

Fact Sheet



U.S. Department of Labor
Employee Benefits Security Administration
January 2019

EBSA's Participant Assistance and Outreach Program

The Employee Benefits Security Administration (EBSA) maintains a participant assistance and outreach program to educate participants, beneficiaries and plan sponsors about their rights and obligations under employee benefit laws, and to assist individuals in obtaining retirement and health benefits that have been improperly denied. To improve the delivery of participant assistance and outreach, EBSA has established an Office of Outreach, Education and Assistance (OEA) and employs approximately 100 benefits advisors located throughout the country in the Agency's 13 field offices. OEA formulates the Agency's strategic plan for participant and compliance assistance, outreach and education; establishes policies and operating procedures for the field and national office programs; and, conducts quality assurance reviews. The office is also responsible for developing publications and other educational materials for participants and plan sponsors and for the content and design of EBSA's Website.

Quick Facts

In FY 2018, the benefits advisors closed 172,124 inquiries/complaints and recovered over \$442.4 million in benefits for participants that had been improperly denied through an informal negotiation process with the employer. The benefits advisors inform the employer about their responsibilities under the law and facilitate resolution of the complaint without formal investigation or litigation.

Benefits advisors also responded to compliance related inquiries directly from employers, plan sponsors and practitioners. They handled 7,815 such inquiries.

Benefit advisors play a critical role in EBSA's overall enforcement program. When they receive a complaint from a participant that indicates a fiduciary breach by the employer or a problem that impacts all or several participants in the plan, the advisor makes a referral to the enforcement staff for possible investigation. These types of referrals from our advisors have become our best source of cases. Referrals from benefits advisors in FY 2018 resulted in 524 enforcement cases being opened. Monetary results from referred cases closed totaled \$63.0 million.

Often when situations require investigation and litigation to resolve, participants are left in limbo for months or years before a final resolution of the case is settled. The Agency has implemented a policy to keep participants informed about the status of their complaint both before and after it has been referred for enforcement. This has helped to increase our customers' satisfaction.

EBSA maintains a toll free participant assistance line, [1-866-444-3272](tel:1-866-444-3272) and online consumer assistance Website for electronic inquiries, askebsa.dol.gov.

The Agency's Website, dol.gov/agencies/ebsa, hosted over 4.43 million web visitors in FY 2018 where they had access to numerous FAQs, publications and other useful consumer information as well as easy access to the consumer assistance page and electronic intake form for inquiries and complaints.

Benefits advisors also have access to a contracted translation service that can assist them in providing assistance to non-English speaking participants. The translation service provides translation in 150 different languages.

Benefit advisors conduct both participant and compliance assistance outreach in their regions. Some examples of these outreach activities include:

- **On-site assistance to dislocated workers facing job loss as a result of plant closures or layoffs** - Benefits advisors participate in state sponsored Rapid Response sessions providing workers with critical need-to-know information about continuation health coverage under COBRA, special enrollment rights under HIPAA and retirement rollover provisions. In FY 2018 our benefits advisors participated in 826 Rapid Response sessions attended by over 21,584 workers. This direct on-site service provides timely information necessary for participants to make informed decisions about their benefits when faced with job loss.
- **Briefings to district congressional offices, state insurance commissioners, and other federal, state and community organizations** - The purpose of these train-the-trainer/advocate sessions is to educate these professionals about the laws that EBSA administers and the services offered by our staff. The benefits advisors provide them with copies of our brochures, Questions & Answers, posters, as well as our Website address and toll free number. In FY 2018 benefits advisors conducted briefings to 245 Congressional district offices. These briefings result in more referrals to our offices for benefit dispute resolution but they also reduce informational inquiries to our staff by enabling the staff in these offices to respond directly to their constituents' questions and provide copies of our informative materials.
- **Compliance Assistance workshops for employers, plan sponsors and practitioners** - Benefits advisors conducted or participated in 330 compliance assistance outreach activities in FY 2018. Those include sponsoring fiduciary education seminars, cosponsoring health compliance assistance seminars with state insurance commissioners, cosponsoring workshops with the IRS, Small Business Development Centers and local Chambers of Commerce for small business owners to learn about retirement plan options to offer coverage for their employees, participation in workshops sponsored by associations such as the AICPA, WEB and the IFEBP, hosting Webcasts, and giving speeches to plan benefits administrators. By educating employers, plan sponsors and practitioners through these types of outreach seminars, fewer errors are made by the plan thus reducing the number of individuals who might need assistance in resolving complaints.

EBSA now has numerous publications which provide useful information to participants and beneficiaries about their retirement and health benefits. Several of these publications have been translated into Spanish. In 2018, 385,520 copies were distributed. Electronic copies can be found on EBSA's [Publications](#) page.

For more information about the Participant Assistance and Outreach Program, contact the Office of Outreach, Education and Assistance at [\(202\) 693-8630](tel:202-693-8630). If you have a benefits question or need assistance resolving a complaint or claim for benefits, contact one of EBSA's benefits advisors, toll-free, at [1-866-444-3272](tel:1-866-444-3272), or electronically at askebsa.dol.gov.

This fact sheet has been developed by the U.S. Department of Labor, Employee Benefits Security Administration, Washington, DC 20210. It will be made available in alternate format upon request: Voice telephone: (202) 693-8664; TTY: (202) 501-3911. In addition, the information in this fact sheet constitutes a small entity compliance guide for purposes of the Small Business Regulatory Enforcement Fairness Act of 1996.



Employee Benefits Security Administration



ASSOCIATION RETIREMENT PLANS PROPOSED RULE

Read the notice of proposed rulemaking to help small businesses strengthen retirement security in America.



EBSA at a Glance

- Reforming America's Healthcare System Through Choice and Competition
 - [Report](#)
 - [Presidential Memorandum Promoting Healthcare Choice and Competition](#)
- MEWA (including Association Health Plan) Reporting: Form M-1 update
 - [2018 Form M-1](#)
 - [Sample Form M-1 Copy](#)
 - [Tips for Filing the Form M-1](#)
 - [News Release](#)
- 2018 California Wildfires Disaster Relief
 - [DOL Guidance](#)
 - [FAQs for Participants and Beneficiaries](#)
 - [News Release](#)
- Form 5500
 - [Informational Copies of 2018 Form 5500](#)
 - [News Release](#)

- Coverage of Certain Preventive Services
 - [Final Rule - Religious Exemptions and Accommodations](#)
 - [Final Rule - Moral Exemptions and Accommodations](#)
- Hurricanes Florence and Michael Disaster Relief
 - [DOL Guidance](#)
 - [FAQs for Participants and Beneficiaries](#)
- Health Reimbursement Arrangements
 - [Proposed Rule](#)
 - [Fact Sheet](#)
 - [News Release](#)
 - [WSJ Op-Ed](#)
 - [HHS Statement](#)
 - [Treasury Statement](#)
- Association Retirement Plans
 - [Proposed Rule](#)
 - [Public Comments](#)
 - [News Release](#)
- Association Health Plans
 - [Compliance Assistance Publication](#)
 - [IRS Frequently Asked Question - see FAQ 18](#)
 - [Questions about Association Health Plans?](#)
 - [Final Rule](#)
 - [Fact Sheet](#)
 - [Frequently Asked Questions](#)
 - [News Release](#)

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People Are Asking...

- [Conflict of Interest](#)
 - [Presidential Memorandum on the Fiduciary Duty Rule](#)
- [Affordable Care Act](#)
- [Ask EBSA](#)
- [Correction Programs](#)
- [Guidance](#)
- [Resource Center](#)
- [Publications](#)
- [For Small Businesses](#)
 - [with a Retirement Plan](#)
 - [with a Health Plan](#)
- [EFAST2 Form 5500 Filing](#)
- [Retirement Toolkit](#)
- [MEWA/Form M-1 Filing System](#)
- [CHIP Model Notice](#)
 - [Printer Friendly Version \(MS Word\)](#)

Key Topics

- [Association Retirement Plans Proposed Rule](#)
- [Association Health Plans Rule](#)
 - [Questions about Associated Health Plans?](#)
- [Form 5500](#)
- [Retirement Planning and Saving](#)

Seminars and Webcasts

For Workers and Families

- [Get Empowered - Make the Most of Your Job and Improve Your Financial Security - Building Financial Solutions for People with Disabilities Webcast](#)
- [What You Should Know About Your Retirement Plan Webcast Archive](#)
- [Taking the Mystery Out of Retirement](#)

Format)

- en español [Printer Friendly Version \(MS Word Format\)](#)
- [Focus on Health Care Fraud - MEWAs](#)
- [Health and Retirement Benefits After Job Loss](#)
- [Lifetime Income Illustration Calculator](#)

[Planning Webcast Archive](#)

- [Military Spouses - Tips and Tools to Help You Achieve Your Career Goals Webcast Archive](#)
- [Your Financial Future Starts Now Webcast Archive](#)

For Employers and Advisers

- [Women Small Business Owners - Help for Improving Your Financial Security Webcast Archive](#)
- [Helping Small Business Owners Save For Retirement Webcast Archive](#)
- [Getting It Right - Know Your Fiduciary Responsibilities Webcast Series Archive - Part 1 | Part 2 | Part 3](#)

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- [Health & Other Employee Benefits](#)
- [Reporting & Filing](#)
- [Retirement](#)

LAWS & REGULATIONS

- [Laws](#)
- [Rules & Regulations](#)

ABOUT THE SITE

- [Freedom of Information Act](#)
- [Privacy & Security Statement](#)
- [Disclaimers](#)
- [Important Website Notices](#)
- [Plug-Ins Used on DOL.gov](#)
- [Accessibility Statement](#)