing Health Insurance (fact sheet)*
- *Payroll Deduction IRAs for Small Businesses*
- *Profit Sharing Plans for Small Businesses*
- *SEP Retirement Plans for Small Businesses*
- *SIMPLE IRA Plans for Small Businesses*

### **Complying with the Employee Retirement Income Security Act (ERISA)**

- *An Employer's Guide to Group Health Continuation Coverage Under COBRA (also in Spanish)*
- *Compliance Assistance: Group Health and Disability Plans (Benefit Claims Procedure Regulation)*

- *Frequently Asked Questions on the Small Pension Plan Audit Waiver Regulation (fact sheet)*
- *Health Benefits Coverage Under Federal Law*
- *How to Protect Your Employees When Purchasing Health Insurance (fact sheet)*
- *Meeting Your Fiduciary Responsibilities*
- *Multiple Employer Welfare Arrangements Under ERISA: A Guide to Federal and State Regulation*
- *QDROs: The Division of Retirement Benefits through Qualified Domestic Relations Orders*
- *Qualified Medical Child Support Orders (QMCSOs)*
- *Retirement Plan Correction Programs*
- *Reporting and Disclosure Guide for Employee Benefit Plans*
- *Selecting an Auditor for Your Employee Benefit Plan*
- *Understanding Retirement Plan Fees and Expenses*
- *Understanding Your Fiduciary Responsibilities Under a Group Health Plan*

### **Fiduciary Responsibilities**

- *Meeting Your Fiduciary Responsibilities*
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### **Filing Information**

- *Delinquent Filer Voluntary Compliance Program (fact sheet)*
- *EFAST2 Form 5500 and Form 5500-SF Filing Tips (fact sheet)*
- *Frequently Asked Questions about the Delinquent Filer Voluntary Compliance Program*
- *Frequently Asked Questions about the ERISA Filing Acceptance System (EFAST)*
- *Frequently Asked Questions on the Small Pension Plan Audit Waiver Regulation (fact sheet)*
- *Reporting and Disclosure Guide for Employee Benefit Plans*
- *Troubleshooter's Guide to Filing the ERISA Annual Report (Form 5500 and Form 5500-SF)*

### **Voluntary Correction Programs**

- *Delinquent Filer Voluntary Compliance Program (fact sheet)*
- *Frequently Asked Questions about the Delinquent Filer Voluntary Compliance Program*
- *Frequently Asked Questions about the Voluntary Fiduciary Correction Program*
- *Frequently Asked Questions about the Voluntary Fiduciary Correction Program Class Exemption*
- *Retirement Plan Correction Programs*
- *Voluntary Fiduciary Correction Program (fact sheet)*
- *Voluntary Fiduciary Correction Program Checklist*
- *Voluntary Fiduciary Correction Program Model Application Form*

— *Voluntary Fiduciary Correction Program Online Calculator With Instructions, Examples & Manual Calculations*

— *Voluntary Fiduciary Correction Program Sample No Action Letter*

## **En Español**

— *¿Cambiando empleo? Proteja sus derechos de pensión y beneficios de salud (Changing Jobs? Protect Your Retirement and Health Benefits Rights) (poster)*

— *Cobertura de jubilación y atención de salud... Preguntas y respuestas para trabajadores desplazados (Retirement and Health Care Coverage... Questions and Answers for Dislocated Workers)*

— *Cómo presentar una reclamación por sus beneficios de jubilación (Filing a Claim for Your Retirement Benefits)*

— *Cómo presentar una reclamación para sus beneficios de salud o incapacidad (Filing a Claim for Your Health or Disability Benefits)*

— *Cómo proteger la jubilación y los beneficios de salud después de perder el empleo (Protecting Retirement and Health Care Benefits after Job Loss) (card)*

— *Cómo resolver el misterio de la planificación de su jubilación (Taking the Mystery Out of Retirement Planning)*

— *Conjunto de recursos para la jubilación (Retirement Toolkit)*

— *Las 10 mejores maneras de hacer que sus beneficios de salud funcionen para usted (Top 10 Ways to Make Your Health Benefits Work for You)*

— *Las 10 mejores maneras de prepararse para la jubilación (Top 10 Ways to Prepare for Retirement)*

— *Las mujeres y el ahorro para la jubilación (Women and Retirement Savings)*

— *Lo que usted debe saber...sobre su plan de jubilación (What You Should Know About Your Retirement Plan)*

— *Los cambios de condición laboral requieren hacer elecciones médicas...Proteja sus derechos (Work Changes Require Health Choices... Protect Your Rights)*

— *Los cambios de vida requieren tomar decisiones médicas...Conozca sus opciones de beneficios (Life Changes Require Health Choices...Know Your Benefit Options)*

— *Su dinero y futuro económico: Una guía para ahorrar (Savings Fitness: A Guide to Your Money and Your Financial Future)*

— *Sus derechos después de una mastectomía...Ley de derechos sobre la salud y el cáncer de la mujer, 1998 (Your Rights after a Mastectomy...Women's Health and Cancer Rights Act of 1998 (WHCRA))*

— *Su plan de salud y la ley HIPAA...Utilizando la ley a su favor (Your Health Plan and HIPAA...Making the Law Work for You)*

— *Una guía para el empleado sobre los beneficios de salud bajo COBRA... La ley omnibus consolidada de reconciliación presupuestaria (An Employee's Guide to Health Benefits Under COBRA)*

— *Una guía para el empleador sobre la continuación de cobertura de salud grupal bajo COBRA...La ley omnibus consolidada de reconciliación presupuestaria (An Employer's Guide to Group Health Continuation Coverage Under COBRA)*