

Fact Sheet



U.S. Department of Labor
Employee Benefits Security Administration
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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 2019, the benefits advisors closed 166,627 inquiries/complaints and recovered over \$510.0 in benefits for participants and beneficiaries. This dollar amount reflects "lost" retirement benefits that benefits advisors located, as well as benefits that had been improperly denied. In the latter case, benefits advisors utilized an informal negotiation process with the employer or other plan fiduciary. The benefits advisors inform the fiduciary 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 7,033 such inquiries.

Benefits advisors play a critical role in EBSA's overall enforcement program. When they receive a complaint from a participant or beneficiary that indicates a fiduciary breach 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 2019 resulted in 501 enforcement cases being opened. Monetary results from referred cases closed totaled \$339.8.

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.

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.

Benefits 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 2019 our benefits advisors participated in 844 Rapid Response sessions attended by over 21,766 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 2019 benefits advisors conducted briefings to 259 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 326 compliance assistance outreach activities in FY2019. 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 American Benefits Council, Association of Health Underwriters, NIPA, SHRM 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.

The Agency's Website, dol.gov/agencies/ebsa, hosted over 3.91 million web visitors in FY 2019 where they had access to numerous FAQs, publications and other useful information and tools as well as easy access to the assistance page and electronic form for submitting inquiries and complaints.

EBSA 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 FY 2019, 376,991 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.