

# Index

## **ABATEMENT OF WITHDRAWAL LIABILITY**

Multiemployer plans, pension termination insurance, **57:41**

## **ABSENCE**

Lack or Absence (this index)

Work absence. Leave or Time Off (this index)

## **ABUSE**

Health care cost management, substance abuse, **44:25 to 44:28**

Termination of plan and recovery of excess assets, abuses by employer, **37:13 to 37:15**

## **ACCELERATED OR ACCELERATION**

Multiemployer plans, withdrawal liability, **57:47**

## **ACCEPTABLE CORRECTIONS**

Fiduciary responsibility, voluntary fiduciary correction program of Department of Labor, **8:82 to 8:84**

## **ACCESS**

Health insurance, quality measures, **46:92**

## **ACCIDENTS**

Death benefits, group accidental death and dismemberment insurance, **41:20 to 41:24**

Disability benefits, short-term disability plans, **38:28**

Insurance

death benefits, group accidental death and dismemberment insurance, **41:20 to 41:24**

major medical insurance, common accident clause, **46:17**

Major medical insurance, common accident clause, **46:17**

## **ACCOUNTABILITY**

COBRA health care continuation coverage, Health Insurance Portability and Accountability Act of 1996, **39:75**

## **ACCOUNTANT'S STATEMENT AND OPINION**

Annual reports, filings with the IRS, **6:18**

## **ACCOUNTING**

General discussion, **4:1 to 4:78**

Accountant's Statement and Opinion, filings with the IRS, **6:18**

Accumulated

benefits

defined benefit pension plans, **4:12 to 4:14**

Adjustments

special adjustments, multiemployer plans, **57:32**

Amendments. Changes, below

Annual expense

OPEB expense, employer's accounting for postretirement benefits, **4:66**

pension expense, employer's accounting for pensions, **4:41, 4:42**

Annual reports

accountant's Statement and Opinion, filings with the IRS, **6:18**

Application or applicability

defined benefit pension plans, covered plans, **4:2**

Assets of plan

employer's accounting for postretirement benefits, **4:68**

health and welfare benefit plans, **4:24 et seq.**

net assets, below

operating assets, **4:9**

Assumptions

explicit assumptions, employer's accounting for pensions, **4:42**

per capita claims cost by age, employer's accounting for postretirement benefits, **4:59**

Attribution, employer's accounting for postretirement benefits, **4:57**

Available net assets for benefits, **4:6 to 4:11**

**ACCOUNTING—Cont'd**

- Balance
  - cash balance pension plan, design considerations, **53:23**
  - employer's accounting for postretirement benefits, balance sheet recognition, **4:67**
- Benefit plans, generally, **4:1 to 4:78**
- Cash balance pension plan, design considerations, **53:23**
- Changes
  - accumulated benefits, defined benefit pension plans, **4:14**
  - statement of changes in net assets available for benefits, defined benefit pension plans, **4:11**
- Claims
  - assumed per capita claims cost by age, employer's accounting for postretirement benefits, **4:59**
- Components of pension cost, employer's accounting for pensions, **4:41**
- Comprehensive basis of accounting, **4:39**
- Contents of financial statements, **4:5, 4:21**
- Contributions
  - defined contribution plans, below receivable, defined benefit pension plans, **4:8**
- Costs and expenses
  - annual expense, above
  - determining service cost, employer's accounting for postretirement benefits, **4:55 to 4:64**
- Curtailments, employer's accounting, **4:45, 4:48, 4:70**
- Date. Time or date, below
- Deferred compensation
  - generally, **14:23**
  - treatment where corporate owned life insurance is used, **14:24**
- Defined benefit pension plans
  - general discussion, **4:2 to 4:18**
  - activities, actuarial principles for financing, **12:16**
  - fund accounting purposes, valuation of assets for financing, **12:45**
- Defined contribution plans
  - employer's accounting for postretirement benefits, **4:73**
  - pension plans, **4:19 to 4:25, 4:52**

**ACCOUNTING—Cont'd**

- Determinations, employer's accounting for postretirement benefits, **4:55 to 4:64**
- Disclosures
  - Financial Accounting Standard 112, employer's accounting for postemployment benefits, **4:78**
  - Financial Accounting Standard 132, illustrative disclosures, **App 4.3, App 4.4**
  - financial statements, defined benefit pension plans, **4:4 to 4:18**
  - major disclosures, employer's accounting, **4:51, 4:70**
  - pensions, employer's accounting for, **4:51**
  - postretirement benefits, employer's accounting for, **4:70**
  - welfare benefit plans, **4:32**
- Disclosures, welfare benefit plans, **4:32**
- Discount rate, employer's accounting for postretirement benefits, **4:62**
- Employee stock purchase plans, **64:25 to 64:29**
- Employer's accounting for benefits, **4:40 to 4:78**
- Expected postretirement benefit obligation, employer's accounting for postretirement benefits, **4:56**
- Expenses. Costs and expenses, above
- Explicit assumptions, employer's accounting for pensions, **4:42**
- FAS. Financial Accounting Standard, below
- Financial
  - accounting standard. Financial Accounting Standard, below
  - statements. Financial statements, below
- Financial Accounting Standard
  - 106, welfare benefits, postretirement benefits, **44:34 to 44:38**
  - 123, employee stock purchase plans, **64:28**
  - 132, illustrative disclosures, **App 4.3, App 4.4**
- Financial statements
  - contents, **4:5, 4:21**
  - defined benefit pension plans, **4:4 to 4:18**
  - defined contribution pension plans, **4:20, 4:21**

## INDEX

### ACCOUNTING—Cont'd

- Financial statements—Cont'd
  - illustrative statements
    - general discussion, **App 4.1, App 4.2**
    - defined benefit pension plans, **4:17**
  - objectives, **4:4, 4:20**
- Health
  - benefit plans, **4:19 to 4:25**
  - care cost trend rate, employer's accounting for postretirement benefits, **4:58**
- Illustrative
  - disclosures under Financial Accounting Standard 132, **App 4.3, App 4.4**
  - financial statements, above
- Investments
  - defined benefit pension plans, **4:7**
  - defined contribution pension plans, **4:22**
- Levels of provider reimbursement, employer's accounting for postretirement benefits, **4:60**
- Liabilities
  - health and welfare benefit plans, **4:24 et seq.**
  - operating liabilities, defined benefit pension plans, **4:10**
- Major disclosures, employer's accounting, **4:51, 4:70**
- Measurement
  - accounting measurement principles, defined contribution pension plans, **4:22, 4:23**
  - dates, employer's accounting for pensions, **4:44**
  - OPEB obligation, employer's accounting for postretirement benefits, **4:55 to 4:64**
- Medicare reimbursement levels, employer's accounting for postretirement benefits, **4:60**
- Multiemployer plans
  - pension plans, employer's accounting for pensions, **4:52**
  - postretirement benefits, **57:72**
  - rules, special adjustments, **57:32**
  - welfare benefits, postretirement, **57:72**
- Net assets
  - available net assets for benefits, **4:6 to 4:11**

### ACCOUNTING—Cont'd

- Net assets—Cont'd
  - defined benefit pension plans, **4:6 to 4:11**
- Objectives of financial statements, **4:4, 4:20**
- Obligations
  - employer's accounting for postretirement benefits, **4:55 to 4:64**
  - health and welfare benefit plans, **4:31, 4:32**
- OPEB, employer's accounting for postretirement benefits, **4:55 to 4:64, 4:66**
- Operating assets, **4:9**
- Operating liabilities, defined benefit pension plans, **4:10**
- Pension
  - employer's accounting for pensions, **4:40 to 4:53**
  - plans. Pension plans, below
- Pension plans
  - cash balance pension plan, design considerations, **53:23**
  - defined benefit pension plans, above
  - defined contribution pension plans, **4:19 to 4:25, 4:52**
  - multiemployer pension plans, employer's accounting for pensions, **4:52**
  - termination of plan, employer's accounting for pensions, **4:45, 4:49**
- Plans
  - assets of plan, above
  - benefit plans, generally, **4:1 to 4:78**
  - defined contribution plans, above
  - employee stock purchase plans, **64:25 to 64:29**
  - health benefit plans, **4:19 to 4:25**
  - multiemployer plans, above
  - pension plans, above
  - substantive plan, employer's accounting for postretirement benefits, **4:61**
  - termination of plan, below
  - welfare benefit plans, **4:26 to 4:32**
- Postemployment benefits, employer's accounting for, **4:75 to 4:78**
- Postretirement benefits
  - employer's accounting for, **4:56 to 4:74**

**ACCOUNTING—Cont'd**

- Postretirement benefits—Cont'd
  - multiemployer plans, **57:72**
  - welfare benefits, **44:33 to 44:38, 57:72**
- Presenting information on plan benefits, defined benefit pension plans, **4:13**
- Provider reimbursement levels, employer's accounting for postretirement benefits, **4:60**
- Purchase
  - business combinations, employer's accounting, **4:53, 4:74**
  - employee stock purchase plans, **64:25 to 64:29**
- Rate
  - discount rate, employer's accounting for postretirement benefits, **4:62**
  - health care cost trend rate, employer's accounting for postretirement benefits, **4:58**
- Receivable contributions, defined benefit pension plans, **4:8**
- Securities and Exchange Commission, **4:36**
- Service cost determination, employer's accounting for postretirement benefits, **4:55 to 4:64**
- Settlements, employer's accounting, **4:45, 4:46, 4:70**
- Significant accounting policies, defined benefit pension plans, **4:15**
- Statements
  - changes in net assets available for benefits statement, defined benefit pension plans, **4:11**
  - financial statements, above net assets available for benefits statement, defined benefit pension plans, **4:6 to 4:10**
- Substantive plan, employer's accounting for postretirement benefits, **4:61**
- Termination of plan
  - pensions, employer's accounting for, **4:47, 4:49**
  - postretirement benefits, employer's accounting for, **4:70**
- Time or date
  - annual expense, above measurement dates, employer's accounting for pensions, **4:44**
- Transition, employer's accounting for postretirement benefits, **4:65**

**ACCOUNTING—Cont'd**

- Voluntary disclosures, defined benefit pension plans, **4:18**
- Welfare benefits
  - multiemployer plans, postretirement welfare benefits, **57:72**
  - plans, **4:26 to 4:32**
  - postretirement benefits, **44:33 to 44:38, 57:72**

**ACCOUNTS**

- Cash balance pension plan, postretirement health care subaccount, **53:33**
- Death benefits, Social Security widow's benefits on own account, **41:7**
- Fiduciary Responsibility (this index)
- Flexible/cafeteria plans, spending accounts, **52:55 to 52:57**
- Individual Accounts (this index)
- Medical savings accounts, **46:99**
- Minimum Funding (this index)
- Severance pay plans, qualified asset account limits and single employer trust, **58:5**
- Special benefits and services, financial assistance spending account for dependent care, **63:42**
- Spending (this index)

**ACCRUAL OR ACCRUED**

- Administration of defined benefit plans, accrued benefits, **3:11**
- Cash balance pension plan, incidence of accrual, **53:12, 53:13**
- Crediting Service (this index)
- Defined Benefit Pension Plans (this index)
- Disability benefits, accrual of pension, **38:32**
- International context retirement benefits, income tax effect of foreign pension accruals, **61:39 to 61:46**
- Multiemployer plans, special adjustments, **57:14 to 57:17**
- Pension Benefit Guaranty Corporation, reduction in benefit accruals, **6:51**
- Qualified plans, minimum accrual standards, **17:1 to 17:49**

**ACCUMULATION OR ACCUMULATED**

- Accounting (this index)
- Capital Accumulation (this index)
- Death Benefits (this index)

## INDEX

### ACCURACY OF EMPLOYER'S REPRESENTATIONS

Internal Revenue Service plan qualification process, **27:8**

### ACQUISITION OF GENETIC INFORMATION

Genetic Information Nondiscrimination Act of 2008 (GINA), **29:74 to 29:76**

### ACQUISITION OR ACQUISITIONS

Corporations, **36:1 to 36:54**  
Executives' stock acquisition plans, **56:1 to 56:29**  
Fiduciary prohibited transactions, acquisition by plan of employer securities or realty, **8:65, 8:66**  
Guidelines for designing benefit programs, **1:12**

### ACTIONS

Acts or Actions (this index)  
Litigation (this index)

### ACTIVE PLAN

Welfare benefits, ERISA reporting and disclosure requirements for postretirement benefits, **44:40**

### ACTIVITY OR ACTIVITIES

Defined benefit pension plans, accounting activities, **12:16**  
Health care cost management, review system activity measures, **44:31**  
Management of benefits, Benefits Department, **5:6**  
Special Benefits and Services (this index)

### ACTS OR ACTIONS

Corporate mergers and acquisitions, judicial actions, **36:49, 36:50**  
Divorce, compliance with qualified medical child support order rules, **35:18**  
Welfare benefits, actions of employer, **44:53 to 44:60**

### ACTUAL INVESTMENT PERFORMANCE

Defined benefit pension plans, selection of financing structure, **12:125**

### ACTUARIAL MATTERS

Administration of benefit plans, information for actuary, **3:19, App 3.7, App 3.15**

### ACTUARIAL MATTERS—Cont'd

Assumptions  
defined benefit pension plans, financing, **12:17 to 12:36**  
minimum funding, special rules for determining, **23:11**  
reasonable assumptions, **12:32, 23:11**  
welfare benefits, funding postretirement benefits, **44:32**  
Corporate mergers and acquisitions, liabilities, **36:3**  
Defined Benefit Pension Plans (this index)  
Internal Revenue Service annual report, actuarial statement and opinion, **6:6**  
Minimum funding, special rules for determining, **23:11, 23:13**  
Reasonable actuarial assumptions, **12:32, 23:11**  
Sex discrimination, actuarial basis statement, **29:39**  
Termination of Plan (this index)  
Welfare benefits, funding calculations for postretirement benefits, **44:31, 44:32**

### ADA

Americans with Disabilities Act (this index)

### ADDITIONAL MATTERS

Death Benefits (this index)  
Defined benefit pension plans, PBGC premium, **12:77**  
Defined Contribution Plans (this index)  
Health insurance, outpatient benefits, **46:6**  
Minimum funding, additional funding requirements, **23:12, 23:17**  
Multiemployer plans, communications complexities, **57:22**

### ADD-ON CREDITS

Flexible/cafeteria plans, **52:19**

### ADDRESSES

Internal Revenue Service, user fee program, **6:32**

### ADEA (AGE DISCRIMINATION IN EMPLOYMENT ACT)

Age Discrimination (this index)

### ADHERENCE TO PLAN DOCUMENTS

Fiduciary responsibility, standards, **8:41**

### ADJUSTMENT OR ADJUSTMENTS

Accounting (this index)

**ADJUSTMENT OR ADJUSTMENTS****—Cont'd**

- Administration of defined benefit plans, cost of living adjustments, **3:13**
- Cash or deferred arrangements, contribution rate, **51:31**
- Death benefits, interest-adjusted cost index for whole life insurance, **42:55**
- Defined Benefit Pension Plans (this index)
- Defined benefit plans, limitations on benefits and contributions, **19:3 to 19:5**
- Executive compensation, golden parachute payments, **65:49 to 65:51**
- Multiemployer plans, special adjustments, **57:9 to 57:33**
- Simplified employee pension plans, compensation of unincorporated businesses, **59:41**
- Worker Adjustment and Retraining Notification Act, age discrimination, **29:23**

**ADMINISTRATION**

- Accrued benefits, defined benefit plans, **3:11**
- Actuary, information for, **3:19, App 3.7, App 3.15**
- Administrative Matters (this index)
- Age, proof of age form, **App 3.3**
- Alternatives for investment, defined contribution plans, **3:30**
- Ancillary considerations, defined benefit plans, **3:12 to 3:16**
- Applications for loans, defined contribution plans, **3:28**
- Beneficiary designation form, employee benefit program, **App 3.9**
- Benefit plans, generally, **3:1 to 3:45**
- Calculation of benefits, defined benefit plans, **3:3 to 3:9**
- Certification
  - benefit, **App 3.8**
  - information, defined benefit plans, **3:20**
- Claims administrator with discretionary control is functional fiduciary, **8:8**
- COBRA health care continuation coverage, **39:46 to 39:67**
- Collection of data, defined contribution plans, **3:32**
- Compensation
  - defined contribution plans, **3:24, 3:39 to 3:42**

**ADMINISTRATION—Cont'd**

- Compensation—Cont'd
  - records, defined benefit plans, **3:7**
- Computerized
  - loan application processing, defined contribution plans, **3:28**
  - retiree data, **App 3.5**
- Corporation plan, **App 3.13**
- Cost of living adjustments, defined benefit plans, **3:13**
- Data
  - collection and reporting, defined contribution plans, **3:32**
  - computerized retiree data, **App 3.5**
  - information, below
  - retiree database information, defined benefit plans, **3:14**
  - sample plan data, **App 3.14**
- Decimal fractions of year, **App 3.4**
- Defined Benefit Pension Plans (this index)
- Defined benefit plans, **3:3 to 3:21**
- Defined contribution plans, **3:22 to 3:43, App 3.16**
- Definition of compensation, **3:40**
- Designation of beneficiary form, employee benefit program, **App 3.9**
- Determinations
  - benefit, **App 3.8**
  - defined benefit plans, **3:11, 3:20**
- Developing required information for actuary, defined benefit plans, **3:19**
- Distributions, defined contribution plans, **3:34 to 3:38**
- Election, tax withholding, **App 3.11**
- Eligibility
  - defined benefit plans, **3:4, 3:5**
  - defined contribution plans, **3:23**
- Employee benefit plans, generally, **3:1 to 3:45**
- Enrollment, defined contribution plans, **3:23**
- Flexible/cafeteria plans, implementation, **52:65**
- Forms
  - employee benefit program beneficiary designation form, **App 3.9**
  - proof of age form, **App 3.3**
  - retirement benefit selection forms, **App 3.10**
  - sample defined contribution plan administration forms, **App 3.16**

## INDEX

### ADMINISTRATION—Cont'd

- Hardship distributions, defined contribution plans, **3:37**
- Highly compensated employees, defined contribution plans, **3:24**
- Information
  - actuary, **3:19, App 3.7, App 3.15**
  - certifying benefit information, defined benefit plans, **3:20**
  - data, above
  - determining benefit information, defined benefit plans, **3:20**
  - retiree database information, defined benefit plans, **3:14**
  - retirement benefit selection information, **App 3.10**
- In-service distributions, defined contribution plans, **3:38**
- Investment options, defined contribution plans, **3:29 to 3:33**
- Limitations
  - Section 415 defined benefit limitations, defined benefit plans, **3:12**
- Loans, defined contribution plans, **3:25 to 3:28**
- Lump sum payments, distributions under defined contribution plans, **3:35**
- Management of Benefits (this index)
- Minimum coverage, defined benefit plans, **3:16**
- Multiemployer plans, **57:5**
- Nondiscrimination tests and testing
  - defined benefit plans, **3:15**
  - defined contribution plans, **3:39 to 3:42**
- Non-lump sum payments, distributions under defined contribution plans, **3:36**
- Notice
  - benefits, **App 3.12**
  - providing notice of benefit payments to various entities, defined benefit plans, **3:21**
- Options
  - forms of payment, defined benefit plans, **3:9**
  - participant investment options, defined contribution plans, **3:29 to 3:33**
- Outlining administrative responsibilities, defined benefit plans, **3:18**
- Participant investment options, defined contribution plans, **3:29 to 3:33**

### ADMINISTRATION—Cont'd

- Payment or payments
  - defined benefit plans, **3:9, 3:21**
  - defined contribution plans, **3:35, 3:36**
- Plans, generally, **3:1 to 3:45**
- Preretirement survivor benefits, defined benefit plans, **3:10**
- Programs
  - employee benefit program beneficiary designation form, **App 3.9**
  - retirement program, **3:2**
- Proof of age form, **App 3.3**
- Providing notice of benefit payments to various entities, defined benefit plans, **3:21**
- Recent developments in participant investment options, defined contribution plans, **3:33**
- Records, calculation of benefits under defined benefit plans, **3:7, 3:8**
- Reporting, defined contribution plans, **3:32**
- Retirement
  - benefit selection forms and information, **App 3.10**
  - computerized retiree data, **App 3.5**
  - database information on retirees, defined benefit plans, **3:14**
  - preretirement survivor benefits, defined benefit plans, **3:10**
  - program, **3:2**
- Sample defined contribution plan administration forms, **App 3.16**
- Sample plan data, **App 3.14**
- Section 415, **3:12**
- Service records, defined benefit plans, **3:8**
- Simplified loan administration design elements, defined contribution plans, **3:27**
- Survivor benefits preretirement, defined benefit plans, **3:10**
- Tax withholding election, **App 3.11**
- Tests and testing
  - nondiscrimination tests and testing, above
- Timetables, plan, **App 3.2**
- Vesting, defined benefit plans, **3:4**
- Year
  - decimal fractions of year, **App 3.4**

**ADMINISTRATIVE COMMITTEES**

Cash or deferred arrangements, ERISA action against Enron executives, trustee, and plan auditor, **51:55**

**ADMINISTRATIVE MATTERS**

Employee stock purchase plans, variance, **64:3**

Health insurance, administrative services only, **46:87**

Internal Revenue Service (this index)

Management of benefits, services provided by insurance carrier, **5:43**

Manuals, **App 3.1**

Multiemployer plans, policy regarding sanctions, **57:82**

Qualified Plans (this index)

Responsibilities, **3:18, App 3.6**

**ADMINISTRATORS**

Management of benefits, insurance carrier administrators' reports, **5:46**

Plans (this index)

**ADMISSION**

Health care cost management, admission review, **44:13**

Minimum participation and coverage, time of admission, **16:9, 16:10**

**ADOPTION**

Children (this index)

Plan, international context retirement benefits, **61:10**

**ADP/ACP TESTS**

Cash or deferred arrangements, **51:21 to 51:34**

**ADVANCE MATTERS**

Funding (this index)

Notice of reportable events, Pension Benefit Guaranty Corporation, **6:49**

**ADVERSE MATTERS**

Tax and Taxation (this index)

**ADVERTISING**

Group Legal Services Plans (this index)

**ADVISERS**

Fiduciary responsibility, standards, **8:36**

**AFFILIATED GROUPS**

Executive compensation, million dollar compensation deduction limitation of

**AFFILIATED GROUPS—Cont'd**

Section 162(m), **65:5**

Service groups

controlled groups, **20:16**

severance pay plans, closely held corporations, **58:24**

**AFFILIATES**

International Matters (this index)

**AFFORDABLE CARE ACT**

Patient Protection and Affordable Care Act (this index)

**AFTER-SCHOOL CARE**

Special benefits and services, dependent care, **63:54**

**AGE**

Accounting by employer for postretirement benefits, assumed per capita claims cost by age, **4:59**

Administration of benefit plans, proof of age form, **App 3.3**

Death benefits, ERISA joint-and-survivor annuity requirements, **41:37**

Defined Benefit Pension Plans (this index)

Defined Contribution Plans (this index)

Discrimination. Age Discrimination (this index)

Divorce, exception for payments after early retirement age under Retirement Equity Act of 1984, **34:16**

Maximum age requirements, participation and coverage, **16:3**

exceptions to general rules under IRC 403(b) plans, **16:4**

mandatory automatic enrollment, **16:5**

mandatory automatic enrollment for new 401(k) and 403(b) plans, **16:5**

Minimum participation and coverage, **16:3**

Normal retirement age, **19:5, 29:23**

Welfare benefits, postretirement health care benefits, **44:2 to 44:8**

**AGE DISCRIMINATION**

Age Discrimination in Employment Act bona fide employee benefit plan exception, **29:18**

defined benefit pension plans, late retirement, **11:42**

## INDEX

### AGE DISCRIMINATION—Cont'd

- Age Discrimination in Employment Act—Cont'd
  - Older Workers Benefit Protection Act (OWBPA), waivers and releases, **29:21**
- Benefit plans for employees, generally, **29:14 to 29:25**
- Bona fide employee benefit plan exception to ADEA, **29:18**
- Cash balance pension plan, safe harbor, **53:41**
- Closure of plant, **29:22**
- Coverage, source of, **29:14**
- Defined benefit pension plans, Age Discrimination in Employment Act, **11:42**
- Early retirement programs, **29:17**
- Employee benefit plans, generally, **29:14 to 29:25**
- ERISA, relationship with laws against age discrimination, **29:15**
- Federal laws, generally, **29:13 to 29:25**
- Mandatory retirement, **29:16**
- Medical insurance for retirees, **29:19**
- Normal retirement age, benefit treatment for individuals who work past, **29:24**
- Older Workers Benefit Protection Act (OWBPA), waivers and releases, **29:21**
- Plans for employee benefits, generally, **29:14 to 29:25**
- Plant closures, **29:22**
- Primary health care amendment, Tax Equity and Fiscal Responsibility Act (TEFRA), **29:25**
- Purpose of equal employment opportunity law, **29:13**
- Relationship between ERISA and laws against age discrimination, **29:15**
- Releases, Older Workers Benefit Protection Act (OWBPA), **29:21**
- Retiree medical insurance, **29:19**
- Retirement
  - defined benefit pension plans, late retirement, **11:42**
  - early retirement programs, **29:17**
  - mandatory retirement, **29:16**
- Severance pay plans, **29:20**
- Source of law and coverage, **29:14**

### AGE DISCRIMINATION—Cont'd

- Tax Equity and Fiscal Responsibility Act (TEFRA), primary health care amendment, **29:25**
- Waivers, Older Workers Benefit Protection Act (OWBPA), **29:21**
- Worker Adjustment and Retraining Notification Act, **29:23**

### AGE DISCRIMINATION IN EMPLOYMENT ACT

- Age Discrimination (this index)

### AGGREGATE CONTRIBUTIONS

- Contributions (this index)

### AGGREGATION

- Death benefits, group life insurance, **41:71**
- Deferred compensation, revised plan aggregation rules, **14:55**
- Welfare benefits, self-insured medical plans, **43:5**

### AGREEMENTS

- Contracts or Agreements (this index)

### ALIENATION RESTRICTIONS

- Divorce, Retirement Equity Act of 1984, **34:11, 34:12**

### ALIENS

- International context retirement benefits, plan coverage for nonresident aliens, **61:27 to 61:38**

### ALIMONY

- Divorce, attachment of retirement plans, **34:32**

### ALLOCATION OR ALLOCATIONS

- Death Benefits (this index)
- Defined benefit pension plans, allocated vs. unallocated funding vehicles, **12:81**
- Defined Contribution Plans (this index)
- Qualified plans, accrued benefits, **17:30, 17:31**
- Simplified employee pension plans, contributions, **59:23, 59:47**
- Termination of Plan (this index)
- Unallocated (this index)

### ALTERNATE

- Divorce, rights of alternate recipients named in qualified medical child

**ALTERNATE—Cont'd**  
support order, **35:5**

**ALTERNATIVE OR ALTERNATIVES**

- Administration of defined contribution plans, investments, **3:30**
- Cash or deferred arrangements, principal design alternatives, **51:7 to 51:12**
- COBRA health care continuation coverage, coverage, **39:19, 39:68 to 39:78**
- Crediting service, elapsed time method as alternative to hours of service, **15:16**
- Death Benefits (this index)
- Flexible/cafeteria plans, contributory benefit, **52:13**
- Management of benefits, funding of plan, **5:19**
- Minimum coverage standards under Tax Reform Act of 1986, tests, **16:17 to 16:20**
- Minimum funding standard accounts, **23:8**
- Minimum tax. Tax and Taxation (this index)
- Qualified plans, minimum vesting standards, **17:5 et seq.**
- Simplified employee pension plans, ERISA considerations, compliance method, **59:10**
- Special benefits and services, flexible work alternatives, **63:33 to 63:40**

**ALTERNATIVE TESTS**

- Minimum participation and coverage, test, **16:17**

**AMENDMENT, MODIFICATION OR CHANGE**

- Accounting (this index)
- Age discrimination, primary health care amendment of Tax Equity and Fiscal Responsibility Act (TEFRA), **29:25**
- Death Benefits (this index)
- Defined Benefit Pension Plans (this index)
- Divorce (this index)
- Executives (this index)
- Flexible/Cafeteria Plans (this index)
- Management of benefits, implementation by Benefits Department, **5:23**
- Material amendments or modifications
  - Department of Labor, summary plan description, **6:46**

**AMENDMENT, MODIFICATION OR CHANGE—Cont'd**

- Minimum funding, actuarial cost method or plan year, **23:13**
- Minimum Participation and Coverage (this index)
- Multiemployer plans, Retirement Protection Act of 1994, **57:76**
- Plan amendments. Plans (this index)
- Qualified Plans (this index)
- Securities and Exchange Commission reporting requirements, statement of changes in plan equity, **4:35**
- Simplified employee pension plans, listing of required modifications, **App 59.11**
- Status (this index)
- Tax-Deferred Annuities (this index)

**AMERICAN RECOVERY AND REINVESTMENT ACT OF 2009 (ARRA)**

- Generally, **39:117 to 39:125**
- “Assistance eligible individuals.”
  - COBRA changes, below
- Background, **39:118**
- COBRA changes
  - generally, **39:117 to 39:125**
  - “assistance eligible individuals”
    - new elections for assistance eligible individuals, below this group
    - reduced premium payment requirement, **39:122**
  - continuation period for qualified beneficiaries eligible for Trade Act assistance and certain other qualified beneficiaries, extension, **39:125**
  - extension of continuation period for qualified beneficiaries eligible for Trade Act assistance and certain other qualified beneficiaries, **39:125**
  - new elections for assistance eligible individuals
    - generally, **39:123, 39:124**
    - notice requirements, **39:124**
  - notice requirements, new elections for assistance eligible individuals, **39:124**
  - payment obligations, reduced premium payment requirement, **39:120**

## INDEX

### AMERICAN RECOVERY AND REINVESTMENT ACT OF 2009 (ARRA)—Cont'd

- COBRA changes—Cont'd
  - premium reduction reimbursement, reduced premium payment requirement, **39:121**
  - qualified beneficiaries eligible for Trade Act assistance and certain other qualified beneficiaries, extension of continuation period, **39:125**
  - reduced premium payment requirement generally, **39:119 to 39:122**
    - “assistance eligible individuals,” **39:122**
    - eligibility, “assistance eligible individuals,” **39:122**
    - payment obligations, **39:120**
    - premium reduction, reimbursement, **39:121**
    - reduction, reimbursement of premium, **39:121**
    - reimbursement of premium reduction, **39:121**
  - reduction of premium, reimbursement, reduced premium payment requirement, **39:121**
  - reimbursement of premium reduction, reduced premium payment requirement, **39:121**
  - Trade Act, continuation period for qualified beneficiaries eligible for Trade Act assistance and certain other qualified beneficiaries, extension, **39:125**
- Continuation period for qualified beneficiaries eligible for Trade Act assistance and certain other qualified beneficiaries, COBRA extension, **39:125**
- Extension of COBRA continuation period for qualified beneficiaries eligible for Trade Act assistance and certain other qualified beneficiaries, **39:125**
- New COBRA elections for assistance eligible individuals. COBRA changes, above
- Notice requirements, new COBRA elections for assistance eligible individuals, **39:124**
- Payment obligations, reduced COBRA premium payment requirement, **39:120**

### AMERICAN RECOVERY AND REINVESTMENT ACT OF 2009 (ARRA)—Cont'd

- Premium reduction reimbursement, reduced COBRA premium payment requirement, **39:121**
- Qualified beneficiaries eligible for Trade Act assistance and certain other qualified beneficiaries, extension of COBRA continuation period, **39:125**
- Reduced COBRA premium payment requirement. COBRA changes, above
- Reimbursement of premium reduction, reduced COBRA premium payment requirement, **39:121**
- Trade Act, COBRA continuation period for qualified beneficiaries eligible for Trade Act assistance, **39:125**

### AMERICANS WITH DISABILITIES ACT

- General discussion, **29:48 to 29:53**
- Beneficiaries, standing to bring suit, **29:52**
- Coverage, source of, **29:48**
- Distinctions based on disability, impact on health benefit plans, **29:51**
- Family and Medical Leave Act, relationship, **29:53**
- Health benefit plans, impact on, **29:49 to 29:53**
- Impact on health benefit plans, **29:49 to 29:53**
- Interaction with Family and Medical Leave Act, **29:53**
- Pension plans, relationship, **29:54**
- Safe harbor for health benefit plans, **29:50**
- Source of law and coverage, **29:48**
- Standing of beneficiaries to bring suit, **29:52**

### AMGEN CASE

- Fiduciary responsibility, employer stock drop litigation, **8:115**

### AMORTIZATION

- Defined benefit pension plans, funding, **12:57, 12:62**

### AMOUNT, QUANTITY OR NUMBER

- Additional Matters (this index)

**AMOUNT, QUANTITY OR NUMBER****—Cont'd**

- COBRA health care continuation coverage, charge for coverage, **39:22 to 39:28**
- Death Benefits (this index)
- Decrease. Reduction (this index)
- Defined Benefit Pension Plans (this index)
- De Minimis (this index)
- Disability benefits, long-term disability, **38:15**
- Divorce, survivor benefits under Retirement Equity Act of 1984, **34:22**
- Excess (this index)
- Excise Tax (this index)
- Executive compensation, base amount of golden parachute payments, **65:46, 65:47**
- Extension (this index)
- Fiduciary responsibility, voluntary fiduciary correction program of Department of Labor, **8:83**
- Fifty-Employee Standard (this index)
- Increases (this index)
- Internal Revenue Service, user fee program, **6:35, 6:38**
- Maximum or Maximums (this index)
- Minimum (this index)
- Miscellaneous considerations
  - Corporate mergers and acquisitions, future parachute payments, **36:39**
- Partial Matters (this index)
- Qualified Plans (this index)
- Reduction (this index)
- Simplified employee pension plans, excess amounts unique to SARSEPs, **59:67 to 59:70**
- Social Security (this index)

**ANALYSIS**

- Death Benefits (this index)
- Defined benefit pension plans, analysis of experience, **12:71**
- Health care cost management, analysis of data, **44:16**
- Health Insurance (this index)
- Management of benefits, cost, **5:17**
- Mergers (this index)
- Spin-offs (this index)
- Tax-deferred annuities, incentive compensation arrangements for non-profit organizations, **54:34**

**ANALYSIS—Cont'd**

- Welfare benefits, actions of employer for postretirement benefits, **44:54, 44:56**

**ANCILLARY BENEFITS**

- Defined benefit pension plans, actuarial cost methods for financing, **12:41**

**ANCILLARY REVIEW**

- Health care cost management, utilization review, **44:17**

**ANNUAL MATTERS**

- Accounting (this index)
- Defined Contribution Plans (this index)
- Employee stock purchase plans, maximum annual purchase, **64:10**
- Information (this index)
- Internal Revenue Service (this index)
- Minimum annual distributions, **32:10 to 32:13**
- Reporting (this index)
- Simplified Employee Pension Plans (this index)
- Termination of Plan (this index)

**ANNUAL REPORTS**

- Accountant's Statement and Opinion, filings with the IRS, **6:18**
- Accounting
  - Accountant's Statement and Opinion, filings with the IRS, **6:18**

**ANNUITIES**

- Cash balance pension plan, annuity-only plan, **53:35**
- Death Benefits (this index)
- Defined benefit pension plans, deferred group annuity contracts, **12:89 to 12:91**
- Divorce, Retirement Equity Act of 1984, **34:25**
- Fiduciary responsibility, prohibited transactions, **8:69**
- Joint-and-Survivor Annuities (this index)
- Qualified Plans (this index)
- Sex discrimination, blended annuity tables, **29:41, 29:42**
- Tax-Deferred Annuities (this index)
- Welfare benefits, nonqualified annuity plan, **44:29**

**ANTI-DUPLICATION CLAUSES**

- Health insurance, **46:74 to 46:77**

## INDEX

### APB (ACCOUNTING PRINCIPLES BOARD)

Employee stock purchase plans, Opinion No. 25, **64:25 to 64:27**

### APPEAL AND REVIEW

Health Care (this index)  
Management of benefits, review of compensation and compliance, **5:18**  
Multiemployer plans, IRS compliance audit/operational review, **57:84**  
Qualified Plans (this index)  
Utilization (this index)

### APPLICATION OR APPLICABILITY

Accounting (this index)  
COBRA health care continuation coverage, regulations, **39:99, 39:107, 39:110**  
Corporate takeovers, statutory law applicable to use or misuse of plan assets in, **36:48**  
Death benefits, tax rules, **41:83**  
Defined Benefit Pension Plans (this index)  
Divorce, application of qualified domestic relations order rules to welfare plans, **35:18**  
Employee stock purchase plans, applicable requirements, **64:2 to 64:11**  
Executive compensation, million dollar compensation deduction limitation of Section 162(m), **65:3, 65:4, 65:6, 65:7**  
Federal Securities Laws (this index)  
Fiduciary rules, **8:5 to 8:11**  
Internal Revenue Service, amount of fee paid, **6:38**  
International context retirement benefits, ERISA, **61:29**  
Major medical insurance, maximums, **46:25**  
Multiemployer plans, retroactive application of withdrawal liability, **57:39**  
Tax-Deferred Annuities (this index)  
Termination of plan, recovery of excess assets, **37:1, 37:2, 37:9**

### APPLICATIONS

Administration of defined contribution plans, loans, **3:28**  
Fiduciary responsibility, voluntary fiduciary correction program of Depart-

### APPLICATIONS—Cont'd

ment of Labor, **8:87 to 8:91**

Internal Revenue Service annual report, extension of time, **6:21**

### APPRECIATION

Net Unrealized Appreciation (this index)

### APPROPRIATENESS

Genetic Information Nondiscrimination Act of 2008 (GINA), **29:71**

### APPROVAL

Shareholders (this index)  
Simplified employee pension plans, **59:13 to 59:15**

### ARMED FORCES

Military Matters (this index)

### ARRA

American Recovery and Reinvestment Act of 2009 (ARRA) (this index)

### ARRANGEMENTS

Cash or Deferred Arrangements (this index)  
Death Benefits (this index)  
Deferred arrangements. Cash or Deferred Arrangements (this index)  
Deferred Compensation (this index)  
Defined Benefit Pension Plans (this index)  
International Matters (this index)  
Multiemployer Plans (this index)  
Nonqualified Arrangements (this index)  
Qualified Plans (this index)  
Severance pay plans, experience-rated arrangements and multiemployer plans, **58:8**  
Simplified employee pension plans, **59:1 to 59:72**  
Special benefits and services, flexible work alternatives, **63:33 to 63:40**  
Tax-Deferred Annuities (this index)  
Unfunded (this index)  
Welfare benefits, financing for postretirement benefits, **44:15 to 44:29**

### ASSESSMENT

Internal Revenue Service plan qualification process, assessing compliance, **27:24**

### ASSETS

Accounting (this index)

**ASSETS—Cont'd**

- Consolidation of Assets or Liabilities (this index)
- Corporate takeovers, use or misuse of plan assets, **36:47, 36:48**
- Defined Contribution Plans (this index)
- Excess assets
  - termination of plan, recovery on, **37:1 to 37:24**
  - welfare benefits, excess pension asset transfer, **44:26**
- Executive compensation, golden parachute payments, **65:35**
- Fiduciary Responsibility (this index)
- Internal Revenue Service, notice, **6:25**
- Mergers, plan assets, **25:1 to 25:13, 25:17 to 25:19**
- Plans. See lines throughout this topic
- Preretirement planning, risk management, **60:13**
- Qualified Plans (this index)
- Severance pay plans, qualified asset account limits and single employer trust, **58:5**
- Spin-Offs (this index)
- Termination of Plan (this index)
- Transfer of assets
  - fiduciary responsibility
    - prohibited transactions, **8:62 to 8:64**
    - prohibition against transferring plan assets outside United States, **8:39**
  - Internal Revenue Service, notice, **6:25**
  - welfare benefits, advance funding of postretirement benefits, **44:26**
- Valuation of assets
  - defined benefit pension plans, financing, **12:44 to 12:54**
  - minimum funding, special rules for determining, **23:10**

**ASSIGNMENTS**

- Death Benefits (this index)
- Divorce, Retirement Equity Act of 1984, **34:11, 34:12**

**ASSISTANCE**

- Disability benefit plans, reemployment assistance, **38:39**
- Financial assistance
  - multiemployer plans, pension termination insurance, **57:61**

**ASSISTANCE—Cont'd**

- Financial assistance—Cont'd
    - special benefits and services, dependent care, **63:42 to 63:47**
  - Special Benefits and Services (this index)
  - Welfare Benefits (this index)
- “ASSISTANCE ELIGIBLE INDIVIDUALS”**
- American Recovery and Reinvestment Act of 2009 (ARRA) (this index)

**ASSOCIATIONS**

- Health Maintenance Organizations (HMOs), individual practice associations, **46:34**
- Voluntary Employee Beneficiary Associations (this index)

**ASSUMPTION OR ASSUMPTIONS**

- Accounting (this index)
- Actuarial Matters (this index)
- Corporate mergers and acquisitions, assumed liability for deferred compensation, **36:12**
- Defined Benefit Pension Plans (this index)

**ATTACHMENT**

- Divorce, retirement plans attached for support and alimony obligations, **34:32**

**ATTORNEY-CLIENT PRIVILEGE**

- Fiduciary responsibility exceptions, voluntary fiduciary correction program of Department of Labor, **8:99**
- Qualified plans, “focused audits” and attorney-client privilege, **27:29 to 27:32**

**ATTORNEYS**

- Group Legal Services Plans (this index)

**ATTRIBUTES**

- Cash balance pension plan, defined contribution and benefit plans, **53:6, 53:7**

**ATTRIBUTION**

- Accounting by employer for postretirement benefits, **4:57**

**AUDITS AND AUDITING**

- Employee stock ownership plans, **50:15**
- Health care cost management, audit of bill, **44:17**
- Internal Revenue Service (this index)

## INDEX

### AUDITS AND AUDITING—Cont'd

- Management of benefits, audit of claims, **5:45**
- Multiemployer Plans (this index)
- Welfare benefits, auditing documents and communications, **44:57**

### AUTHORITY AND AUTHORIZATION

- Defined benefit pension plans, earnings power method valuation of assets, **12:53**
- Dental programs, prior authorization, **46:49**
- Fiduciary responsibility
  - authority of trustee, **8:26**
  - discretionary authority, **8:9**
- Multiemployer Plans (this index)

### AUTOMATIC

- Contribution arrangements, cash or deferred arrangements, **51:21**
- Exemption, golden parachute payments for executives, **65:57**

### AUTOMATION ADVANTAGES

- Management of benefits, administration through electronic data processing, **5:27**

### AUTOMOBILE INSURANCE

- Group Automobile Insurance (this index)
- Health insurance anti-duplication of benefits clauses, no-fault automobile insurance, **46:77**

### AVAILABLE NET ASSETS FOR BENEFITS

- Accounting, **4:6 to 4:11**

### AVERAGE BENEFIT TEST

- Minimum coverage standards under Tax Reform Act of 1986, **16:19**

### AVERAGING

- Simplified employee pension plans, five-year and ten-year income averaging, **App 59.9**

### AVOIDANCE

- Cash or deferred arrangements, avoiding excess contributions and excess aggregate contributions, **51:25 to 51:29**

### AWARDS

- COBRA health care continuation coverage, monitoring awards of Social Security disability income benefits, **39:66**
- Executives (this index)

### BACKGROUND

- American Recovery and Reinvestment Act of 2009 (ARRA), **39:118**
- Cash balance pension plan, origins of concept, **53:1 to 53:4**
- Cash or deferred arrangements, historical growth, **51:2**
- Controlled groups, **20:1**
- Design of Plan (this index)
- Flexible/cafeteria plans, **52:1**
- Qualified Plans (this index)
- Tax-Deferred Annuities (this index)
- Welfare benefits, nondiscrimination, **43:1**

### BALANCE

- Accounting (this index)
- Cash Balance Pension Plan (this index)

### BANK OF PAID TIME OFF

- Special benefits and services, **63:30 to 63:32**

### BANKRUPTCY

- COBRA health care continuation coverage, **39:20**
- Collective bargaining agreements, Bankruptcy Code, **29:12**
- Sponsor of plan, **6:52, 24:18**
- Welfare benefits, vesting and curtailment of postretirement benefits, **44:44**

### BASE AMOUNT

- Executive compensation, golden parachute payments, **65:46, 65:47**

### BASIC BENEFITS

- Flexible/cafeteria plans, **52:11**
- Pension Benefit Guaranty Corporation, notice of inability to pay, **6:61**

### BASIC COST EQUATION

- Defined benefit pension plans, advance funding, **12:2**

### BASIC HEALTH INSURANCE

- General discussion, **46:2 to 46:9**

**BASIC PART-TIME ARRANGEMENTS**

Special benefits and services, flexible work alternatives, **63:39**

**BASIS**

Crediting service, equivalencies and hours of service, **15:7 to 15:9**

**BEFORE-SCHOOL CARE**

Special benefits and services, dependent care, **63:54**

**BEHAVIORAL HEALTH PROGRAMS**

Health insurance, carveout programs, **46:64**

**BENEFICIARIES**

Administration, employee benefit program beneficiary designation form, **App 3.9**

Americans with Disabilities Act, standing to bring suit, **29:52**

COBRA health care continuation coverage, qualified beneficiaries, **39:12 to 39:21**

Death Benefits (this index)

Defined benefit pension plans, trust funds, **12:107**

Minimum Distribution (this index)

Termination of plan, notice of benefit commitments, **6:57**

Voluntary Employee Beneficiary Associations (this index)

**BIBLIOGRAPHY**

Controlled groups, **App 20.1**

**BILLS AND BILLING**

COBRA health care continuation coverage, billing charge for coverage, **39:51 to 39:54, App 39.4**

Health care cost management, audit of bill, **44:17**

**BINDING CONTRACT**

Executive compensation, **65:25**

**BLACK LUNG BENEFITS**

Disability benefits, long-term disability, **38:19**

**BLENDED ANNUITY TABLES**

Sex discrimination, developing unisex tables, **29:41, 29:42**

**BOARDS**

Employee stock purchase plans, Accounting Principles Board (APB) Opinion No. 25, **64:25 to 64:27**

**BONA FIDE**

Plans (this index)

Volunteers, nonqualified plans, **54:5**

**BONDS**

Death benefits, discount bond analogy for funding cash value life insurance in executive supplemental death benefits, **42:75**

Defined benefit pension plans, immunized bond funds, **12:120**

Fiduciary responsibility, bonding requirements of ERISA, **8:43 to 8:46**

**BONUS**

Credits, cash balance pension plan, **53:34**

Pools, executive compensation, **65:13**

Stock Bonus Plans (this index)

**BP CASE**

Fiduciary responsibility, employer stock drop litigation vacated by Fifth Circuit, **8:117**

**BRANCHES**

International context retirement benefits, foreign branches, **61:40**

**BREACH OF CONTRACT**

Executive compensation, golden parachute payments, **65:68**

**BREACH OF FIDUCIARY CLAIM**

Cash or deferred arrangement, ERISA action against Enron executives, trustee, and plan auditor, **51:60**

**BREACH OF FIDUCIARY DUTY**

General discussion, **8:2 to 8:4**

**BREAKS IN SERVICE**

Crediting service, **15:12 to 15:15, 15:23**

Defined benefit pension plans, normal retirement pensions, **11:30**

Minimum participation and coverage, **16:7, 16:11**

Qualified plans, minimum vesting and accrual standards, **17:23, 17:44 to 17:47**

## INDEX

### **BROTHER-SISTER GROUPS**

Controlled groups, **20:8**

### **BUSINESS OR BUSINESSES**

Accounting by employer, purchase business combinations, **4:53, 4:74**

COBRA health care continuation coverage, purchase and sales of businesses, **39:91 to 39:102**

Controlled Groups (this index)

Death Benefits (this index)

Flexible/cafeteria plans, business reasons, **52:1 to 52:7**

Separate Lines of Business (this index)

Simplified employee pension plans, **59:1 to 59:72**

Special benefits and services, business advantages, **63:3**

### **BUYBACKS**

Qualified plans, minimum accrual standards, **17:47**

### **CAFETERIA PLANS**

Flexible/Cafeteria Plans (this index)

### **CAFETERIAS**

Special benefits and services, company food services, **63:65**

### **CALCULATION OR COMPUTATION**

Administration of defined benefit plans, benefits, **3:3 to 3:9**

Crediting service, computation periods for year of service, **15:2 to 15:4**

Death Benefits (this index)

Deferred compensation, calculation of income inclusion for failure to satisfy 409A, **14:59**

Defined benefit pension plans, actuarial valuation for financing, **12:72 to 12:77**

Divorce, survivor benefits under Retirement Equity Act of 1984, **34:22**

Management of benefits, retirement plan administration, **5:38**

Multiemployer plans, withdrawal liability, **57:40, 57:42**

Projected social security replacement rates, **10:7**

Qualified plans, minimum vesting standards, **17:20**

Replacement rates, **10:1**

### **CALCULATION OR COMPUTATION**

#### **—Cont'd**

Simplified employee pension plans, earned income, **59:40, 59:43**

Social Security benefit, replacement rates, **10:1 to 10:6**

average indexed monthly earnings, **10:3**

family benefits, **10:6**

primary insurance amount, **10:4**

retirement benefit amount, **10:5**

Welfare benefits, funding of postretirement benefits, **44:30 to 44:32**

### **CAMP**

Special benefits and services, summer camp for dependents, **63:55**

### **CAP (CLOSING AGREEMENT PROGRAM)**

Internal Revenue Service, qualified plans, **27:15, 27:19**

### **CAPITAL ACCUMULATION**

Guidelines for designing benefit programs, **1:13**

Plan design, **2:4**

### **CAPITAL GAINS**

Employee stock purchase plans, taxation of participant, **64:12 to 64:17**

### **CAP ON EXCESS PARACHUTE PAYMENT**

Miscellaneous considerations

Corporate mergers and acquisitions, **36:40**

### **CARE**

Design of Plan (this index)

Flexible/Cafeteria Plans (this index)

Health Care (this index)

Long-Term Care (this index)

Medical (this index)

Special benefits and services, dependents, **63:41 to 63:56**

Welfare Benefits (this index)

### **CAREGIVER FAIR**

Special benefits and services, information resources for dependent care, **63:51**

### **CARRYFORWARD**

Simplified employee pension plans, nondeductible contributions, **59:54**

**CARRYING TWO HOMES**

Special benefits and services, relocation assistance, **63:72**

**CARRYOVER**

Corporate mergers and acquisitions, tax treatment of plans, **36:11**

Major medical insurance, deductibles, **46:15, 46:16**

**CARVEOUT PLANS OR PROGRAMS**

Health Care (this index)

**CASH**

For related material see Money (this index)

Arrangements. Cash or Deferred Arrangements (this index)

Balance pension plan. Cash Balance Pension Plan (this index)

Death Benefits (this index)

Defined Contribution Plans (this index)

Dollar (this index)

Qualified plans, minimum vesting standards, **17:12**

Welfare benefits, cash flow projections, **44:55**

**CASH BALANCE PENSION PLAN**

General discussion, **53:1 to 53:43**

Accounting issues, design considerations, **53:23**

Accrual, incidence of, **53:12, 53:13**

Age discrimination, safe harbor for, **53:41**

Annuity-only plan, design innovations, **53:35**

Attributes of defined contribution and benefit plans, description of plan, **53:6, 53:7**

**Benefits**

defined benefit plans, below floor benefits, design innovations, **53:30**

minimum benefits, design considerations, **53:17**

retirement, benefits at, design considerations, **53:20**

subsidies, design considerations, **53:21**

Bonus credits, design innovations, **53:34**

Cash balance rules, Congress and IRS provides greater clarity to, **53:38**

Cautionary words, design innovations, **53:37**

**CASH BALANCE PENSION PLAN****—Cont'd**

Common features, operation of plan, **53:10**

Companies that have converted, design considerations, **53:24**

Congress and IRS provide greater clarity to cash balance rules, **53:38**

Congress provides greater clarity to cash balance rules, **53:38**

Continuing to maintain defined benefit plans, origins of concept, **53:4**

Converted companies, design considerations, **53:24**

Cost, incidence of, **53:12, 53:13**

**Credits**

discretionary bonus credits, design innovations, **53:34**

interest credits, **53:16**

pay-related credits, design considerations, **53:15**

**Defined benefit plans**

attributes, description of plan, **53:7**

origins of concept, **53:2, 53:4**

pension plans, **11:4**

**Defined contribution plans**

attributes, description of plan, **53:6**

origins of concept, **53:3**

Description of plan, **53:5 to 53:7**

**Design**

considerations, **53:14 to 53:24**

innovations, **53:29 to 53:37**

Discretionary bonus credits, design innovations, **53:34**

Early retirement windows, design considerations, **53:22**

Example of plan, **53:11**

Flexible cash balance pension plan, design innovations, **53:36**

Floor benefits, design innovations, **53:30**

Forced retirement savings, design innovations, **53:31**

Grandfathering, design considerations, **53:17**

Health care subaccount postretirement, design innovations, **53:33**

Implementation of plan, transitional considerations, **53:28**

Inadequacy of traditional defined benefit plans, origins of concept, **53:2**

## INDEX

### CASH BALANCE PENSION PLAN

#### —Cont'd

- Incidence of accrual and cost, **53:12, 53:13**
- Innovations, design, **53:29 to 53:37**
- Interest
  - credits, **53:16**
  - enhancements, design innovations, **53:29**
- Internal Revenue Service, **53:38**
- IRS provides greater clarity to cash balance rules, **53:38**
- Key components, operation of plan, **53:9**
- Legal considerations
  - age discrimination, safe harbor for, **53:41**
  - Congress and IRS provide greater clarity to cash balance rules, **53:38**
  - limitation, market rate of return, **53:40**
  - market rate of return limitation, **53:40**
  - plan considerations, **53:42**
  - plan conversions, **53:43**
  - PPA changes addressed by regulations, **53:39**
  - regulations, PPA changes addressed by, **53:39**
  - safe harbor for age discrimination, **53:41**
- Limitation, market rate of return, **53:40**
- Maintaining defined benefit plans, origins of concept, **53:4**
- Market rate of return limitation, **53:40**
- Minimum benefits, design considerations, **53:17**
- Opening balances, design considerations, **53:18**
- Operation of plan, **53:8 to 53:10**
- Origins of concept, **53:1 to 53:4**
- Pay-related credits, design considerations, **53:15**
- Pension Equity Plan (PEP), design innovations, **53:32**
- Pension Protection Act changes addressed by regulations, **53:39**
- Pension Protection Act of 2006 (PPA), **53:39**
- Plan considerations, **53:42**
- Plan conversions, **53:43**
- Postretirement health care subaccount, design innovations, **53:33**

### CASH BALANCE PENSION PLAN

#### —Cont'd

- Potential problems, transitional considerations, **53:25, 53:26**
  - PPA changes addressed by regulations, **53:39**
  - Rate, accrual rate, **53:13**
  - Rate of return limitation, market, **53:40**
  - Regulations, PPA changes addressed by, **53:39**
  - Retirement
    - benefits at, design considerations, **53:20**
    - early retirement windows, design considerations, **53:22**
    - forced retirement savings, design innovations, **53:31**
    - postretirement health care subaccount, design innovations, **53:33**
  - Role of savings plan, transitional considerations, **53:27**
  - Safe harbor for age discrimination, **53:41**
  - Savings
    - forced retirement savings, design innovations, **53:31**
    - role of savings plan, transitional considerations, **53:27**
  - Strengths and weaknesses of defined contribution plans, origins of concept, **53:3**
  - Subsidies, design considerations, **53:21**
  - Suggested solutions to potential problems, transitional considerations, **53:26**
  - Traditional defined benefit plans' inadequacy, origins of concept, **53:2**
  - Transitional considerations, **53:25 to 53:28**
  - Vesting, design considerations, **53:19**
  - Weaknesses and strengths of defined contribution plans, origins of concept, **53:3**
  - Why employers continue to maintain defined benefit plans, origins of concept, **53:4**
  - Word of caution, design innovations, **53:37**
- ### CASH OR DEFERRED ARRANGEMENTS
- General discussion, **51:1 to 51:62**
  - Adjustments, contribution rate, **51:31**

**CASH OR DEFERRED****ARRANGEMENTS—Cont'd**

- Administrative committee members as fiduciaries, ERISA action against Enron executives, trustee, and plan auditor, **51:55**
- ADP/ACP tests, **51:21 to 51:34**
- Advantages to employers and employees, **51:4, 51:6**
- Aggregate contributions, excess, **51:24 to 51:29**
- Agreement for loan, distribution rules, **51:37**
- Alternatives, principal design alternatives, **51:7 to 51:12**
- Automatic contribution arrangements, **51:21**
- Avoiding excess contributions and excess aggregate contributions, meeting ADP/ACP tests, **51:25 to 51:29**
- Basic Section 401(k) rules, **51:13 to 51:20**
- Breach of fiduciary claim not defeated by plan terms, ERISA action against Enron executives, trustee, and plan auditor, **51:60**
- Characteristics, **51:3**
- Class action lawsuits on 401(k) plan expenses, **51:51**
- Co-fiduciary liability for failure to monitor, ERISA action against Enron executives, trustee, and plan auditor, **51:57**
- Communications, employee generally, **51:48**
  - formal plan documents control over SPD, **51:49**
  - SPD, formal plan documents control over, **51:49**
- Contributions
  - automatic contribution arrangements, **51:21**
  - Defined Contribution Plans (this index) matching contribution plans, thrift plan CODAs, **51:11**
  - meeting ADP/ACP tests, **51:21 to 51:34**
  - nondiscrimination, basic Section 401(k) rules, **51:15**
  - Section 415 contribution limitations, effects of CODAs on other benefits, **51:45**

**CASH OR DEFERRED****ARRANGEMENTS—Cont'd**

- Conversion from traditional thrift plan, thrift plan CODAs, **51:12**
- Coverage, nondiscrimination, **51:14**
- Damage claims, **51:20**
- Deduction limitations, Section 404(a), **51:44**
- Deemed distribution, loans to plan participants, **51:38**
- Defined Contribution Plans (this index)
- Design
  - principal design alternatives, **51:7 to 51:12**
  - risk reducing design features, meeting ADP/ACP tests, **51:30**
- Directors' liability for plan investment in employer stock, **51:62**
- Disadvantages to employers, **51:5**
- Disclosure of 401(k) plan expenses
  - class action lawsuits on 401(k) plan expenses, **51:51**
  - DOL Advisory Opinion 2005-02A, **51:50**
  - undisclosed 401(k) plan expenses, DOL initiatives, **51:52**
- Discrimination
  - multiemployer plans, **57:29**
  - nondiscrimination, basic Section 401(k) rules, **51:14, 51:15**
- Distributions
  - rules, loans to plan participants, **51:36 to 51:40**
  - taxation of plan distributions, basic Section 401(k) rules, **51:19**
- DOL Advisory Opinion 2005-02A, **51:50**
- Duty regarding misleading information, ERISA action against Enron executives, trustee, and plan auditor, **51:58**
- Duty to disclose information, ERISA action against Enron executives, trustee, and plan auditor, **51:59**
- Effects of CODAs on other benefits, **51:41 to 51:45**
- Elections
  - fail-safe mechanisms, meeting ADP/ACP tests, **51:33, 51:34**
  - limitations on elective deferrals, basic Section 401(k) rules, **51:16**
- Eligibility, nondiscrimination, **51:14**

**CASH OR DEFERRED****ARRANGEMENTS—Cont'd**

- Excess contributions, meeting ADP/ACP tests, **51:22 to 51:29**
- Facts, ERISA action against Enron executives, trustee, and plan auditor, **51:54**
- Fail-safe mechanisms, meeting ADP/ACP tests, **51:32 to 51:34**
- Fiduciary breach by failing to monitor administrative committee, ERISA action against Enron executives, trustee, and plan auditor, **51:56**
- Formal plan documents control over SPD, **51:49**
- 401(k) plans
  - general discussion, **51:1 to 51:62**
- Historical growth, **51:2**
- Income tax laws, state and municipal, **51:46**
- In-service withdrawals, basic Section 401(k) rules, **51:18**
- Installment payments, distribution rules for loans to plan participants, **51:40**
- Irrevocable elections, fail-safe mechanisms for meeting ADP/ACP tests, **51:34**
- Liability for acquiring and retaining Enron stock, ERISA action against Enron executives, trustee, and plan auditor, **51:61**
- Liability for plan investment in employer stock
  - administrative committee members were fiduciaries, ERISA action against Enron executives, trustee, and plan auditor, **51:55**
  - breach of fiduciary claim not defeated by plan terms, ERISA action against Enron executives, trustee, and plan auditor, **51:60**
  - co-fiduciary liability for failure to monitor, ERISA action against Enron executives, trustee, and plan auditor, **51:57**
  - directors liable for plan investment in employer stock, **51:62**
  - duty regarding misleading information, ERISA action against Enron executives, trustee, and plan auditor, **51:58**
  - duty to disclose information, ERISA action against Enron executives,

**CASH OR DEFERRED****ARRANGEMENTS—Cont'd**

- Liability for plan investment in employer stock—Cont'd
  - trustee, and plan auditor, **51:59**
  - ERISA action against Enron executives, trustee, and plan auditor, **51:53 to 51:61**
  - facts, ERISA action against Enron executives, trustee, and plan auditor, **51:54**
  - fiduciary breach by failing to monitor administrative committee, ERISA action against Enron executives, trustee, and plan auditor, **51:56**
  - liability for acquiring and retaining Enron stock, ERISA action against Enron executives, trustee, and plan auditor, **51:61**
- Limitations
  - elective contributions, fail-safe mechanisms for meeting ADP/ACP tests, **51:33**
  - pay and elective deferrals, basic Section 401(k) rules, **51:16**
  - Section 404(a) deduction limitations, effects of CODAs on other benefits, **51:44**
  - Section 415 contribution limitations, effects of CODAs on other benefits, **51:45**
- Loans to plan participants, **51:35 to 51:40**
- Matching contribution plans, thrift plan CODAs, **51:11**
- Meeting ADP/ACP tests, **51:21 to 51:34**
- Multiemployer plans, discrimination, **57:29**
- Municipal income tax laws, **51:46**
- No damage claims unless all participants harmed, **51:20**
- Nondiscrimination, basic Section 401(k) rules, **51:14, 51:15**
- Nonprofit organizations, **51:47**
- Participants in plan, loans to, **51:35 to 51:40**
- Payment or payments
  - employee pay all plans, thrift plan CODAs, **51:10**
  - installment payments, distribution rules and loans to plan participants, **51:40**

**CASH OR DEFERRED****ARRANGEMENTS—Cont'd**

Payment or payments—Cont'd  
 limitations on pay deferrals, basic Section 401(k) rules, **51:16**  
 other pay-related plans, effects of CODAs on other benefits, **51:43**

**Plans**

Defined Contribution Plans (this index)  
 401(k) plans, above  
 loans to plan participants, **51:35 to 51:40**  
 multiemployer plans, discrimination, **57:29**  
 other pay-related plans, effects of CODAs on other benefits, **51:43**  
 other qualified plans, effects of CODAs on other benefits, **51:42**  
 thrift plan CODAs, principal design alternatives, **51:9 to 51:12**

Principal characteristics, **51:3**

Principal design alternatives, **51:7 to 51:12**

Principal residence plan loan, distribution rules, **51:39**

Profit sharing CODAs, principal design alternatives, **51:8**

QMACs, testing techniques to avoid excess contributions and excess aggregate contributions, **51:29**

QNECs, testing techniques to avoid excess contributions and excess aggregate contributions, **51:29**

Qualified plans, effects of CODAs on other benefits, **51:42**

Rate adjustments, contributions, **51:31**

Recharacterization, testing techniques to avoid excess contributions and excess aggregate contributions, **51:27**

Reclassification, testing techniques to avoid excess contributions and excess aggregate contributions, **51:28**

Reducing risk design features, meeting ADP/ACP tests, **51:30**

Restructuring, testing techniques to avoid excess contributions and excess aggregate contributions, **51:26**

Risk reducing design features, meeting ADP/ACP tests, **51:30**

**CASH OR DEFERRED****ARRANGEMENTS—Cont'd****Rules**

basic Section 401(k) rules, **51:13 to 51:20**

distribution rules, loans to plan participants, **51:36 to 51:40**

Section 404(a) deduction limitations, effects of CODAs on other benefits, **51:44**

Section 415 contribution limitations, effects of CODAs on other benefits, **51:45**

Section 401(k) plans. 401(k) plans, above Social Security, effects of CODAs on other benefits, **51:41**

SPD, formal plan documents control over, **51:49**

State income tax laws, **51:46**

**Taxes and taxation**

plan distributions, basic Section 401(k) rules, **51:19**

state and municipal income tax law, **51:46**

Tests, meeting ADP/ACP tests, **51:21 to 51:34**

Thrift plan CODAs, principal design alternatives, **51:9 to 51:12**

Treatment of excess contributions, meeting ADP/ACP tests, **51:23, 51:24**

Undisclosed 401(k) plan expenses, DOL initiatives, **51:52**

Vesting, basic Section 401(k) rules, **51:17**

Withdrawals, in-service, **51:18**

**CASHOUTS**

Defined benefit pension plans, benefits after termination of service, **11:61**

Joint-and-survivor annuities, limitations, **18:9, 18:15**

Qualified plans, minimum accrual standards, **17:46**

**CAUSE**

COBRA health care continuation coverage, termination of coverage for cause, **39:86**

**CENTERS**

Health insurance, centers of excellence, **46:66**

Special Benefits and Services (this index)

## INDEX

### CERTIFICATE OF INSURANCE

Death benefits, state group life insurance laws, **41:65**

### CERTIFICATION

Administration (this index)  
Deferred compensation, Troubled Assets Relief Program (TARP), **14:63**  
Enrolled actuary certification program, PBGC, termination of plan, **24:5**  
Family and Medical Leave Act, medical certification, **App 30.2, App 30.4**

### CHANGE

Amendment, Modification or Change (this index)

### CHARGES

COBRA Health Care Continuation Coverage (this index)  
Minimum funding, funding standard accounts, **23:6**  
Welfare benefits, reduction plans, **44:6**

### CHECKLIST FOR APPLICATION

Fiduciary responsibility, voluntary fiduciary correction program of Department of Labor, **8:91**

### CHILDREN

Adoption of children  
special benefits and services, financial assistance, **63:43**  
welfare benefits, nondiscrimination, **43:26, 43:27**  
Death benefits, Social Security child's benefits, **41:11**  
Divorce, qualified medical child support orders, **35:2 to 35:19**

### CHOICE

Election or Choice (this index)

### CHURCH PLANS

Nonqualified plans, deferred compensation plans, **54:7**

### CLAIMS

Accounting (this index)  
COBRA health care continuation coverage, tracking claim experience, **39:67**  
Design of plan, Department of Labor regulations, **2:6 to 2:10**

### CLAIMS—Cont'd

Fiduciary responsibility  
claims administrator with discretionary control is functional fiduciary, **8:8**  
release of future claims by employer, **8:64**  
Health insurance, cost of claims, **46:83 to 46:89**  
Management of Benefits (this index)  
Processing of claims  
design of plan, expedited processing of claims involving urgent care, **2:10**  
management of benefits, **5:35, 5:42**

### CLASS

Class or Classes (this index)

### CLASS ACTION LAWSUITS

Cash or deferred arrangements, disclosure of 401(k) plan expenses, **51:51**  
401(k) fee case, **8:123 et seq.**

### CLASSIFICATION

Death benefits, discrimination in group life insurance, **41:88**

### CLASS OR CLASSES

Department of Labor, summary plan description and multiple classes of participants, **6:43**  
Fiduciary responsibility, class exemptions, **8:75**  
Health insurance, class rating, **46:82**

### CLOSELY ASSOCIATED EVENTS

Executive compensation, contingent golden parachute payments, **65:44**

### CLOSELY HELD CORPORATIONS

Severance pay plans, **58:17 to 58:26**

### CLOSING AGREEMENT PROGRAM (CAP)

Internal Revenue Service, qualified plans, **27:15, 27:19**

### CLOSURE

Case closure criteria, health care cost management, **44:23**  
Plant closure, age discrimination, **29:22**

### COBRA HEALTH CARE CONTINUATION COVERAGE

General discussion, **39:1 to 39:125**  
Administration, **39:46 to 39:67**

**COBRA HEALTH CARE  
CONTINUATION COVERAGE  
—Cont'd**

All health care plans terminated, early termination of coverage, **39:80**

Alternative coverage, **39:19, 39:68 to 39:78**

American Recovery and Reinvestment Act of 2009 (ARRA) (this index)

Amount, charge for coverage, **39:22 to 39:28**

Applicability of regulations, **39:99, 39:107, 39:110**

ARRA. American Recovery and Reinvestment Act of 2009 (ARRA) (this index)

Awards of Social Security disability income benefits, monitoring, **39:66**

Bankruptcy, **39:20**

Basic day-to-day administration, **39:46**

Becoming entitled to Medicare, early termination of coverage, **39:85**

Beneficiaries, qualified, **39:12 to 39:21**

Billing charge for coverage, day-to-day administration, **39:51 to 39:54, App 39.4**

Businesses, purchase and sales of, **39:91 to 39:102**

Cafeteria plans, **39:8 to 39:11, 39:58**

Cause, termination of coverage for, **39:86**

Change in family status notice, **39:42 to 39:45, 39:65**

Changes due to ARRA. American Recovery and Reinvestment Act of 2009 (ARRA) (this index)

Charge for coverage

- general discussion, **39:22 to 39:28**
- billing, **39:51 to 39:54, App 39.4**
- collecting, **39:55**
- failure to pay, **39:27, 39:81 to 39:83**
- increases in charge, **39:25, 39:54**

Choices

- cafeteria plans, **39:9**
- state continuation of coverage laws, interaction with COBRA, **39:113**

Claim experience, tracking, **39:67**

Collecting charge for coverage, **39:55**

Contents of notice. Notices, below

Contributions, multiemployer plans, **39:101, 39:102**

Controlled groups, **20:24**

**COBRA HEALTH CARE  
CONTINUATION COVERAGE  
—Cont'd**

Conversion

- alternative to COBRA continuation coverage, **39:69**
- notices when COBRA continuation coverage expires, **39:61**
- premium conversion arrangements, plans subject to COBRA, **39:11**

Date. Time or date, below

Day-to-day administration, **39:46 to 39:67**

Decreases in charge for coverage, **39:25**

Definition of group health plan, **39:2**

Delay, notices, **39:33, 39:38, 39:45**

Delivery of notice, **39:32, 39:37**

Dependents

- renegade dependents, qualifying events, **39:14 to 39:16**
- state continuation of coverage laws, interaction with COBRA, **39:115**

Determinations, charge for coverage, **39:23, 39:24**

Difference between premium and amount charged for coverage, **39:28**

Disability

- alternative to COBRA continuation coverage, extension, **39:19, 39:70**
- ceasing to be disabled during extension period, early termination of coverage, **39:87**
- extension
  - alternative to COBRA continuation coverage, **39:19, 39:70**
  - ceasing to be disabled during extension period, early termination of coverage, **39:87**
  - plan's disability extension, **39:19, 39:60**
  - plan's disability extension, **39:19, 39:60**
  - qualifying events, **39:18, 39:19**
- Social Security disability income benefits awards, monitoring, **39:66**

Divorce

- qualified medical child support orders, welfare benefits, **35:17**
- qualifying events, **39:16, 39:39**
- state continuation of coverage laws, interaction with COBRA, **39:114**

**COBRA HEALTH CARE****CONTINUATION COVERAGE****—Cont'd**

- Duplicate coverage, **39:68 to 39:78**
- Duration of coverage, **39:12, 39:114, 39:115**
- Duties, purchase and sales of businesses, **39:97**
- Early termination of coverage, **39:79 to 39:90**
- Election. Choices, above
- Enrollment, day-to-day administration, **39:47 to 39:50, 39:57 to 39:59**
- Events
  - qualifying events, below
  - terminating events, **39:79, 39:89**
- Exclusions, plans subject to COBRA, **39:4**
- Expiration of coverage, notices, **39:61, 39:90**
- Extension. Disability, above
- Failure to deliver notice, **39:33, 39:38**
- Failure to give change in family status notice, **39:45**
- Failure to pay charge for coverage, **39:27, 39:81 to 39:83**
- Family and Medical Leave Act, interaction with COBRA, **39:104 to 39:107**
- Family status change, notice, **39:42 to 39:45, 39:65**
- Final regulations, interaction of
  - Uniformed Services Employment and Reemployment Rights Act (USERRA) with COBRA, **39:110**
- FSAs, plans subject to COBRA, **39:10**
- Gaps
  - day-to-day administration, gap between qualifying event and enrollment, **39:48, 39:49**
  - significant gap doctrine, duplicate coverage, **39:73**
  - “Geissel” decision, duplicate coverage, **39:74**
- Grace periods, charge for coverage, **39:26**
- Group health plans, **39:1 to 39:125**
- Health Insurance Portability and Accountability Act of 1996 (HIPAA), duplicate coverage, **39:75**
- Husband and wife. Spouses, below
- Impact of Health Insurance Portability and Accountability Act of 1996 (HIPAA), duplicate coverage, **39:75**

**COBRA HEALTH CARE****CONTINUATION COVERAGE****—Cont'd**

- Increases in charge for coverage, **39:25, 39:54**
- Initial matters
  - notice, **39:30 to 39:34, App 39.1**
  - payment of charge for coverage, **39:52, 39:82**
- Insurance
  - charge for coverage, insured plans, **39:23, 39:24**
  - Health Insurance Portability and Accountability Act of 1996 (HIPAA), duplicate coverage, **39:75**
- Integrating COBRA with employer-paid continuation coverage, **39:63**
- Interaction of COBRA with
  - other laws, **39:103 to 39:116**
  - qualified medical child support orders, divorce, **35:17**
- Large employers, purchase and sales of businesses, **39:101**
- Legal separation of spouses, qualifying events, **39:16**
- Maintaining rights of participants, day-to-day administration, **39:56 to 39:61**
- Management of gap between qualifying event and enrollment, day-to-day administration, **39:49**
- Medicare
  - becoming entitled to Medicare, early termination of coverage, **39:85**
  - who pays first when COBRA and other coverage coexist, **39:78**
- Method of delivery of notice, **39:32, 39:37**
- Monitoring COBRA administration, **39:62 to 39:67**
- Monthly payment of charge for coverage, **39:53, 39:83**
- Multiemployer plans
  - purchase and sales of businesses, **39:100 to 39:102**
  - welfare plans, **57:71**
- Multiple notice requirements, **39:29**
- Multiple qualifying events, **39:17**
- Notices
  - general discussion, **39:29 to 39:45**
  - change in family status notice, **39:42 to 39:45, 39:65**

## COBRA HEALTH CARE CONTINUATION COVERAGE

### —Cont'd

#### Notices—Cont'd

##### contents of notice

change in family status notice, **39:43**

initial COBRA notice, **39:31**

qualifying event notice, **39:36**

second qualifying event notice,  
**39:41, App 39.3**

conversion notices when COBRA  
continuation coverage expires,  
**39:61**

delay, **39:33, 39:38, 39:45**

delivery, **39:32, 39:37**

expiration of coverage, **39:61, 39:90**

failure to deliver notice, **39:33, 39:38**

initial COBRA notice, **39:30 to 39:34,**  
**App 39.1**

monitoring COBRA administration,  
**39:64, 39:65**

qualifying event notice, **39:35 to 39:41,**  
**App 39.2**

second qualifying event notice, **39:40,**  
**39:41, App 39.3**

state continuation of coverage laws,  
interaction with COBRA, **39:112,**  
**39:116**

termination of coverage, **39:88 to**  
**39:90**

Obtaining other group health coverage,  
early termination of coverage, **39:84**

Offering participants enrollment in new  
health programs, day-to-day  
administration, **39:59**

Open enrollment in cafeteria plans, day-  
to-day administration, **39:58**

Overlapping periods, interaction of  
COBRA with state continuation of  
coverage laws, **39:111, 39:112**

Packaged health care plans, plans subject  
to COBRA, **39:7**

Participants, **39:1 to 39:125**

#### Payment

failure to pay charge for coverage,  
**39:27, 39:81 to 39:83**

initial payment of charge for coverage,  
**39:52, 39:82**

integrating COBRA with employer-  
paid continuation coverage, moni-  
toring COBRA administration,  
**39:63**

## COBRA HEALTH CARE CONTINUATION COVERAGE

### —Cont'd

#### Payment—Cont'd

monthly payment of charge for cover-  
age, **39:53, 39:83**

who pays first when COBRA and other  
coverage coexist, **39:77, 39:78**

#### Plans

all health care plans terminated, early  
termination of coverage, **39:80**

cafeteria plans, **39:8 to 39:11, 39:58**

charge for coverage, **39:23, 39:24**

group health plans, **39:1 to 39:125**

multiemployer plans, above

subject to COBRA, **39:2 to 39:11**

#### Premiums

conversion arrangements, plans subject  
to COBRA, **39:11**

difference between premium and  
amount charged for coverage,  
**39:28**

#### Processing

change of family status notices, moni-  
toring COBRA administration,  
**39:65**

special enrollments, maintaining rights  
of participants, **39:57**

Proposed regulations, **39:99, 39:107**

Purchase and sales of businesses, **39:91 to**  
**39:102**

#### Qualified

beneficiaries, **39:12 to 39:21**

medical child support orders, divorce,  
**35:17**

#### Qualifying events

general discussion, **39:12 to 39:21**

Family and Medical Leave Act, interac-  
tion with COBRA, **39:105**

gap between qualifying event and  
enrollment, day-to-day administra-  
tion, **39:48, 39:49**

notice, **39:35 to 39:41, App 39.2**

state continuation of coverage laws,  
interaction with COBRA, **39:111**

Regulations, **39:99, 39:107, 39:110**

Renegade dependents, qualifying events,  
**39:14 to 39:16**

Retirees, **39:20**

#### Rights

participants, maintaining, **39:56 to**  
**39:61**

**COBRA HEALTH CARE****CONTINUATION COVERAGE****—Cont'd**

## Rights—Cont'd

Uniformed Services Employment and Reemployment Rights Act (USERRA), interaction with COBRA, **39:108 to 39:110**

Sales of businesses, **39:91 to 39:102**

Second qualifying event notice, **39:40, 39:41**

Self-insured plans, charge for coverage, **39:24**

Significant gap doctrine, duplicate coverage, **39:73**

## Small employers

group health plan, plans subject to COBRA, **39:5**

purchase and sales of businesses, **39:101**

Social Security disability income benefits awards, monitoring, **39:66**

Sponsor of plans, plans subject to COBRA, **39:6**

## Spouses

divorce, above

legal separation of spouses, qualifying events, **39:16**

widowed spouses, interaction of COBRA with state continuation of coverage laws, **39:114**

State continuation of coverage laws, interaction with COBRA, **39:111 to 39:116**

## Status

change in family status notice, **39:42 to 39:45, 39:65**

renegade dependents, qualifying events, **39:15**

## Termination

coverage, **39:21, 39:79 to 39:90**

disabled during extension period, **39:87**

multiemployer plans, cessation of contributions by employer, **39:102**

## Time or date

delay, notices, **39:33, 39:38, 39:45**

duration of coverage, **39:12, 39:114, 39:115**

early termination of coverage, **39:79 to 39:90**

expiration of coverage, notices, **39:61, 39:90**

**COBRA HEALTH CARE****CONTINUATION COVERAGE****—Cont'd**

## Time or date—Cont'd

grace periods, charge for coverage, **39:26**

monthly payment of charge for coverage, **39:53, 39:83**

occurrence of qualifying event, **39:21**

overlapping periods, state continuation of coverage laws, **39:111, 39:112**

termination of coverage, **39:21**

Tracking COBRA claim experience, **39:67**

Transactions, purchase and sales of businesses, **39:95**

Uniformed Services Employment and Reemployment Rights Act (USERRA), interaction with COBRA, **39:108 to 39:110**

Unlimited COBRA continuation coverage, **39:20**

Waiver of coverage, **39:50**

Widowed spouses, state continuation of coverage laws, **39:114**

Wife and husband. Spouses, above

**CODA**

Cash or Deferred Arrangements (this index)

**CO-FIDUCIARY LIABILITY**

Cash or deferred arrangements, ERISA action against Enron executives, trustee, and plan auditor, **51:57**

**CO-FIDUCIARY RESPONSIBILITY**

Standards, **8:42**

**COINSURANCE**

Major medical insurance, **46:20 to 46:23**

**COLLECTION**

Administration of defined contribution plans, data, **3:32**

COBRA health care continuation coverage, charge for coverage, **39:55**

Genetic Information Nondiscrimination Act of 2008 (GINA), **29:63**

Multiemployer plans, withdrawal liability, **57:43 to 57:48**

**COLLECTIVE BARGAINING**

General discussion, **9:1 to 9:54**

**COLLECTIVE BARGAINING—Cont'd**

- Additional benefits and services, **9:50**
  - childcare assistance, **9:52**
  - education and training, **9:54**
  - employee assistance programs, **9:51**
  - severance and supplemental unemployment insurance, **9:53**
- Agreements
  - Bankruptcy Code, **29:12**
- Bankruptcy Code, agreements, **29:12**
- Basics, **9:12**
  - duty to bargain, **9:13**
    - duty to furnish information, **9:15**
    - unilateral action prohibited, **9:14**
  - duty to furnish information, **9:16**
    - mandatory, **9:17**
    - permissive and illegal, **9:18**
- Benefits covered in collective bargaining agreements, **9:26**
  - time off, with or without pay, **9:27**
  - holidays, **9:28**
  - meal, break, and cleanup periods, **9:31**
  - other leave, **9:32**
  - sick leave, **9:30**
  - vacation, **9:29**
- Benefits negotiations, **9:19**
  - employer perspective, **9:24**
  - information requirements, **9:21**
  - objectives and strategy, **9:22**
  - preparation, **9:20**
  - union perspective, **9:25**
  - wages or benefits?, **9:23**
- Contracts. Agreements, above
- Controlled groups, collectively bargained status of plan, **20:21**
- Early union role in providing benefits, **9:2**
- Growth years, **9:3**
- Insurance, other than medical, **9:33**
  - administration, **9:42**
  - costs, **9:41**
  - coverage and limitations, **9:39**
  - funding, **9:40**
  - life insurance, **9:34**
  - long-term disability, **9:36**
  - medical insurance, **9:37**
  - options, **9:38**
  - pensions, **9:43**
  - retirement provisions, **9:45**
  - sickness and accident insurance, **9:35**

**COLLECTIVE BARGAINING—Cont'd**

- Insurance, other than medical, **9:33**
    - Cont'd
      - types of plans, **9:44**
  - Mandatory subjects of bargaining, **29:2**
  - National Labor Relations Act, mandatory subjects of bargaining, **29:2**
  - Pensions, **9:46**
    - administration and termination, **9:49**
    - funding, **9:48**
    - vesting, **9:47**
  - Recent developments, **9:4**
  - Subjects of bargaining, **29:2**
  - Termination
    - plan that was collectively bargained, recovery of excess assets, **37:5**
  - Union impact on benefits
    - generally, **9:5**
    - conduct related to benefits during the election campaign, **9:10**
    - election outcome, **9:11**
    - membership, **9:7**
    - organization and structure, **9:6**
    - recognition process, **9:9**
    - structure and governance, **9:8**
- COMBINATION OR COMBINATIONS**
- Accounting by employer, purchase business combinations, **4:53, 4:74**
  - Defined benefit pension plans, combinations of formulas, **11:22**
  - Health care cost management, sole source integrated health care strategy, **44:4**
- COMBINED**
- Groups, controlled groups, **20:9**
  - Plans. Combined Plans (this index)
  - Service, multiemployer plans, **57:3**
- COMBINED PLANS**
- Death benefits, group life insurance, **41:82**
  - Defined benefit and defined contribution plans, limitations on benefits and contributions, **19:10**
  - Merger, special schedule, **25:9**
  - Qualified Plans (this index)
  - Simplified Employee Pension Plans (this index)
- COMMINGLED FUNDS**
- Defined benefit pension plans, trust funds, **12:109**

## INDEX

### COMMISSIONS [COMPENSATION]

- Defined benefit pension plans, insured funding arrangements, **12:103**
- Executive compensation, exemptions from million dollar compensation deduction limitation of Section 162(m), **65:9**

### COMMISSIONS [ENTITIES]

- Equal Employment Opportunity Commission, sex discrimination, **29:28, 29:34**
- Securities and Exchange Commission (this index)

### COMMITMENTS

- Termination of plan, notice to participants and beneficiaries of benefit commitments, **6:57**

### COMMITTEE

- Executive compensation, **65:17 to 65:19**

### COMMODITY FUTURES TRADE COMMISSION REGULATIONS

- Dodd-Frank, **8A:2**

### COMMON ACCIDENT CLAUSE

- Major medical insurance, deductibles, **46:17**

### COMMON LAW INDEMNITY

- Disability benefits, workers' compensation, **38:21**

### COMMUNICATION

- Communication or Communications (this index)

### COMMUNICATION OF BENEFITS

- Generally, **7:1**
- Action plan, **7:44**
  - budgeting, **7:47**
  - media, **7:46**
  - objectives, **7:45**
  - timing, **7:48**
- Creating involvement and ownership involving employees in benefits, **7:4**
  - creating involvement, **7:6**
  - market-driven communication, **7:5**
- Encouraging benefits use, **7:7**
- Flexible benefits, **7:32**
  - developing special benefits graphics, **7:35**
  - enrollment techniques, **7:34**

### COMMUNICATION OF BENEFITS

#### —Cont'd

- Flexible benefits, **7:32**—Cont'd
  - need for active employee participation, **7:33**
  - uses for benefit statements, **7:36**
- Highlighting benefit value, **7:2**
  - raising awareness of benefits, **7:2**
  - example, **7:3**
- Investment education and disclosures, **7:28**
- Objectives
  - benefits, coordination of communication of benefits, **1:8**
- Plan documents, **7:37**
  - ERISA inserts and spreadsheets, **7:39**
  - restructuring summary plan descriptions, **7:38**
- Satisfying legal requirements
  - 404(c) disclosure requirements, **7:24**
  - COBRA communication requirements, **7:20**
  - consolidated Omnibus Budget Reconciliation Act of 1985, **7:19**
  - electronic notices, **7:18**
  - employee retirement Income Security Act of 1974, **7:12**
    - ERISA disclosure requirements, **7:13**
    - materials required for all employees, **7:14**
  - Family and Medical Leave Act of 1993, **7:22**
  - FMLA notification and communication requirements, **7:23**
  - information that must be provided to participants, **7:25**
  - information that must be provided upon request, **7:26**
  - legally required administrative information in SPDs, **7:15**
  - legally required benefits communications, **7:11**
  - materials available for review, **7:17**
  - materials provided on request, **7:16**
  - pension benefit guarantee corporation requirements, **7:27**
  - unemployment Compensation Amendments Act of 1992, **7:21**
- Supporting and facilitating administration, **7:8**
  - administrative manuals, **7:9**

**COMMUNICATION OF BENEFITS**

—Cont'd

- Supporting and facilitating administration, **7:8**—Cont'd
  - role of managers and supervisors, **7:10**
- Use of audiovisual media, **7:30**
  - limitations, **7:31**
- Using technology to communicate benefits, **7:40**
  - electronic communication, **7:41**
  - telephone voice response systems, **7:42**
  - video streaming, **7:43**
- Work/life benefits, **7:29**

**COMMUNICATION OR COMMUNICATIONS**

- Cash or deferred arrangements, employee communications, **51:48, 51:49**
- Flexible/cafeteria plans, implementation, **52:65**
- Management of benefits, plan information, **5:56**
- Multiemployer plans, additional communications complexities, **57:22**
- Welfare Benefits (this index)

**COMMUNITY RATING**

- Health insurance, **46:80**

**COMPENSATION**

- Administration (this index)
- Commissions [Compensation] (this index)
- Corporations (this index)
- Deferred Compensation (this index)
- Defined Contribution Plans (this index)
- Design of Plan (this index)
- Disability (this index)
- Employee stock purchase plans, accounting treatment, **64:27**
- Executives (this index)
- Flexible/cafeteria plans, business reasons for flexibility, **52:1 to 52:7**
- Health insurance, physician, **46:8**
- Highly Compensated (this index)
- International Matters (this index)
- Management of benefits, plan design and funding, **5:18**
- Simplified employee pension plans, **59:27 to 59:44**
- Tax-Deferred Annuities (this index)
- Workers' Compensation (this index)

**COMPETITIVE POSITION WITHIN INDUSTRY STANDARDS**

- Objectives of benefits, **1:5**

**COMPLETE TERMINATION OF PLAN**

- Internal Revenue Service determination letters, **24:27**

**COMPLETE WITHDRAWAL LIABILITY**

- Corporate mergers and acquisitions, multiemployer plans, **36:19**

**COMPLIANCE OR NONCOMPLIANCE**

- Actuarial equivalents, **11:54**
- Deferred Compensation (this index)
- Divorce, qualified medical child support order rules, **35:18**
- Employee stock ownership plans
  - ESOP characteristics and multiple functions, **13:13**
- ERISA (this index)
- Internal Revenue Service (this index)
- Management of Benefits (this index)
- Tax-deferred annuities, unfunded deferred compensation arrangements, **54:31**

**COMPOSITION**

- Controlled groups, statutory, **20:2**

**COMPOUND PROBABILITIES**

- Defined benefit pension plans, actuarial principles for financing, **12:12**

**COMPREHENSIVE BASIS OF ACCOUNTING**

- General discussion, **4:39**

**COMPREHENSIVE PROGRAMS**

- Major medical insurance, **46:13**

**COMPRESSED WORKWEEK**

- Special benefits and services, flexible work alternatives, **63:36**

**COMPUTATION**

- Calculation or Computation (this index)

**COMPUTERS**

- Administration (this index)
- Management of benefits, electronic data processing, **5:27, 5:28**

## INDEX

### CONCENTRATION TEST

Welfare benefits, nondiscrimination, **43:9, 43:21**

### CONCESSIONAIRE APPROACH

Special benefits and services, company food services, **63:66**

### CONCURRENT REVIEW

Health care cost management, utilization review, **44:14, 44:15**

### CONDITIONS

Deferred compensation, Troubled Assets Relief Program (TARP), **14:64**

Employee stock purchase plans, eligibility, **64:6**

Executive compensation, exemptions, **65:58 to 65:60**

Welfare benefits, fringe benefits, **43:24**

### CONFIDENTIALITY

Genetic Information Nondiscrimination Act of 2008 (GINA), **29:77**

### CONFLICTS

ERISA (this index)

### CONGRESS

Cash balance pension plan, **53:38**

### CONSENT

Divorce, Retirement Equity Act of 1984, **34:26**

Joint-and-survivor annuities, **18:6, 18:13**

### CONSISTENCY RULE

Flexible/cafeteria plans, final regulations, **52:34**

### CONSOLIDATED OMNIBUS BUDGET RECONCILIATION ACT

COBRA Health Care Continuation Coverage (this index)

### CONSOLIDATION OF ASSETS OR LIABILITIES

Internal Revenue Service, notice, **6:25**

### CONSTRUCTION AND INTERPRETATION

Death benefits, interpreting results, **42:77**

### CONTACT LENSES

Vision care programs, **46:61**

### CONTAINMENT OR CONTROL OF COSTS

Costs and Expenses (this index)

### CONTINGENT OR CONTINGENCY

Corporate mergers and acquisitions, parachute payments, **36:37**

Defined benefit pension plans, event, **12:28, 12:64**

Executives (this index)

Termination of plan, rights, **37:8**

### CONTINUATION COVERAGE

American Recovery and Reinvestment Act of 2009 (ARRA) (this index)

COBRA Health Care Continuation Coverage (this index)

Health Care (this index)

### CONTINUED COVERAGE BY CONTRACT

International context retirement benefits, Social Security and general rule for foreign employment, **61:3**

### CONTINUING PENSION CREDIT

Defined benefit pension plans, disability benefits, **11:57**

### CONTRACTS OR AGREEMENTS

Cash or deferred arrangements, loans, **51:37**

Corporate mergers, **36:8**

Death Benefits (this index)

Defined benefit pension plans, insured funding arrangements, **12:82 to 12:84, 12:89 to 12:91, 12:97, 12:99 to 12:101**

Executives (this index)

Fair Labor Standards Act of 1938, government contract laws, **29:10**

International Matters (this index)

Management of Benefits (this index)

Qualified Plans (this index)

Tax-deferred annuities, salary reduction agreement (SRA) contributions, **54:11**

### CONTRIBUTIONS

Accounting (this index)

Aggregate contributions. Excess contributions, below

Cash or Deferred Arrangements (this index)

**CONTRIBUTIONS—Cont'd**

- Death Benefits (this index)
- Defined Benefit Pension Plans (this index)
- Defined Contribution Plans (this index)
- Disability benefits, tax considerations, **38:51**
- Excess contributions
  - aggregate contributions
    - cash or deferred arrangements, **51:24 to 51:29**
    - cash or deferred arrangements, meeting ADP/ACP tests, **51:22 to 51:29**
    - simplified employee pension plans, employee taxation, **59:62**
- Fiduciary Responsibility (this index)
- International Matters (this index)
- Limitations, generally, **19:1 to 19:10**
- Matching Contributions (this index)
- Minimum Funding (this index)
- Multiemployer Plans (this index)
- Qualified Plans (this index)
- Severance pay plans, not for profit organizations, **58:31**
- Simplified Employee Pension Plans (this index)
- Tax-Deferred Annuities (this index)
- Welfare benefits, cost control measures for postretirement benefits, **44:48**

**CONTRIBUTORY**

- Benefit, flexible/cafeteria plans, **52:12 to 52:14**
- Plans (this index)

**CONTROL**

- Costs and Expenses (this index)
- Executive compensation, control change, **65:30 to 65:35, 65:67**
- Fiduciary responsibility, claims
  - administrator with discretionary control is functional fiduciary, **8:8**
- Management of Benefits (this index)
- Minimum funding, need for funding control, **23:2**
- Multiemployer plans, IRS recommendation for establishment of internal control procedures, **57:85**

**CONTROLLED**

- Employers, simplified employee pension plans, **59:63**
- Groups. Controlled Groups (this index)

**CONTROLLED GROUPS**

- Acquisitions, Revenue Act of 1987, **36:31, 36:32**
- Affiliated service groups, **20:16**
- Background, **20:1**
- Benefits
  - international context retirement benefits, expatriate coverage under U.S. qualified plans, **61:20 to 61:23**
  - welfare benefits, **20:24 to 20:26**
- Bibliography, **App 20.1**
- Brother-sister groups, **20:8**
- Business or businesses
  - commonly controlled businesses, **20:3**
- COBRA health care continuation coverage, **20:24**
- Collectively bargained status of plan, **20:21**
- Combined groups, **20:9**
- Commonly controlled trades or businesses, **20:3**
- Composition, statutory, **20:2**
- Corporations
  - general discussion, **20:1, 20:3**
  - foreign corporations, **20:10**
  - mergers and acquisitions, Revenue Act of 1987, **36:31, 36:32**
  - nonprofit corporations, **20:5**
  - severance pay plans, closely held corporations, **58:23**
  - successor corporations, **20:11**
- Coverage
  - COBRA health care continuation coverage, **20:24**
  - international context retirement benefits, expatriate coverage under U.S. qualified plans, **61:20 to 61:23**
- Definition of employer securities, **20:4**
- Determining stock and other ownership, special rules, **20:12**
- Excluded stock, special rules, **20:13**
- Foreign corporations, **20:10**
- Funding liability under Revenue Act of 1987, corporate mergers and acquisitions, **36:31**
- Governmental entities, **20:5**
- International context retirement benefits, expatriate coverage under U.S. qualified plans, **61:20 to 61:23**

## INDEX

### CONTROLLED GROUPS—Cont'd

- Leasing of employees, **20:18**
- Legislation
  - COBRA health care continuation coverage, **20:24**
  - composition, statutory, **20:2**
  - Revenue Act of 1987, corporate mergers and acquisitions, **36:31, 36:32**
- Liability
  - funding liability under Revenue Act of 1987, corporate mergers and acquisitions, **36:31**
  - multiemployer plan withdrawal liability, **20:20, 57:45**
- Management functions, organizations performing, **20:17**
- Mergers, Revenue Act of 1987, **36:31, 36:32**
- Multiemployer plan withdrawal liability, **20:20, 57:45**
- Nonprofit corporations, **20:5**
- Options, special rules, **20:14**
- Organizations performing management functions, **20:17**
- Ownership
  - determining stock and other ownership, special rules, **20:12**
- Parent-subsidiary groups, **20:7**
- Partial plan termination, **20:19**
- Partnerships, special rule, **20:4**
- PBGC reporting, **20:23**
- Plans
  - collectively bargained status of plan, **20:21**
  - multiemployer plan withdrawal liability, **20:20, 57:45**
  - partial plan termination, **20:19**
  - severance pay plans, closely held corporations, **58:23**
  - top-heavy plans, **20:22**
- Regulations
  - voluntary employee beneficiary associations (VEBAs), **20:26**
- Reporting, PBGC, **20:23**
- Revenue Act of 1987, corporate mergers and acquisitions, **36:31, 36:32**
- Rules
  - general discussion, **20:1 to 20:52**
  - special rules, **20:4, 20:12 to 20:15**
- Security requirements under Revenue Act of 1987, corporate mergers and

### CONTROLLED GROUPS—Cont'd

- acquisitions, **36:32**
  - Selected bibliography, **App 20.1**
  - Service
    - affiliated service groups, **20:16**
  - Severance pay plans, closely held corporations, **58:23**
  - Sister-brother groups, **20:8**
  - Special rules, **20:4, 20:12 to 20:15**
  - Statutes. Legislation, above
  - Stock, special rules, **20:12, 20:13**
  - Subsidiary-parent groups, **20:7**
  - Successor
    - corporations, **20:11**
  - Termination of Plan (this index)
  - Top-heavy plans, **20:22**
  - Trades commonly controlled, **20:3**
  - Voluntary employee beneficiary associations (VEBAs), regulations, **20:26**
  - Welfare plans and benefits, **20:24 to 20:26**
  - Withdrawal liability, multiemployer plan, **20:20, 57:45**
- ### CONVENIENCE SERVICES
- Special services, **63:57 to 63:68**
- ### CONVERSION
- Cash or deferred arrangements, conversion from traditional thrift plan, **51:12**
  - COBRA Health Care Continuation Coverage (this index)
  - Death Benefits (this index)
  - Sex Discrimination (this index)
- ### COORDINATION OR COORDINATING
- Death benefits, coordination of defined benefit plans with other plans, **42:98**
  - Divorce, coordinating qualified domestic relations orders with survivor benefits, **34:14**
  - Health insurance, coordination of benefits, **46:75**
  - International context retirement benefits, coordination of U.S. and foreign Social Security, **61:4**
  - Management of benefits, coordinating services with outside vendors, **5:50 to 5:55**
  - Objectives of benefits, coordination of communication of benefits, **1:8**

**COORDINATION OR****COORDINATING—Cont'd**Welfare benefits, coordinated plans, **44:7****CORE-PLUS-OPTIONS**Flexible/cafeteria plans, **52:22****CORPORATIONS**Acquisitions, **36:1 to 36:54**Actuarial liabilities, influence of pension plans, **36:3**Administration of benefit plans, **App 3.13**Agreement, merger, **36:8**Applicable statutory law, use or misuse of plan assets in corporate takeovers, **36:48**Assets of plan, use or misuse in corporate takeovers, **36:47, 36:48**Assumed liability for deferred compensation, tax treatment of plans after mergers and acquisitions, **36:12****Benefits**administration of benefit plans, **App 3.13**employee benefit liabilities in multinational acquisitions, post-ERISA tax treatment of plans after mergers and acquisitions, **36:17**nondiscriminatory benefits under acquiring company's plans, **36:22 to 36:30**welfare benefits, corporate owned life insurance, **44:27**Carryover, tax treatment of plans after mergers and acquisitions, **36:11****Compensation**parachute payments, mergers and acquisitions, **36:35**purchaser's assumed liability for deferred compensation, tax treatment of plans after mergers and acquisitions, **36:12**Conflicts, post-ERISA tax treatment of plans after mergers and acquisitions, **36:14**Contingent parachute payments, mergers and acquisitions, **36:37**

Controlled Groups (this index)

Coverage, nondiscriminatory coverage under acquiring company's plans, **36:22 to 36:30**

Deferred Compensation (this index)

**CORPORATIONS—Cont'd**Definition of highly compensated employees, **36:27**Design of plan, mergers and acquisitions, **36:1**Dispositions, nondiscriminatory coverage and benefits under acquiring company's plans, **36:28**Disqualified individual, parachute payments, **36:36**ERISA, tax treatment of plans after mergers and acquisitions, **36:13 to 36:17**Excludable employees, nondiscriminatory coverage and benefits under acquiring company's plans, **36:26**

Executives (this index)

Fifty-employee rule, nondiscriminatory coverage and benefits under acquiring company's plans, **36:30**Health care, mergers and acquisitions, **36:46 to 36:48**Highly compensated employees, nondiscriminatory coverage and benefits under acquiring company's plans, **36:27**Impact of repeal of "General Utilities," post-ERISA tax treatment of plans after mergers and acquisitions, **36:16**Influence of pension plans, mergers and acquisitions, **36:2 to 36:8**Interests of seller and buyer, influence of pension plans, **36:5, 36:6**IRS limits on "Webb" case, post-ERISA tax treatment of plans after mergers and acquisitions, **36:15**Items to be negotiated, influence of pension plans, **36:7**Judicial actions, mergers and acquisitions, **36:49, 36:50****Liability or liabilities**actuarial liabilities, influence of pension plans, **36:3**employee benefit liabilities in multinational acquisitions, post-ERISA tax treatment of plans after mergers and acquisitions, **36:17**funding liability, Revenue Act of 1987, **36:31**health care liabilities, mergers and acquisitions, **36:46**multiemployer plan liability, mergers and acquisitions, **36:18 to 36:21**

**CORPORATIONS—Cont'd**

- Liability or liabilities—Cont'd
  - purchaser's assumed liability for deferred compensation, tax treatment of plans after mergers and acquisitions, **36:12**
- Limitations
  - IRS limits on "Webb" case, post-ERISA tax treatment of plans after mergers and acquisitions, **36:15**
  - parachute payments, mergers and acquisitions, **36:34 to 36:37**
- Mandatory disaggregation rule, nondiscriminatory coverage and benefits under acquiring company's plans, **36:26**
- Mergers, **36:1 to 36:54**
- Mergers and acquisitions
  - Transfers, multiemployer plans, **36:21**
- Miscellaneous considerations
  - Amount of future parachute payments, mergers and acquisitions, **36:39**
  - Cap on excess parachute payment, mergers and acquisitions, **36:40**
  - Excess parachute payment cap, mergers and acquisitions, **36:40**
  - Future parachute payments, mergers and acquisitions, **36:39**
- Limitations
  - parachute payments, mergers and acquisitions, **36:40**
- Misuse of plan assets in corporate takeovers, **36:47, 36:48**
- Multiemployer plans, mergers and acquisitions, **36:18 to 36:21, 36:29**
  - Complete withdrawal liability, **36:19**
  - Partial withdrawal liability, **36:20**
  - Withdrawal liability, **36:19, 36:20**
- Multinational acquisitions, post-ERISA tax treatment of plans after mergers and acquisitions, **36:17**
- Multiple employer plans, nondiscriminatory coverage and benefits under acquiring company's plans, **36:29**
- Negotiated items, influence of pension plans, **36:7**
- Noncompetition agreements
  - generally, **36:42 et seq.**
  - alternatives, **36:44**
  - 2023 NLRB memo, **36:43**
  - proposed FTC ban, **36:44**

**CORPORATIONS—Cont'd**

- Nondiscriminatory coverage and benefits under acquiring company's plans, **36:22 to 36:30**
- Nonpurchase transactions, tax treatment of plans after mergers and acquisitions, **36:11**
- Parachutes
  - executive compensation, golden parachutes, **65:22, 65:29 to 65:71**
  - payments, mergers and acquisitions, **36:34 to 36:41**
  - pension parachute, judicial actions, **36:50**
- PBGC premiums, Revenue Act of 1987, **36:33**
- Pension
  - parachute, judicial actions, **36:50**
  - Pension Benefit Guaranty Corporation (this index)
  - plans
    - mergers and acquisitions, **36:2 to 36:8**
    - simplified employee pension plans, set-up and establishment dates, **App 59.3**
- Plans
  - administration of benefit plans, **App 3.13**
  - mergers and acquisitions, generally, **36:1 to 36:30**
  - multiemployer plans, mergers and acquisitions, **36:18 to 36:21, 36:29**
  - nondiscriminatory coverage and benefits under acquiring company's plans, **36:22 to 36:30**
  - pension, above
    - severance pay plans, closely held corporations, **58:17 to 58:26**
    - use or misuse of plan assets in corporate takeovers, **36:47, 36:48**
- Post-ERISA tax treatment of plans after mergers and acquisitions, **36:13 to 36:17**
- Repeal of "General Utilities," post-ERISA tax treatment of plans after mergers and acquisitions, **36:16**
- Revenue Act of 1987, mergers and acquisitions, **36:31 to 36:33**
- Rules, nondiscriminatory coverage and benefits under acquiring company's

**CORPORATIONS—Cont'd**

- plans, **36:26, 36:30**
- Safe harbors, nondiscriminatory coverage and benefits under acquiring company's plans, **36:25**
- Sales, **36:1 to 36:54**
- S Corporations (this index)
- Severance pay plans, closely held corporations, **58:17 to 58:26**
- Simplified employee pension plans, set-up and establishment dates, **App 59.3**
- Statutory law, use or misuse of plan assets in corporate takeovers, **36:48**
- Stock (this index)
- Takeovers, use or misuse of plan assets, **36:47, 36:48**
- Tax
  - Miscellaneous considerations
    - gross-up, parachute payments, **36:41**
    - withholding requirements, parachute payments, **36:38**
    - treatment of plans after mergers and acquisitions, **36:10 to 36:17**
  - Transactions, tax treatment of plans after mergers and acquisitions, **36:11**
  - Use of plan assets in corporate takeovers, **36:47, 36:48**
  - “Webb” case, post-ERISA tax treatment of plans after mergers and acquisitions, **36:15**
  - Welfare benefits, corporate owned life insurance, **44:27**

**CORRECT AMOUNT**

- Fiduciary responsibility, voluntary fiduciary correction program of Department of Labor, **8:83**

**CORRECTION OR CORRECTIONS**

- Employee stock purchase plans, operational errors, **64:35**
- Fiduciary responsibility, voluntary fiduciary correction program of Department of Labor, **8:79 to 8:99**
- Internal Revenue Service procedures, qualified plans, **27:17 to 27:19**
- Technical corrections
  - divorce, Retirement Equity Act of 1984, **34:10 to 34:17**
  - tax-deferred annuities, Revenue Reconciliation Act of 1989, **54:25**

**COST OF LIVING**

- Administration of defined benefit plans, adjustments, **3:13**
- Defined Benefit Pension Plans (this index)
- Defined benefit plans, increases, **19:6**
- Simplified employee pension plans, limits, **App 59.2**

**COSTS AND EXPENSES**

- Accounting (this index)
- Cash balance pension plan, incidence of cost, **53:12, 53:13**
- Control of costs
  - dental programs, **46:48 to 46:51**
  - management of benefits, services provided by insurance carrier, **5:44**
  - objectives of benefits, **1:4**
  - welfare benefits, postretirement benefits, **44:45 to 44:52**
- Death Benefits (this index)
- Defined Benefit Pension Plans (this index)
- Defined Contribution Plans (this index)
- Disability (this index)
- Fiduciary responsibility, voluntary fiduciary correction program of Department of Labor, **8:84**
- Flexible/Cafeteria Plans (this index)
- Health Care (this index)
- Health Insurance (this index)
- Joint-and-survivor annuities, preretirement spouse's benefits, **18:16**
- Living, cost of. Cost of Living (this index)
- Management of Benefits (this index)
- Minimum funding, changes in actuarial cost method, **23:13**
- Objectives of benefits, **1:4, 1:8**
- Sharing of costs
  - death benefits, group term life insurance, **41:18**
  - objectives of benefits, role of employee cost sharing, **1:7**
- Tax-deferred annuities, cost savings/efficiency standards, **54:36**
- Welfare Benefits (this index)

**COUNSEL FEES FROM PLAN ASSETS**

- Qualified plans, IRS “focused audits” and attorney-client privilege, **27:32**

## INDEX

### COURTS

- Corporate mergers and acquisitions, judicial actions, **36:49, 36:50**
- Termination of plan, judicial support in recovery of excess assets, **37:3 to 37:10**

### COVERAGE

- Age discrimination, source, **29:14**
- Americans with Disabilities Act, source of coverage, **29:48**
- Cash or deferred arrangements, nondiscrimination, **51:14**
- COBRA Health Care Continuation Coverage (this index)
- Continuation coverage. Health Care (this index)
- Controlled Groups (this index)
- Corporate mergers and acquisitions, nondiscriminatory coverage under acquiring company's plans, **36:22 to 36:30**
- Death Benefits (this index)
- Deferred compensation, IRS final regulations, **14:58**
- Defined Contribution Plans (this index)
- Disability (this index)
- Divorce (this index)
- Family and Medical Leave Act (this index)
- Fiduciary liability insurance, **8B:5, 8B:7, 8B:14**
- Flexible/Cafeteria Plans (this index)
- Genetic Information Nondiscrimination Act of 2008 (GINA), **29:60, 29:62**
- Health Insurance (this index)
- Internal Revenue Service, qualified pension plan coverage information in annual report, **6:17**
- International Matters (this index)
- Joint-and-survivor annuities, plans covered by Retirement Equity Act of 1984 (REA) rules, **18:2**
- Maximum age requirements, **16:3**
- Minimum Participation and Coverage (this index)
- Multiemployer Plans (this index)
- Qualified Plans (this index)
- Severance pay plans, employee-only plans of closely held corporations, **58:26**

### COVERAGE—Cont'd

- Sex discrimination, sources of coverage, **29:26**
- Tax-deferred annuities, application of rules, **54:10 to 54:12**
- Welfare Benefits (this index)

### CREDIT

- Preretirement planning, credit risk management, **60:11**
- Special benefits and services, credit unions for employees, **63:68**

### CREDITING SERVICE

- General discussion, **15:1 to 15:24**
- Accrual of benefits
  - break in service, service following, **15:15**
  - computation period, year of service, **15:4**
  - elapsed time method, **15:22**
- Alternative to hours of service, elapsed time method, **15:16**
- Basis, equivalencies and hours of service, **15:7 to 15:9**
- Break in service, **15:12 to 15:15, 15:23**
- Computation periods, year of service, **15:2 to 15:4**
- Credited service during waiting period, **15:10**
- Date. Time or date, below
- Defined benefit pension plans, normal retirement pensions, **11:28**
- Definitions
  - years of service, **15:1**
- Earnings basis, equivalencies and hours of service, **15:9**
- Elapsed time method, **15:17 to 15:23**
- Eligibility computation period, years of service, **15:2**
- Equivalencies, hours of service, **15:6 to 15:9**
- Federal laws, military leave, **29:47**
- Hours of service, **15:5**
- Hours of service, **15:5 to 15:9, 15:16**
- Multiemployer plans, past-service credit, **57:15**
- Parity rule, elapsed time method, **15:23**
- Participation, service following break in service, **15:13**
- Part-time eligibility, **15:11**

**CREDITING SERVICE—Cont'd**

- Part-time eligibility for 401(k) plans, **15:11**
- Periods
  - basis of periods of employment, hours of service, **15:8**
  - computation periods, year of service, **15:2 to 15:4**
  - elapsed time method, **15:19, 15:20**
  - service period, elapsed time method, **15:20**
- Severance from service, elapsed time method, **15:18, 15:20**
- Time or date
  - elapsed time method, **15:17 to 15:23**
  - hours of service, **15:5 to 15:9, 15:16**
  - periods, above
  - severance from service date, elapsed time method, **15:18**
  - years of service, **15:1 to 15:4**
- Transfers between methods of crediting service, **15:24**
- Vesting
  - break in service, service following, **15:14**
  - computation period, year of service, **15:3**
- Years of service, **15:1 to 15:4**

**CREDITOR PROTECTION**

- Simplified employee pension plans, employer contribution and deduction limitations, **59:58**

**CREDITS**

- Cash Balance Pension Plan (this index)
- Defined Benefit Pension Plans (this index)
- Flexible/Cafeteria Plans (this index)
- Minimum funding, funding standard accounts, **23:7**
- Multiemployer Plans (this index)
- Service. Crediting Service (this index)

**CURRENT MATTERS**

- Financing, welfare benefits, **44:16, 44:17**
- Liability, defined benefit pension plans, **12:33, 12:63**
- Protection, death benefits, **42:39**
- Spouses, divorce and Retirement Equity Act of 1984, **34:21**
- Trends, defined benefit pension plans, **11:37, 11:43**

**CURTAILMENT OR CURTAILMENTS**

- Accounting by employer, **4:48, 4:70**
- Internal Revenue Service, plan, **6:22**
- Welfare benefits, postretirement benefits, **44:42 to 44:44**

**CUSTOM DOCUMENT APPROVAL**

- Simplified employee pension plans, existing plans, **59:15**

**DAMAGES**

- Cash or deferred arrangements, **51:20**
- Employee stock ownership plans, **50:119**

**DATA**

- Administration (this index)
- Health care cost management, utilization review, **44:16**
- Health Insurance (this index)
- Information (this index)
- Management of benefits, electronic data processing, **5:26 to 5:40**
- Mergers, maintenance of data, **25:10**

**DATABASE**

- Administration of defined benefit plans, retiree database information, **3:14**

**DATE**

- Time or Date (this index)

**DEATH**

- Benefits. Death Benefits (this index)
- Minimum Distribution (this index)
- Postdeath Distributions (this index)
- Predeath Distributions (this index)
- Qualified Plans (this index)
- Survivor (this index)

**DEATH BENEFITS**

- Accumulations
  - reserve accumulations, voluntary employee beneficiary association trust life benefits, **42:33**
- Additional matters
  - limitations on policy loan interest deductions under Tax Reform Act of 1986, whole life insurance, **42:66**
- Age, ERISA joint-and-survivor annuity requirements, **41:37**
- Aggregation of coverage, group life insurance, **41:71**

## INDEX

### DEATH BENEFITS—Cont'd

- Agreements. Contracts or agreements, below
- Allocation
  - taxes, financing Social Security benefits, **42:5**
- Alternative or alternatives
  - funding approaches, postretirement group term life insurance, **42:20**
  - minimum tax, whole life insurance, **42:64**
  - whole life insurance in split-funded defined benefit plans, **42:88 to 42:90**
- Amended. Modified, below
- Amount
  - additional matters, above
  - increases in self-employment tax, financing Social Security benefits, **42:4**
  - insurance, below
  - maximum, below
  - minimum, below
  - reduction, below
- Analysis
  - cost analysis, whole life insurance, **42:37 to 42:39**
  - funding approaches, cash value life insurance in executive supplemental death benefits, **42:69 to 42:78**
- Annuities
  - cash value life insurance in executive supplemental death benefits, **42:70**
  - joint-and-survivor annuity requirements, uninsured death benefits, **41:37 to 41:41, 41:49 et seq.**
- Application of tax rules, group life insurance, **41:83**
- Arrangements
  - deferred compensation arrangements, wages subject to Social Security taxes, **42:10**
  - nonqualified arrangements, tax considerations, **41:97, 41:98**
  - reduction of salary arrangements, wages subject to Social Security taxes, **42:9**
  - split-dollar arrangements, executive supplemental benefits, **41:103**

### DEATH BENEFITS—Cont'd

- Assignments
  - estate and gift tax, assignment to remove from gross estate, **41:92**
  - state group life insurance laws, **41:60, 41:61**
- Basic structure, whole life insurance, **42:34**
- Basis of rates, premiums for survivor's benefit plans, **42:24 to 42:27**
- Beneficiaries
  - state group life insurance laws, **41:58**
  - voluntary employee beneficiary associations (VEBAs), **42:28 to 42:33**
- Business
  - travel insurance, group accidental death and dismemberment insurance, **41:23**
- Calculation
  - income tax liability, group life insurance, **41:73**
  - premium calculations, group life insurance, **42:12 to 42:14**
- Cash values
  - life insurance in executive supplemental death benefits, **42:68 to 42:84**
  - whole life insurance, **42:36, 42:38, 42:54**
- Certificate of insurance, state group life insurance laws, **41:65**
- Child's benefits, Social Security survivor benefits, **41:11**
- Classification, discrimination in group life insurance, **41:88**
- Combination plans, group life insurance, **41:82**
- Comparisons
  - alternatives, whole life insurance in split-funded defined benefit plans, **42:90**
  - net cost comparisons, whole life insurance, **42:53 to 42:56**
- Computation. Calculation, above
- Contracts or agreements
  - insuring agreements, state group life insurance laws, **41:62**
- Contributions
  - defined contribution plans, below
  - group life insurance, income taxes, **41:72**

**DEATH BENEFITS—Cont'd**

- Contributions—Cont'd
  - plans. Contributory plans, below
- Contributory plans
  - premium calculations, group life insurance, **42:13**
- Conversion privilege
  - group term life insurance, **41:19**
  - premium calculations, group life insurance, **42:14**
  - state group life insurance laws, **41:59**
- Coordination with other plans, uninsured death benefits in defined benefit plans, **42:98**
- Costs
  - cash value life insurance in executive supplemental death benefits, **42:68, 42:73, 42:82**
  - conversion privilege, premium calculations for group life insurance, **42:14**
  - group term life insurance, **41:17, 41:18**
  - split-dollar structure, cash value life insurance in executive supplemental death benefits, **42:82**
  - voluntary employee beneficiary association trust life benefits, **42:32**
  - whole life insurance, **42:37 to 42:39, 42:53 to 42:56, 42:86, 42:87**
- Coverage
  - group life insurance, income taxes, **41:71, 41:75**
  - postretirement group term life insurance, **42:19 to 42:23**
- Date. Time or date, below
- Deductions
  - policy loan interest deductions, whole life insurance, **42:66**
  - premiums, whole life insurance, **42:60**
- Deferred compensation, wages subject to Social Security taxes, **42:10, 42:11**
- Defined Benefit Pension Plans (this index)
- Defined benefit plans
  - pension plans. Defined Benefit Pension Plans (this index)
  - uninsured death benefits, **42:91 to 42:98**
  - whole life insurance in split-funded defined benefit plans, **42:85 to 42:90**

**DEATH BENEFITS—Cont'd**

- Defined contribution plans
  - group term life insurance, **41:31**
  - uninsured death benefits, tax-qualified contribution plans, **41:49 to 41:51**
- Definitions
  - dividends, **42:41**
  - life insurance, **41:104**
  - policy, **41:77**
  - whole life insurance, **42:35**
  - widow's benefits, **41:3**
- Dependents, group life insurance, **41:89**
- Design of plan
  - group life insurance, IRS requirements, **41:78**
  - survivor income plan, group insurance, **41:27**
- Determinations, Social Security widow's benefits, **41:5**
- Development of benefit stream, premiums for survivor's benefit plans, **42:26**
- Differentiation of risk, whole life insurance, **42:50**
- Discount bond analogy, funding of cash value life insurance in executive supplemental death benefits, **42:75**
- Discriminatory plan classification, group life insurance, **41:88**
- Dividends
  - whole life insurance, **42:40 to 42:45, 42:61**
- Divorce, Social Security widow's benefits, **41:8**
- Eligibility
  - group life insurance, **41:70, 41:86**
  - nondiscrimination rules, group life insurance, **41:86**
  - state group life insurance laws, **41:55**
  - widow's benefits, Social Security survivor benefits, **41:4**
- Endowment, executive supplemental death benefits, **42:71, 42:72**
- ERISA
  - joint-and-survivor annuity requirements, uninsured death benefits in defined benefit pension plans, **41:37 to 41:41**
  - mandated survivor benefits, uninsured death benefits in defined benefit plans, **42:91**
  - state group life insurance laws, **41:66**

## INDEX

### DEATH BENEFITS—Cont'd

- Estate tax
  - general discussion, **41:92, 41:94**
  - nonqualified plans or arrangements, **41:98**
  - whole life insurance, **41:98**
- Evaluating alternatives, whole life insurance in split-funded defined benefit plans, **42:88 to 42:90**
- Exclusions or exemptions
  - group accidental death and dismemberment insurance, **41:21**
  - group life insurance, income taxes, **41:67, 41:74**
  - wages subject to Social Security taxes, **42:8**
- Executives
  - deferred compensation, wages subject to Social Security taxes, **42:11**
  - supplemental death benefits
    - cash value life insurance, **42:68 to 42:84**
    - tax considerations, **41:100 to 41:105**
    - whole life insurance, **41:32 to 41:36**
- Exemptions. Exclusions or exemptions, above
- Experience
  - mortality experience, cash value life insurance in executive supplemental death benefits, **42:78**
  - rating. Premiums, below
- Failure to meet new definition of life insurance, executive supplemental benefits, **41:105**
- Family benefits, Social Security survivor benefits, **41:13**
- Father's benefits, Social Security survivor benefits, **41:10**
- FICA taxes, financing Social Security benefits, **42:2 to 42:5**
- Financial considerations, plans, **42:1 to 42:98**
- Financing
  - Social Security benefits, **42:1 to 42:11**
  - uninsured death benefits in defined benefit plans, **42:93, 42:95, 42:97**
- Fully experience rated, premium renewal rates for group life insurance, **42:18**
- Funding
  - cash value life insurance in executive supplemental death benefits, **42:69 to 42:78**

### DEATH BENEFITS—Cont'd

- Funding—Cont'd
  - postretirement group term life insurance, **42:20, 42:23**
  - severance pay plans, funding of ten or more employers' plans, **58:13**
  - whole life insurance in split-funded defined benefit plans, **42:85 to 42:90**
- Gift tax
  - general discussion, **41:92, 41:93**
  - nonqualified plans or arrangements, **41:98**
  - whole life insurance, **41:98**
- Grace period, state group life insurance laws, **41:64**
- Gross estate, assignment to remove from, **41:92**
- Group insurance
  - general discussion, **41:15 to 41:36**
  - accidental death and dismemberment insurance, **41:20 to 41:24**
  - life insurance, below
    - paid-up insurance, **41:25**
- Groups eligible, state group life insurance laws, **41:55**
- Guidelines for designing benefit programs, **1:14**
- Implementing endowment concept, cash value life insurance in executive supplemental death benefits, **42:72**
- Implications for employer, whole life insurance, **42:59 to 42:67**
- Importance of mortality experience, cash value life insurance in executive supplemental death benefits, **42:78**
- Imputed cost of current protection, whole life insurance, **42:39**
- Income
  - designing survivor income plan, group insurance, **41:27**
  - tax. Income tax, below
- Income tax
  - group life insurance, **41:67 to 41:75**
  - uninsured death benefits, **41:97**
- Incontestability, state group life insurance laws, **41:63**
- Increases in self-employment tax, financing Social Security benefits, **42:4**
- Indexes, net cost comparisons for whole life insurance, **42:55, 42:56**

**DEATH BENEFITS—Cont'd**

- Installment payment of proceeds, group life insurance, **41:68**
- Insurance
  - amount of insurance
    - state group life insurance laws, **41:57**
  - group insurance, above
  - insureds, below
  - policy of insurance, below
  - premiums, below
  - uninsured death benefits, **41:48 to 41:52, 41:97, 42:91 to 42:98**
  - voluntary employee beneficiary association trust life benefits, **42:28 to 42:33**
- Insureds
  - assignments, state group life insurance laws, **41:60**
  - substitution of insureds, whole life insurance, **42:67**
- Interest
  - adjusted cost index, net cost
    - comparisons for whole life insurance, **42:55**
  - policy loans, whole life insurance, **42:65, 42:66**
- Internal Revenue Service. IRS, below
- Interpreting results, funding of cash value life insurance in executive supplemental death benefits, **42:77**
- Investment return analysis, funding of cash value life insurance in executive supplemental death benefits, **42:74**
- IRS
  - limitations
    - group term life insurance under defined contribution plans, **41:31**
    - requirements, group life insurance, **41:76 to 41:83**
- Joint-and-survivor annuity requirements, uninsured death benefits, **41:37 to 41:41, 41:49 to 41:51**
- Jurisdiction, state group life insurance laws, **41:54**
- Key employees, group life insurance, **41:85, 41:88**
- Legal considerations, plans, **42:1 to 42:98**
- Legislated tax rates, financing Social Security benefits, **42:3**
- Liability for tax, group life insurance, **41:73**

**DEATH BENEFITS—Cont'd**

- Life insurance
  - group life insurance
    - general discussion, **42:12 to 42:18**
    - discrimination in Section 79 plan, **41:80**
    - income taxes, **41:67 to 41:75**
    - IRS requirements, **41:76 to 41:83**
    - state group life insurance laws, **41:53 to 41:66, 41:79**
    - tax considerations, **41:67 to 41:75**
    - term life insurance, **41:15 to 41:19, 41:31, 42:19 to 42:23**
  - supplemental death benefits. Executives, above
  - voluntary employee beneficiary association trust life benefits, **42:28 to 42:33**
  - whole life insurance, below
- Limitations
  - IRS, above
  - maximum wage limitations, financing Social Security benefits, **42:7**
  - policy loan interest deductions, whole life insurance, **42:66**
- Loans on policy, whole life insurance, **42:46, 42:65, 42:66**
- Lump sum death benefit, Social Security survivor benefits, **41:14**
- Maximum
  - family benefits, Social Security survivor benefits, **41:13**
  - wage limitations, financing Social Security benefits, **42:7**
- Minimum
  - alternative minimum tax, whole life insurance, **42:64**
- Modified
  - life policy, premium payment variations for whole life insurance, **42:49**
  - pay-as-you-go approach, postretirement group term life insurance, **42:21**
- Money
  - cash values, above
  - cost of money, funding of cash value life insurance in executive supplemental death benefits, **42:73**
- Mortality experience, cash value life insurance in executive supplemental death benefits, **42:78**

## INDEX

### DEATH BENEFITS—Cont'd

- Mother's benefits, Social Security survivor benefits, **41:10**
- Net cost comparisons, whole life insurance, **42:53 to 42:56**
- Net premium, whole life insurance, **42:54**
- No cost theme, cash value life insurance in executive supplemental death benefits, **42:68**
- No guarantees, dividends and whole life insurance, **42:43**
- Nondiscrimination rules
  - group life insurance, **41:84 to 41:88**
- Nonparticipating dividends, whole life insurance, **42:42**
- Nonqualified plans or arrangements, tax considerations, **41:97, 41:98**
- Options, dividends and whole life insurance, **42:45**
- Own account, Social Security widow's benefits, **41:7**
- Ownership of policy, executive supplemental death benefits, **41:34, 41:36, 41:101, 42:83**
- Paid-up
  - group paid-up insurance, **41:25**
  - policy, premium payment variations for whole life insurance, **42:48**
- Parent's benefits, Social Security survivor benefits, **41:12**
- Participation
  - state group life insurance laws, **41:56**
  - whole life insurance, participating dividends, **42:42**
- Payment or payments
  - dividends, whole life insurance, **42:44**
  - installment payment of proceeds, group life insurance, **41:68**
  - modified pay-as-you-go approach, post-retirement group term life insurance, **42:21**
  - paid-up, above
  - premiums, whole life insurance, **42:47 to 42:52**
  - whole life insurance use in providing supplemental death benefits for executives, **41:34, 41:36**
- Pension plans
  - Defined Benefit Pension Plans (this index)
- Permanent benefit plan, group life insurance, **41:81**

### DEATH BENEFITS—Cont'd

- Personal tax considerations, cash value life insurance in executive supplemental death benefits, **42:79**
- Plans
  - contributory plans, above
  - defined benefit plans, above
  - defined contribution plans, above
  - design of plan, above
  - financial, legal and tax considerations, **42:1 to 42:98**
  - pension plans, above
  - qualified plans, below
  - severance pay plans, funding of ten or more employers' plans, **58:13**
  - survivor benefit plans, below
  - types of plans, **41:1 to 41:105**
- Policy of insurance
  - assignments by policyholder, state group life insurance laws, **41:61**
  - cash value life insurance in executive supplemental death benefits, **42:83**
  - group life insurance, IRS requirements, **41:77**
  - loans on policy, whole life insurance, **42:46, 42:65, 42:66**
  - ownership of policy, executive supplemental death benefits, **41:34, 41:36, 41:101, 42:83**
  - premium payment variations, whole life insurance, **42:48, 42:49**
  - state group life insurance laws, **41:62**
  - whole life insurance
    - financial considerations, **42:46, 42:48, 42:49**
    - loans on policy, **42:46, 42:65, 42:66**
    - tax considerations, **42:62, 42:65, 42:66**
- Pooling, premium renewal rates for group life insurance, **42:16**
- Postretirement
  - benefit, uninsured death benefits in defined benefit plans, **42:92, 42:93**
  - coverage, group life insurance, **41:75**
  - defined benefit pension plans, **11:50 to 11:52**
  - group term life insurance, **42:19 to 42:23**
- Premiums
  - experience rating
  - renewal rates, group life insurance, **42:17, 42:18**

**DEATH BENEFITS—Cont'd**

- Premiums—Cont'd
  - experience rating—Cont'd
    - survivor's benefit plans, **42:27**
  - group life insurance, **42:12 to 42:18**
  - rate or rates
    - renewal rates, group life insurance, **42:15 to 42:18**
    - survivor's benefit plans, **42:24 to 42:27**
    - survivor's benefit plans, **42:24 to 42:27**
    - whole life insurance, **42:47 to 42:52, 42:54, 42:60**
- Preretirement
  - defined benefit pension plans, **11:48, 11:49**
  - qualified preretirement survivor annuity (QPSA), uninsured death benefits, **41:51**
  - uninsured death benefits, **41:51, 42:94, 42:95**
  - whole life insurance in split-funded defined benefit plans, **42:87**
- Presentation, funding of cash value life insurance in executive supplemental death benefits, **42:76**
- Present value of benefits, group life insurance, **41:91**
- Privilege. Conversion privilege, above
- Proceeds
  - group life insurance, income taxes, **41:67, 41:68**
  - whole life insurance, tax considerations, **41:97**
- Profit sharing
  - joint-and-survivor annuity requirements, uninsured death benefits, **41:52**
- Programs
  - guidelines for designing benefit programs, **1:14**
  - structuring, group insurance, **41:29**
- Providing supplemental death benefits for executives, whole life insurance, **41:32 to 41:36**
- Qualified
  - joint-and-survivor annuity requirement, uninsured death benefits, **41:51**
  - plans. Qualified plans, below
  - preretirement survivor annuity (QPSA), uninsured death benefits, **41:51**

**DEATH BENEFITS—Cont'd**

- Qualified plans
  - tax-qualified contribution plans, uninsured death benefits, **41:48 to 41:52**
- Rate or rates
  - legislated tax rates, financing Social Security benefits, **42:3**
  - premiums, above
  - return on cash values, whole life insurance, **42:38**
- Rating
  - experience rating. Premiums, above
- Reduction
  - salary arrangements, wages subject to Social Security taxes, **42:9**
  - widow's benefits, Social Security survivor benefits, **41:6**
- Removal from gross estate, assignment, **41:92**
- Renewal rates, premiums for group life insurance, **42:15 to 42:18**
- Reserves
  - accumulations, voluntary employee beneficiary association trust life benefits, **42:33**
  - rates, premiums for survivor's benefit plans, **42:27**
  - retired life reserve approach, postretirement group term life insurance, **42:22, 42:23**
- Restrictions. Limitations, above
- Results
  - interpreting results, funding of cash value life insurance in executive supplemental death benefits, **42:77**
  - split-dollar structure, cash value life insurance in executive supplemental death benefits, **42:81**
- Retirement
  - age, joint-and-survivor annuity requirements, **41:37**
  - ERISA, above
  - postretirement, above
  - preretirement, above
  - results at retirement, cash value life insurance in executive supplemental death benefits, **42:81**
- Return
  - investment return analysis, funding of cash value life insurance in execu-

## INDEX

### DEATH BENEFITS—Cont'd

- Return—Cont'd
  - tive supplemental death benefits, **42:74**
  - rate of return on cash values, whole life insurance, **42:38**
- Risk or risks
  - differentiation, whole life insurance, **42:50**
  - excluded risks, group accidental death and dismemberment insurance, **41:21**
- Rules
  - defined contribution plans, joint-and-survivor annuity requirements, **41:49**
  - nondiscrimination rules, above
  - Section 79 rules, group life insurance, **41:69 to 41:74**
  - tax rules, group life insurance, **41:83, 41:90, 41:91**
  - underwriting rules, group term life insurance, **41:16**
- Section 501(c)(9) trusts, death benefits paid from, **41:99**
- Section 79 rules, group life insurance, **41:69 to 41:74**
- Self-employment tax increases, financing Social Security benefits, **42:4**
- Self-insurance, voluntary employee beneficiary association trust life benefits, **42:28 to 42:33**
- Severance pay plans, funding of ten or more employers' plans, **58:13**
- Sharing
  - costs, group term life insurance, **41:18**
  - profit sharing, above
- Social Security
  - financing Social Security benefits, **42:1 to 42:11**
  - survivor benefits, **41:2 to 41:14**
- Special estate tax considerations, **41:94**
- Special exemptions, group life insurance, **41:74**
- Split-dollar, executive supplemental death benefits, **41:35, 41:103, 42:80 to 42:82**
- Split-funded defined benefit plans, whole life insurance, **42:85 to 42:90**
- State group life insurance laws, **41:53 to 41:66, 41:79**

### DEATH BENEFITS—Cont'd

- Stock bonus plans, uninsured death benefits, **41:52**
- Structure
  - FICA taxes, financing Social Security benefits, **42:2 to 42:5**
  - plans, whole life insurance use in providing supplemental death benefits for executives, **41:33**
  - split-dollar structure, cash value life insurance in executive supplemental death benefits, **42:80 to 42:82**
  - whole life insurance, financial considerations, **42:34**
- Structuring of program, survivor benefit plans and group insurance, **41:29**
- Substitution of insureds, whole life insurance, **42:67**
- Supplemental death benefits. Executives, above
- Surrender, whole life insurance, **42:36, 42:62**
- Surviving spouse
  - Social Security widow's and widower's benefits, **41:3 to 41:9**
- Survivor
  - ERISA mandated survivor benefits, uninsured death benefits in defined benefit plans, **42:91**
  - joint-and-survivor annuity requirements, uninsured death benefits, **41:37 to 41:41, 41:49 to 41:51**
  - plans. Survivor benefit plans, below Social Security survivor benefits, **41:2 to 41:14**
  - spouse. Surviving spouse, above
- Survivor benefit plans
  - group insurance, **41:26 to 41:30**
  - group life insurance, **41:90, 41:91**
  - premiums, **42:24 to 42:27**
- Tax matters
  - estate tax, above
  - gift tax, above
  - group life insurance, **41:67 to 41:75**
  - income tax, above
  - IRS, above
  - plans, generally, **42:1 to 42:98**
  - qualified contribution plans, uninsured death benefits, **41:48 to 41:52**

**DEATH BENEFITS—Cont'd**

- Tax matters—Cont'd
  - survivor benefit plans, group insurance, **41:30**
  - whole life insurance, **41:95, 41:96, 42:58 to 42:67**
- Tax Reform Act of 1986, whole life insurance, **42:66**
- Termination of premium payments, whole life insurance, **42:52**
- Time or date
  - effective dates, above
  - grace period, state group life insurance laws, **41:64**
- Trusts
  - Section 501(c)(9) trusts, death benefits paid from, **41:99**
  - voluntary employee beneficiary association trust life benefits, **42:28 to 42:33**
- Types of plans, **41:1 to 41:105**
- Typical benefits, group insurance, **41:28**
- Underwriting, group insurance, **41:16, 41:24**
- Uninsured death benefits, **41:48 to 41:52, 41:97, 42:91 to 42:98**
- Universal life insurance, whole life insurance, **42:57**
- Use
  - indexes, whole life insurance, **42:56**
  - whole life insurance, **41:32 to 41:36**
- Values. Cash values, above
- Variations of premium payment, whole life insurance, **42:47 to 42:52**
- Voluntary employee beneficiary associations (VEBAs), **42:28 to 42:33**
- Wages subject to Social Security taxes, financing Social Security benefits, **42:6 to 42:11**
- Waiver
  - ERISA joint-and-survivor annuity requirements, uninsured death benefits, **41:49**
  - premium, whole life insurance, **42:51**
- Whole life insurance
  - general discussion, **41:32 to 41:36**
  - financial considerations, **42:34 to 42:38**
  - policy of insurance, above
  - split-funded defined benefit plans, **42:85 to 42:90**

**DEATH BENEFITS—Cont'd**

- Whole life insurance—Cont'd
  - tax considerations, **41:95, 41:96, 42:58 to 42:67**
- Widows and widowers. Surviving spouse, above
- DECENTRALIZED APPROACH**
  - Management of benefits, responsibility, **5:3**
- DECIMAL FRACTIONS OF YEAR**
  - Administration of benefit plans, **App 3.4**
- DECREASE**
  - Reduction (this index)
- DEDUCTIBLES**
  - Major medical insurance, **46:14 to 46:18**
- DEDUCTION OR DEDUCTIONS**
  - Death benefits, whole life insurance premiums, **42:60**
  - Defined Contribution Plans (this index)
  - Fiduciary liability insurance, **8B:8**
  - International Matters (this index)
  - Limitations
    - cash or deferred arrangements, Section 404(a), **51:44**
    - executive compensation, million dollar compensation deduction limitation of Section 162(m), **65:1 to 65:7**
    - international context retirement benefits, income tax effect of foreign pension contributions or accruals, **61:45**
  - Multiemployer Plans (this index)
    - severance pay plans, single employer trust, **58:4**
  - simplified employee pension plans, **59:48 to 59:58**
- Simplified Employee Pension Plans (this index)
- Tax and Taxation (this index)
- DEEMED**
  - Distribution or Distributions (this index)
  - Reasonable or unreasonable, executives' golden parachute payments, **65:64, 65:65**
- DEFERRAL OR DEFERRED**
  - Arrangements. Cash or Deferred Arrangements (this index)

## INDEX

### **DEFERRAL OR DEFERRED—Cont'd**

- Compensation. Deferred Compensation (this index)
- Defined benefit pension plans, group annuity contracts, **12:89 to 12:91**
- Mandatory deferral
  - tax-deferred annuities, unfunded deferred compensation arrangements, **54:30**
- Qualified Plans (this index)
- Simplified Employee Pension Plans (this index)
- Tax-Deferred Annuities (this index)

### **DEFERRED COMPENSATION**

- General discussion, **14:1 to 14:64**
- Accounting issues
  - generally, **14:23**
  - treatment where corporate owned life insurance is used, **14:24**
- Advantages of
  - early retirement, **14:5**
  - executive recruiting and retention, **14:3**
  - improved compensation efficiency, **14:4**
  - state source tax laws, **14:7**
  - supplementary retirement income, **14:6**
- Aggregation, revised plan aggregation rules, **14:55**
- Arrangements
  - unfunded arrangements, below
- Calculation of income inclusion for failure to satisfy 409A, **14:59**
- Certification, Troubled Assets Relief Program (TARP), **14:63**
- Classification of, **14:21**
- COLI, **14:38**
- Company tax deduction, **14:12**
- Compliance and noncompliance
  - Troubled Assets Relief Program (TARP), **14:63**
  - 20% additional tax for failure of compliance, **14:40**
- Conditions on executive compensation, Troubled Assets Relief Program (TARP), **14:64**
- Constructive receipt, **14:14**
- Corporate mergers and acquisitions, tax treatment of plans, **36:12**
- Corporate transactions, IRS final regulations, **14:56**

### **DEFERRED COMPENSATION—Cont'd**

- Coverage, deferred compensation rules, **14:58**
- Death benefits, wages subject to Social Security taxes, **42:10, 42:11**
- Disadvantages of
  - company tax deduction, **14:12**
  - constructive receipt, **14:14**
  - deferral to a higher tax bracket, **14:13**
  - economic benefit, **14:15**
  - employment taxes, **14:10**
  - portability, lack of, **14:11**
  - reduced employee benefits, **14:9**
- Document failures, voluntary correction program, **14:61**
- Enhanced conditions on executive compensation, Troubled Assets Relief Program (TARP), **14:64**
- Escrow arrangements, **14:30**
- Executive compensation restrictions under TARP, **14:62 to 14:64**
- Executive recruiting and retention, **14:3**
- Executive retirement income
  - adjustments for inflation and increased life expectancy, **14:18**
  - allowance for potential shortfalls, **14:20**
  - establishing needed dollar amounts, **14:17**
- Failure to comply, 20% additional tax, **14:40**
- Failure to satisfy 409A, calculation of income inclusion, **14:59**
- Financing
  - accounting issues
    - generally, **14:23**
    - treatment where corporate owned life insurance is used, **14:24**
  - informal funding
    - generally, **14:25**
    - escrow arrangements, **14:30**
    - insurance, **14:31**
    - investment accounts, **14:26**
    - Rabbi trusts, **14:27**
    - secular trusts, **14:28**
    - springing trusts, **14:29**
    - surety bonds, **14:30**
    - third-party guarantees, **14:30**
  - insurance
    - COLI, **14:38**
    - evaluation of, **14:39**

**DEFERRED COMPENSATION—Cont'd**

- Financing—Cont'd
  - insurance—Cont'd
    - group term life insurance, **14:33**
    - informal funding, **14:31**
    - reverse split-dollar life insurance, **14:36**
    - split-dollar life insurance, **14:34, 14:35**
    - tax implications of split-dollar life insurance, **14:37**
  - Gross-up, IRS final regulations, **14:52**
  - Group term life insurance, **14:33**
  - Immediate taxation, **14:40**
  - Income inclusion, calculation for failure to satisfy 409A, **14:59**
  - Indemnification arrangements, IRS final regulations, **14:54**
  - Informal funding
    - generally, **14:25**
    - escrow arrangements, **14:30**
    - insurance, **14:31**
    - investment accounts, **14:26**
    - Rabbi trusts, **14:27**
    - secular trusts, **14:28**
    - springing trusts, **14:29**
    - surety bonds, **14:30**
    - third-party guarantees, **14:30**
  - Insurance
    - Accounting treatment where corporate owned life insurance is used, **14:24**
    - COLI, **14:38**
    - evaluation of, **14:39**
    - group term life insurance, **14:33**
    - informal funding, **14:31**
    - reverse split-dollar life insurance, **14:36**
    - split-dollar life insurance, **14:34, 14:35**
    - tax implications of split-dollar life insurance, **14:37**
  - Internal Revenue Service final regulations. Taxes and taxation, below
  - International context retirement benefits, expatriate coverage under U.S. qualified plans, **61:14, 61:17**
  - Investment accounts, **14:26**
  - IRS final regulations. Taxes and taxation, below
  - Legal settlement, IRS final regulations, **14:53**

**DEFERRED COMPENSATION—Cont'd**

- Liquidation of plan, IRS final regulations, **14:57**
- Noncompliance. Compliance and noncompliance, above
- Operational failures, IRS final regulations, **14:60**
- Options and other stock rights, IRS final regulations, **14:49**
- Pension Protection Act of 2006, **14:45, 14:46**
- Plans
  - corporate mergers and acquisitions, tax treatment of plans, **36:12**
- Plan termination and liquidation, IRS final regulations, **14:57**
- Rabbi trusts, **14:27, 14:43**
- Reimbursement, IRS final regulations, **14:52**
- Retirement, **14:5**
  - international context retirement benefits, expatriate coverage under U.S. qualified plans, **61:14, 61:17**
- Reverse split-dollar life insurance, **14:36**
- Revised plan aggregation rules, **14:55**
- Rules, coverage of deferred compensation rules, **14:58**
- Secular trusts, **14:28**
- Severance, IRS final regulations, **14:50**
- Split-dollar life insurance, **14:34, 14:35**
- Springing trusts, **14:29**
- Stock rights, IRS final regulations, **14:49**
- Supplementary retirement income, **14:6**
- Surety bonds, **14:30**
- Taxes and taxation
  - aggregation, revised plan aggregation rules, IRS final regulations, **14:55**
  - calculation of income inclusion for failure to satisfy 409A, IRS final regulations, **14:59**
  - certification, Troubled Assets Relief Program (TARP), **14:63**
  - company tax deduction, **14:12**
  - compliance, Troubled Assets Relief Program (TARP), **14:63**
  - compliance failure, 20% additional tax, **14:40**
  - conditions on executive compensation, Troubled Assets Relief Program (TARP), **14:64**

**DEFERRED COMPENSATION—Cont'd**

- Taxes and taxation—Cont'd
  - corporate mergers and acquisitions, tax treatment of plans, **36:12**
  - corporate transactions, IRS final regulations, **14:56**
  - coverage, deferred compensation rules, IRS final regulations, **14:58**
  - death benefits, wages subject to Social Security taxes, **42:10, 42:11**
  - deferral to a higher tax bracket, **14:13**
  - document failures, voluntary correction program, IRS final regulations, **14:61**
  - employment taxes, **14:10**
  - enhanced conditions on executive compensation, Troubled Assets Relief Program (TARP), **14:64**
  - executive compensation restrictions under TARP, **14:62 to 14:64**
  - failure to comply, 20% additional tax, **14:40**
  - failure to satisfy 409A, calculation of income inclusion, IRS final regulations, **14:59**
  - gross-up, IRS final regulations, **14:52**
  - immediate taxation, **14:40**
  - income inclusion, calculation for failure to satisfy 409A, IRS final regulations, **14:59**
  - indemnification arrangements, IRS final regulations, **14:54**
  - Internal Revenue Code § 457, IRS final regulations, **14:51**
  - Internal Revenue Service. IRS final regulations, below this group
  - IRS final regulations
    - generally, **14:47 to 14:59**
    - aggregation, revised plan aggregation rules, **14:55**
    - calculation of income inclusion for failure to satisfy 409A, **14:59**
    - Code § 457, **14:51**
    - corporate transactions, **14:56**
    - coverage, deferred compensation rules, **14:58**
    - document failures, voluntary correction program, **14:61**
    - failure to satisfy 409A, calculation of income inclusion, **14:59**
    - gross-up, **14:52**

**DEFERRED COMPENSATION—Cont'd**

- Taxes and taxation—Cont'd
  - IRS final regulations—Cont'd
    - income inclusion, calculation for failure to satisfy 409A, **14:59**
    - indemnification arrangements, **14:54**
    - legal settlement, **14:53**
    - liquidation of plan, **14:57**
    - operational failures, voluntary correction program, **14:60**
    - options and other stock rights, **14:49**
    - plan termination and liquidation, **14:57**
    - reimbursement, **14:52**
    - revised plan aggregation rules, **14:55**
    - rules, coverage of deferred compensation rules, **14:58**
    - severance, **14:50**
    - stock rights, **14:49**
    - tax gross-up, **14:52**
    - termination of plan, **14:57**
    - voluntary correction program for 409A document failures, **14:61**
    - voluntary correction program for 409A operational failures, **14:60**
  - legal settlement, IRS final regulations, **14:53**
  - limit on deferral elections, **14:42**
  - limit on distributions, **14:41**
  - liquidation of plan, IRS final regulations, **14:57**
  - operational failures, voluntary correction program, IRS final regulations, **14:60**
  - options and other stock rights, IRS final regulations, **14:49**
  - Pension Protection Act of 2006, **14:45, 14:46**
  - plan termination and liquidation, IRS final regulations, **14:57**
  - Rabbi trusts, **14:43**
  - reimbursement, IRS final regulations, **14:52**
  - reporting requirements, **14:44**
  - revised plan aggregation rules, IRS final regulations, **14:55**
  - rules, coverage of deferred compensation rules, IRS final regulations, **14:58**
  - severance, IRS final regulations, **14:50**
  - state source tax laws, **14:7**

**DEFERRED COMPENSATION—Cont'd**

- Taxes and taxation—Cont'd
  - stock rights, IRS final regulations, **14:49**
  - tax-deferred annuities, unfunded deferred compensation arrangements, **54:21 to 54:31**
  - tax gross-up, IRS final regulations, **14:52**
  - tax implications of split-dollar life insurance, **14:37**
  - termination of plan, IRS final regulations, **14:57**
- Troubled Assets Relief Program (TARP)
  - generally, **14:62 to 14:64**
  - certification, **14:63**
  - compliance, **14:63**
  - conditions on executive compensation, enhanced, **14:64**
  - enhanced conditions on executive compensation, **14:64**
  - 20% additional tax, **14:40**
  - voluntary correction program
    - 409A document failures, **14:61**
    - 409A operational failures, **14:60**
- Tax gross-up, IRS final regulations, **14:52**
- Termination of plan, IRS final regulations, **14:57**
- Troubled Assets Relief Program (TARP).
  - Taxes and taxation, above
- Unfunded arrangements
  - compared with funded arrangements, **14:21**
  - tax-deferred annuities, **54:21 to 54:31**
- Voluntary correction program
  - 409A document failures, **14:61**
  - 409A operational failures, **14:60**

**DEFINED BENEFIT PENSION PLANS**

- Generally, **11:1 to 11:70**
- Accounting (this index)
- Accrued benefit
  - cost methods, actuarial cost methods for financing, **12:39**
  - normal retirement pensions, **11:32**
- Actual investment performance, selection of financing structure, **12:125**
- Actuarial equivalents, **11:54**
- Actuarial matters
  - death benefits, **11:53**

**DEFINED BENEFIT PENSION PLANS****—Cont'd**

- Actuarial matters—Cont'd
  - financing, **12:9 to 12:43, 12:47, 12:67 to 12:77**
  - reduction, early retirement, **11:34**
- Additional PBGC premium, actuarial valuation for financing, **12:77**
- Adjustments
  - cost-of-living adjustments, **11:14 to 11:16**
  - interest, minimum funding standards, **12:58**
- Administration
  - arrangements, **11:67**
  - deposit administration, insured funding arrangements, **12:92 to 12:95, 12:97**
- Advance funding, **12:1 to 12:9**
- Advantages
  - actuarial cost methods for financing, **12:43**
  - benefit formula, normal retirement pensions, **11:21**
  - employee contributions, **11:64**
  - integration with Social Security, normal retirement pensions, **11:25**
  - master trusts, noninsured funding, **12:113**
- Age
  - actuarial assumptions for financing, **12:21**
- Age Discrimination in Employment Act, late retirement, **11:42**
- retirement age, **11:17 to 11:44, 12:21**
- Allocated vs unallocated, funding vehicles, **12:81**
- Amendments. Changes, below
- Amortization, funding, **12:57, 12:62**
- Amount
  - additional PBGC premium, actuarial valuation for financing, **12:77**
  - increases, below
  - unpredictable contingent event amount, funding standard account, **12:64**
- Analysis of experience, actuarial valuation for financing, **12:71**
- Ancillary benefits, actuarial cost methods for financing, **12:41**
- Application
  - deferred group annuity contracts, **12:91**

**DEFINED BENEFIT PENSION PLANS****—Cont'd**

- Application—Cont'd
  - group permanent insurance, **12:88**
  - immediate participation guarantees, **12:98**
  - investment only contracts, **12:101**
- Arrangements
  - administrative arrangements, **11:67**
  - insured funding arrangements, **12:82 to 12:105**
- Asset valuation, financing, **12:44 to 12:54**
- Assumptions
  - actuarial assumptions, financing, **12:17 to 12:36**
  - current liability, funding standard account, **12:63**
- Basic cost equation, advance funding, **12:2**
- Basis of actuarial costs, financing, **12:14**
- Beneficiaries of trust, trust funds, **12:107**
- Breaks in service, normal retirement pensions, **11:30**
- Calculations, actuarial valuation for financing, **12:72 to 12:77**
- Cash balance pension plans, **11:4**
- Cashouts, benefits after termination of service, **11:61**
- Cash vs. accounting costs, **11:12**
- Changes
  - insured funding arrangements, **12:105**
  - plan, actuarial valuation for financing, **12:73**
- Characteristics
  - deferred group annuity contracts, **12:90**
  - deposit administration, **12:95**
  - group permanent insurance, **12:87**
  - trust funds, **12:111**
- Characteristics of pension, **11:2**
- Choice
  - guidelines for choosing actuarial assumptions, **12:34**
  - postretirement death benefits, election of optional forms, **11:52**
- Combinations of formulas, normal retirement pensions, **11:22**
- Commingled funds, trust funds, **12:109**
- Commissions, insured funding arrangements, **12:103**
- Common actuarial assumptions, **12:18 to 12:29**

**DEFINED BENEFIT PENSION PLANS****—Cont'd**

- Comparison
  - contribution patterns, actuarial cost methods for financing, **12:42**
  - funds, investment performance, **12:126**
- Compound probabilities, actuarial principles for financing, **12:12**
- Concept of present value, actuarial principles for financing, **12:11 to 12:13**
- Contingent event, financing, **12:28, 12:64**
- Continuing pension credit, disability benefits, **11:57**
- Contracts, insured funding arrangements, **12:82 to 12:84, 12:89 to 12:91, 12:97, 12:99 to 12:101**
- Contributions
  - general discussion, **11:62 to 11:66**
  - comparison of contribution patterns, actuarial cost methods for financing, **12:42**
  - Employee, **11:63**
  - levels, financing, **12:55 to 12:66, 12:68**
  - timing of contributions, advance funding, **12:8**
- Cost of living
  - actuarial assumptions, financing, **12:27**
  - adjustments, **11:14 to 11:16**
- Cost-of-living adjustments
  - after retirement, **11:15**
- Costs
  - actuarial matters, financing, **12:14, 12:26, 12:35, 12:37 to 12:43**
  - advance funding, **12:2 to 12:4**
  - considerations, generally, **11:9 to 11:12**
  - death benefits, **11:46**
  - early retirement, **11:38**
  - late retirement, **11:44**
  - living cost. Cost of living, above original cost method, valuation of assets for financing, **12:51**
- Credits
  - continuing pension credit, disability benefits, **11:57**
  - deposit administration, credited interest, **12:93**
  - normal retirement pensions, credited service, **11:28**
- Criteria for selection of financing structure, **12:122**

**DEFINED BENEFIT PENSION PLANS****—Cont'd**

- Current liability, financing, **12:33, 12:63**
- Current trends, early and late retirement, **11:37, 11:43**
- Date. Time or date, below
- Death benefits, **11:45**
  - general discussion, **11:45 to 11:54**
  - uninsured death benefits, **41:37 to 41:47**
- Deferred group annuity contracts, insured funding arrangements, **12:89 to 12:91**
- Defined benefits vs. defined contributions, **11:3**
- Definition of pay, **11:26**
- Deposit administration, insured funding arrangements, **12:92 to 12:95, 12:97**
- Determination of contribution levels, actuarial valuation for financing, **12:68**
- Disability
  - actuarial assumptions for financing, **12:20**
  - benefits, **11:55 to 11:57**
- Disadvantages
  - actuarial cost methods for financing, **12:43**
  - benefit formula, normal retirement pensions, **11:21**
  - employee contributions, **11:64**
  - integration with Social Security, normal retirement pensions, **11:25**
  - master trusts, noninsured funding, **12:114**
- Distinction between expense and funding, advance funding, **12:3**
- Distribution, in-service, **11:31**
- Documentation, **11:68**
- Early retirement, **11:33 to 11:40**
- Earnings power method, valuation of assets for financing, **12:53**
- Effect
  - Age Discrimination in Employment Act, late retirement, **11:42**
  - ERISA, cost considerations, **11:11**
- Election. Choice, above
- Eligibility for participation, **11:13**
- Employer practices
  - death benefits, **11:47**

**DEFINED BENEFIT PENSION PLANS****—Cont'd**

- Encouragement by employer, early retirement, **11:35**
- ERISA
  - cost considerations, **11:11**
  - valuation of assets for financing, **12:49**
- Estimates, actuarial costs as, **12:35**
- Evaluation of investment performance, selection of financing structure, **12:127**
- Events
  - contingent event, financing, **12:28, 12:64**
  - projections of future events, actuarial valuation for financing, **12:76**
- Expenses. Costs, above
- Experience, actuarial valuation for financing, **12:71**
- Family status, actuarial assumptions for financing, **12:25**
- Fiduciary responsibilities, investment managers, **12:117**
- Financing, **12:1 to 12:128**
- Formula
  - benefit formula, normal retirement pensions, **11:18 to 11:22**
  - employee contributions, **11:65**
  - methods, valuation of assets for financing, **12:54**
- Full funding limitation, contribution levels, **12:59, 12:60**
- Funding, **12:1 to 12:128**
- Funds
  - accounting purposes, valuation of assets for financing, **12:45**
  - comparison of funds, investment performance, **12:126**
  - immunized bond funds, **12:120**
  - index funds, **12:118**
  - market inventory funds, **12:119**
  - trust funds, **12:106 to 12:111**
- Future matters
  - projections of future events, actuarial valuation for financing, **12:76**
  - prospects, cost-of-living adjustments, **11:16**
- Group
  - deferred group annuity contracts, **12:89 to 12:91**
  - permanent insurance, **12:86 to 12:88**

**DEFINED BENEFIT PENSION PLANS****—Cont'd**

- Guarantees for immediate participation, insured funding arrangements, **12:96 to 12:98**
- Guidelines for choosing actuarial assumptions, **12:34**
- Immediate participation guarantees, insured funding arrangements, **12:96 to 12:98**
- Immunitized bond funds, noninsured funding, **12:120**
- Importance
  - plan costs, **11:10**
  - relative importance of assumptions, actuarial assumptions for financing, **12:30**
- Increases
  - salary increases, actuarial assumptions for financing, **12:22**
  - Social Security increases, actuarial assumptions for financing, **12:24**
- Index funds, noninsured funding, **12:118**
- Individual matters, insured funding arrangements, **12:84, 12:85**
- In-service distribution, **11:31**
- Insurance
  - funding, insured, **12:80, 12:82 to 12:105**
- Integration
  - early retirement, rules, **11:39**
  - Social Security, **11:23 to 11:25**
- Interest
  - adjustment for interest, minimum funding standards, **12:58**
  - credited interest, deposit administration, **12:93**
- Investment
  - insured funding arrangements, investment only contracts, **12:99 to 12:101**
  - managers, noninsured funding, **12:115 to 12:117**
  - purposes, valuation of assets for financing, **12:46**
  - return, actuarial assumptions for financing, **12:23**
  - selection of financing structure, **12:123 to 12:128**
  - trust funds, noninsured funding, **12:108**

**DEFINED BENEFIT PENSION PLANS****—Cont'd**

- Key characteristics
  - benefit formula, normal retirement pensions, **11:19**
  - deferred group annuity contracts, **12:90**
  - deposit administration, **12:95**
  - group permanent insurance, **12:87**
  - trust funds, **12:111**
- Late retirement, **11:41 to 11:44**
- Legislative matters
  - actuarial principles for financing, **12:15**
  - constraints, **11:8**
  - preretirement death benefits, **11:48**
- Levels of contributions, financing, **12:55 to 12:66, 12:68**
- Liability
  - current liability, financing, **12:33, 12:63**
  - insured funding arrangements, liability to participants, **12:104**
- Limitations
  - full funding limitation, minimum funding standards, **12:59, 12:60**
  - legislative constraints, **11:8**
  - tax deductible limit, contribution levels for financing, **12:65**
- Lump sum cashouts, benefits after termination of service, **11:61**
- Maintenance of standard of living, objectives of benefit, **11:6**
- Managing investment function, selection of financing structure, **12:128**
- Market
  - inventory funds, noninsured funding, **12:119**
  - value method, valuation of assets for financing, **12:52**
- Master trusts, noninsured funding, **12:112 to 12:114**
- Measurement of actual performance of investment, **12:125**
- Mergers, actuarial valuation for financing, **12:75**
- Methods
  - actuarial cost methods for financing, **12:37 to 12:43**
  - actuarial equivalents, **11:54**
  - integration with Social Security, **11:24**
  - operation, investment only contracts, **12:100**

**DEFINED BENEFIT PENSION PLANS****—Cont'd**

- Minimum funding standards, contribution levels for financing, **12:56 to 12:60**
- Mortality, actuarial assumptions for financing, **12:19**
- Nature of pension costs, **11:9**
- Need for actuarial assumptions, **12:17**
- New insurance products, insured funding arrangements, **12:83**
- Noninsured. Uninsured, below
- Normal retirement pensions, **11:17 to 11:32**
- Objectives
  - advance funding, **12:7**
  - benefit, **11:5 to 11:7**
  - investment objectives, selection of financing structure, **12:124**
  - valuation of assets for financing, **12:48**
- Operation, investment only contracts, **12:100**
- Original cost method, valuation of assets, **12:51**
- Participants and participation
  - eligibility for participation, **11:13**
  - immediate participation guarantees, insured funding arrangements, **12:96 to 12:98**
  - liability to participants, insured funding arrangements, **12:104**
- Patterns of contribution, actuarial cost methods for financing, **12:42**
- Pay
  - advance funding, pay-as-you-go plans, **12:6**
  - definition of pay, normal retirement pensions, **11:26**
  - increases in salary, actuarial assumptions for financing, **12:22**
- PBGC, additional premium, **12:77**
- Pension benefits plans, **11:1**
- Performance of investment, **12:124 to 12:127**
- Plant shutdown, actuarial assumptions for financing, **12:29**
- Policy of insurance, insured funding arrangements, **12:85**
- Postretirement
  - cost-of-living adjustments, **11:15**
  - death benefits, **11:50 to 11:52**

**DEFINED BENEFIT PENSION PLANS****—Cont'd**

- Post-termination of service benefits, **11:58 to 11:61**
- Practices
  - typical contribution practices, **12:66**
- Preretirement death benefits, **11:48, 11:49**
- Present value, actuarial principles for financing, **12:11 to 12:13**
- Prevalent targets, objectives of benefit, **11:7**
- Projection or projected
  - benefit methods, actuarial cost methods for financing, **12:40**
  - future events, actuarial valuation for financing, **12:76**
- Purchase rates, deposit administration, **12:94**
- Purpose or purposes
  - actuarial valuations, **12:10, 12:68 to 12:71**
  - asset valuation, **12:44 to 12:47**
  - managing investment function, selection of financing structure, **12:128**
- Range of reasonable actuarial assumptions, financing, **12:32**
- Reasonable actuarial assumptions, financing, **12:32**
- Relative importance of actuarial assumptions, **12:30**
- Reporting
  - general discussion, **4:2 to 4:18**
  - actuarial valuation for financing, **12:70**
- Retirement
  - age, **11:17 to 11:44, 12:21**
  - ERISA, above
  - normal retirement pensions, **11:17 to 11:32**
  - postretirement, above
  - preretirement death benefits, **11:48, 11:49**
- Return on investment, actuarial assumptions for financing, **12:23**
- Revenue Act of 1987, minimum funding standards, **12:60**
- Revenue Ruling 79-90, death benefits, **11:53**
- Selection
  - financing structure, **12:121 to 12:128**
  - investment managers, **12:116**
- Separate entity, trust funds, **12:110**

**DEFINED BENEFIT PENSION PLANS****—Cont'd**

- Service
  - benefits after termination of service, **11:58 to 11:61**
  - normal retirement pensions, **11:27 to 11:30**
- Setting actuarial assumptions, financing, **12:31 to 12:36**
- Shutdown of plant, actuarial assumptions for financing, **12:29**
- Social Security
  - increases, actuarial assumptions for financing, **12:24**
  - integration, normal retirement pensions, **11:23 to 11:25**
- Special actuarial calculations, financing, **12:72 to 12:77**
- Spin-offs, actuarial valuation for financing, **12:75**
- Standards
  - funding standard account, contribution levels for financing, **12:61 to 12:64**
  - maintenance of standard of living, objectives of benefit, **11:6**
  - minimum funding standards, **12:56 to 12:60**
- Status
  - family status, actuarial assumptions for financing, **12:25**
  - funding status, actuarial valuation for financing, **12:69**
- Target benefit plans, **11:4**
- Tax deductible limit, contribution levels for financing, **12:65**
- Termination
  - benefits after termination of service, **11:58 to 11:61**
  - plan, actuarial valuation for financing, **12:74**
- Time or date
  - advance funding, timing of contributions, **12:8**
  - amortization periods, funding standard account, **12:62**
  - future matters, above
  - normal retirement date, **11:17**
- Trusts
  - funding vehicles, trustee vs insured, **12:80**

**DEFINED BENEFIT PENSION PLANS****—Cont'd**

- Trusts—Cont'd
  - funds, noninsured funding, **12:106 to 12:111**
  - individual policy pension trusts, insured funding arrangements, **12:85**
  - master trusts, noninsured funding, **12:112 to 12:114**
- Turnover, actuarial assumptions for financing, **12:20**
- Types
  - actuarial cost methods, **12:38 to 12:40**
  - benefit formulas, normal retirement pensions, **11:20**
  - contracts, insured funding arrangements, **12:82**
  - funding vehicles, **12:79 to 12:81**
  - postretirement death benefits, **11:51**
  - preretirement death benefits, **11:49**
- Typical
  - asset valuation procedures, **12:50 to 12:54**
  - contribution practices, **12:66**
  - early retirement provisions, **11:40**
  - plan provisions for disability benefits, **11:56**
  - present value, actuarial principles for financing, **12:13**
- Unallocated vs allocated, funding vehicles, **12:81**
- Unfunded vested benefits, actuarial assumptions, **12:36**
- Uninsured
  - death benefits, **41:37 to 41:47**
  - funding, **12:106 to 12:120**
- Union pressures, early retirement, **11:36**
- Unpredictable contingent event, financing, **12:28, 12:64**
- Valuation
  - actuarial valuation, financing, **12:10, 12:67 to 12:77**
  - assets, financing, **12:44 to 12:54**
- Vehicles for funding, generally, **12:78 to 12:81**
- Vested benefits, **11:60, 12:36**
- Vesting
  - benefits after termination of service, **11:59**

**DEFINED BENEFIT PENSION PLANS**

—Cont'd

- Vesting—Cont'd
  - service, normal retirement pensions, **11:29**
- Withdrawal, actuarial assumptions for financing, **12:20**

**DEFINED BENEFIT PLANS**

- Adjustments, limitations on benefits and contributions, **19:3 to 19:5**
- Administration, **3:3 to 3:21**
- Cash Balance Pension Plan (this index)
- Cost of living increases, limitations on benefits and contributions, **19:6**
- Death Benefits (this index)
- Defined Contribution Plans (this index)
- Form or format
  - benefit adjustments, limitations on benefits and contributions, **19:3**
  - optional forms of payment, administration of plan, **3:9**
  - postretirement death benefits, defined benefit pension plans, **11:52**
- Guidelines for designing benefit programs, **1:11**
- Limitations on benefits and contributions, **19:2 to 19:6, 19:10**
- Mergers, assets and liabilities, **25:6 to 25:12**
- Minimum annual distributions, **32:13**
- Normal retirement age, adjustments and limitations on benefits and contributions, **19:5**
- Pension plans. Defined Benefit Pension Plans (this index)
- Qualified Plans (this index)
- Sex discrimination, **29:36 to 29:39**
- Spin-offs, assets and liabilities, **25:14, 25:15**
- Tax-deferred annuities, nonprofit organizations, **54:20**

**DEFINED CONTRIBUTION PLANS**

- Accounting (this index)
- Additional matters
  - annual additions, limitations on benefits and contributions, **19:8, 19:9**
- Administration, **3:22 to 3:43, App 3.16**
- Annual matters
  - additions, limitations on benefits and contributions, **19:8, 19:9**

**DEFINED CONTRIBUTION PLANS**

—Cont'd

- Assets
  - mergers, **25:13**
  - spin-offs, **25:16**
- Cash
  - arrangements. Cash or deferred arrangements, below
  - balance pension plan. Cash Balance Pension Plan (this index)
- Compensation
  - highly compensated employees, **3:24**
- Death Benefits (this index)
- Defined benefit plans
  - pension plans compared, **11:3**
- Distribution or distributions
  - administration of plans, **3:34 to 3:38**
  - hardship distributions, **3:37**
  - lump sum distributions, **3:35**
- Election. Choices, above
- Excess
  - annual additions, limitations on benefits and contributions, **19:9**
- Excise Tax (this index)
- Hardship distributions, **3:37**
- Highly compensated employees, **3:24**
- Investments
  - administration of plan, investment options, **3:29 to 3:33**
  - directed investments, above
- Limitations
  - benefits and contributions, **19:7 to 19:9**
- Loans
  - administration of plan, **3:25 to 3:28**
- Lump sum distributions, **3:35**
- Mergers, assets and liabilities, **25:13**
- Minimum
  - accrual standards, qualified plans, **17:30, 17:37, 17:41, 17:44**
  - participation, below
  - vesting standards, qualified plans, **17:3**
- Participation
  - administration of plan, investment options, **3:29 to 3:33**
- Pension plans
  - accounting, **4:19 to 4:25, 4:52**
  - Cash Balance Pension Plan (this index)
  - defined benefit pension plans compared, **11:3**
  - money purchase pension plans, above

## INDEX

### DEFINED CONTRIBUTION PLANS

#### —Cont'd

- Pension plans—Cont'd
  - reporting, **4:19 to 4:25**
- Purchase
  - money purchase pension plans, above
- Qualified plans
  - minimum accrual standards, **17:30, 17:37, 17:41, 17:44**
  - minimum vesting standards, **17:3**
- Reporting
  - administration of plans, **3:32**
  - defined contribution pension plans, **4:19 to 4:25**
- Sex discrimination, **29:35**
- Spin-offs, assets and liabilities, **25:16**
- Taxes and taxation
  - Excise Tax (this index)
- Treatment
  - excess annual additions, limitations on benefits and contributions, **19:9**
- Vesting
  - minimum vesting standards, qualified plans, **17:3**

### DEFINITIONS

- Compensation, **3:40**
- Disability, **38:2**
- Disposition, **64:16**
- Dividends, **42:41**
- Earned income, **59:34**
- Employer, **57:45**
- Employer securities, **20:4**
- Fiduciary responsibility, **8:12**
- Financial Accounting Standard 106, **44:36**
- Flexible/cafeteria plans, **52:8**
- Governmental plan, **26:1, 26:2**
- Group health plan, **39:2**
- Highly compensated employees, **36:27**
- Impairment, **38:3**
- Life insurance, **41:104**
- Pay, **11:26**
- Policy, **41:77**
- QJSA, **18:3**
- QPSA, **18:10**
- Qualified benefits, **52:21**
- Self-employed individual's compensation, **59:35**
- Severance pay plans, **58:1**
- Termination, **57:56**
- Vision care programs, **46:52**

### DEFINITIONS—Cont'd

- Whole life insurance, **42:35**
- Widow's benefits, **41:3**
- Years of service, **15:1**

### DELAY

- COBRA health care continuation coverage, notices, **39:33, 39:38, 39:45**

### DELEGATION OF AUTHORITY TO INVESTMENT MANAGER

- Fiduciary responsibility, mandatory trust requirements, **8:27**

### DELIVERY OF NOTICE

- COBRA health care continuation coverage, **39:32, 39:37**

### DEMAND MANAGEMENT

- Health Care (this index)

### DE MINIMIS

- Executive compensation committee, remuneration, **65:19**

### DEMOGRAPHICS

- Management of benefits, planning, **5:15**

### DEMONSTRATION OR DEMONSTRATIONS

- Internal Revenue Service plan qualification process, **27:5**
- Termination of plan, demonstration of sufficiency, **24:13**

### DENTAL CARE

- Flexible/cafeteria plans, benefits, prices and credits, **52:43 to 52:45**

### DEPARTMENT OF LABOR

- Cash or deferred arrangements, Advisory Opinion 2005-02A, **51:50**
- Contents of summary plan description, **6:40**
- Design of Plan (this index)
- Dodd-Frank, DOL ERISA fiduciary regulations, **8A:3**
- Family and Medical Leave Act, **App 30.1 to App 30.5**
- Fiduciary investment advisor definition, **8:141, 8:142**
- Fiduciary Responsibility (this index)
- Filings, summary plan description, **6:39 to 6:46**
- Format of summary plan description, **6:42**

**DEPARTMENT OF LABOR—Cont'd**

- General format of summary plan description, **6:42**
- Guidance on plan related expenses, **8:50**
- Material modifications of summary plan description, **6:46**
- Merged former plans, summary plan description, **6:44**
- Multiemployer plans, government enforcement authority, **57:86, 57:87**
- Multiple classes of participants, summary plan description, **6:43**
- Summary plan description
  - design of plan, regulations, **2:11 to 2:14**
  - filings, **6:39 to 6:46**
- Termination of plan, recovery of excess assets, **37:18 to 37:23**
- Time to file summary plan description, **6:41**
- Updated summary plan description, **6:45**

**DEPARTMENT STORES**

- Special benefits and services, purchase discounts, **63:63, 63:64**

**DEPENDENTS**

- COBRA Health Care Continuation Coverage (this index)
- Death benefits, group life insurance, **41:89**
- Flexible/cafeteria plans, life insurance benefits, prices and credits, **52:52 to 52:54**
- Special Benefits and Services (this index)
- Welfare Benefits (this index)

**DEPOSIT OR DEPOSITS**

- Defined benefit pension plans, deposit administration, **12:92 to 12:95, 12:97**
- Fiduciary responsibility, contributions, **8:32**
- Flexible/cafeteria plans, spending accounts, **52:56**

**DESCRIPTION OF PLAN**

- Cash balance pension plan, **53:5 to 53:7**
- Summary Plan Descriptions (this index)

**DESIGN**

- Administration of defined contribution plans, simplified loan administration design elements, **3:27**

**DESIGN—Cont'd**

- Cash or Deferred Arrangements (this index)
- Guidelines for designing benefit programs, **1:10 to 1:16**
- Management of Benefits (this index)
- Plan. Design of Plan (this index)

**DESIGNATION**

- Administration, employee benefit program beneficiary designation form, **App 3.9**
- Minimum distribution, designated beneficiary, **32:5 to 32:7**

**DESIGN OF PLAN**

- General discussion, **2:1 to 2:22**
- Accumulation of capital, **2:4**
- Background
  - claims procedures, Department of Labor regulations, **2:6**
  - summary plan description content disclosure, Department of Labor regulations, **2:12**
- Benefit plans, generally, **2:1 to 2:22**
- Capital, accumulation of, **2:4**
- Care
  - health care, below
  - urgent care claims, procedures, **2:10**
- Cash Balance Pension Plan (this index)
- Claims procedures, Department of Labor regulations, **2:6 to 2:10**
- Compensation, forms and tax effects of various types of compensation, **App 2.4**
- Corporate mergers and acquisitions, **36:1**
- Death Benefits (this index)
- Defense of Marriage Act (DOMA)
  - general discussion, **2:15 to 2:19**
  - background, **2:17**
  - dissenting opinions, **2:19**
  - employer plans, effect on, **2:16**
  - majority decision, **2:18**
  - Supreme Court decision, **2:15 to 2:19**
- Department of Labor regulations
  - claims procedures, **2:6 to 2:10**
  - summary plan description content disclosure, **2:11 to 2:14**
- Disability benefits, **38:25 to 38:39**
- Disclosure, summary plan description, **2:11 to 2:14**

## INDEX

### DESIGN OF PLAN—Cont'd

- ERISA, model statement of rights, **App 2.2**
- Expedited processing of claims involving urgent care, **2:10**
- Forms of various types of compensation, **App 2.4**
- Health care
  - cost management, sole source integrated health care strategy, **44:5**
  - Newborns' and Mothers' Health Protection Act of 1996, **2:14, App 2.3**
- Hollingsworth v. Perry, Supreme Court decision
  - general discussion, **2:20 to 2:22**
  - background, **2:21**
  - decision, **2:22**
- Income
  - protection, **2:3**
  - replacement, **2:2**
- Labor Department regulations. Department of Labor regulations, above
- Management of benefits, Benefits Department, **5:16 to 5:21**
- Minimum hospital stays for newborns and mothers, **2:14, App 2.3**
- Model statements, **App 2.1, App 2.2**
- Newborns' and Mothers' Health Protection Act of 1996, **2:14, App 2.3**
- PBGC model statement, **App 2.1**
- Protection
  - income, **2:3**
  - Newborns' and Mothers' Health Protection Act of 1996, **2:14, App 2.3**
- Regulations. Department of Labor regulations, above
- Replacement of income, **2:2**
- Review and summary of workplace landscape, **2:5**
- Statements, model, **App 2.1, App 2.2**
- Stay in hospital, Newborns' and Mothers' Health Protection Act of 1996, **2:14, App 2.3**
- Summary plan description, Department of Labor regulations
  - generally, **2:11 to 2:14**
  - background, **2:12**
  - Newborns' and Mothers' Health Protection Act of 1996, **2:14, App 2.3**
  - provisions, **2:13**

### DESIGN OF PLAN—Cont'd

- Supreme Court
  - Defense of Marriage Act (DOMA) and U.S. v. Windsor, **2:15 to 2:19**
  - Hollingsworth v. Perry, **2:20 to 2:22**
- Tax effects of various types of compensation, **App 2.4**
- Urgent care claims, procedures, **2:10**
- U.S. v. Windsor, Supreme Court decision, **2:15 to 2:19**
- Welfare benefits, cost control measures for postretirement benefits, **44:46**
- Workplace landscape, review and summary, **2:5**

### DETAILED NARRATIVE IN APPLICATION

- Fiduciary responsibility, voluntary fiduciary correction program of Department of Labor, **8:88**

### DETERMINATION LETTERS

- Internal Revenue Service (this index)

### DETERMINATIONS

- Accounting by employer for postretirement benefits, **4:55 to 4:64**
- Administration (this index)
- COBRA health care continuation coverage, charge for coverage, **39:23, 39:24**
- Controlled groups, stock and other ownership, **20:12**
- Death benefits, Social Security widow's benefits, **41:5**
- Defined benefit pension plans, contribution levels, **12:68**
- Executive compensation, disqualified individuals for golden parachute payments, **65:37**
- Fiduciary responsibility, fair market value determinations, **8:82**
- Minimum funding, special rules, **23:10 to 23:17**
- Multiemployer plans, withdrawal liability, **57:38**
- Simplified employee pension plans, preplan earned income, **59:39**
- Termination of Plan (this index)

### DEVELOPMENT

- Administration of defined benefit plans, required information for actuary, **3:19**

**DEVELOPMENT—Cont'd**

- Death benefits, development of benefit stream, **42:26**
- Multiemployer plans, **57:2**
- Preretirement planning, developing retirement program, **60:2**
- Sex discrimination, developing unisex tables, **29:40 to 29:46**
- Welfare benefits, developing action plan, **44:60**

**DFE/PARTICIPATING PLAN INFORMATION**

- Internal Revenue Service, annual report, **6:10**

**DIFFERENTIAL IN MORTGAGE INTEREST RATE**

- Special benefits and services, relocation assistance, **63:76**

**DIFFERENTIATION OF RISK**

- Death benefits, whole life insurance, **42:50**

**DIRECTED INDIVIDUAL ACCOUNTS**

- Fiduciary responsibility standards, **8:35, 8:36**

**DIRECTED INVESTMENTS**

- Defined Contribution Plans (this index)

**DIRECTIVES**

- European Union (this index)
- Field directive of Internal Revenue Service, multiemployer plans, **27:23, 57:80**

**DIRECTORS**

- Cash or deferred arrangements, liability for plan investment in employer stock, **51:62**
- Executive compensation, outside directors, **65:18, 65:26**

**DISABILITY**

- General discussion, **38:1 to 38:54**
- Accidents, short-term disability plans, **38:28**
- Accrual of pension, long-term disability plans, **38:32**
- Americans with Disabilities Act (this index)
- Amounts of benefits, long-term disability, **38:15**

**DISABILITY—Cont'd**

- Assistance with reemployment, designing benefit plans, **38:39**
- Benefits
  - general discussion, **38:1 to 38:54**
  - defined benefit pension plans, **11:55 to 11:57**
  - flexible/cafeteria plans, benefits, prices and credits, **52:46 to 52:48**
  - guidelines for designing benefit programs, long-term disability benefits, **1:14**
- Black lung benefits, long-term disability, **38:19**
- Cafeteria plans. Flexible/cafeteria plans, below
- COBRA Health Care Continuation Coverage (this index)
- Common law indemnity, workers' compensation, **38:21**
- Compensation
  - injuries or sickness, tax considerations, **38:48**
  - sick pay, below
  - workers' compensation, below
- Concepts, **38:2, 38:3**
- Contributions, tax considerations, **38:51**
- Costs
  - health care cost management, sole source integrated health care strategy, **44:7**
  - minimizing costs, long-term disability plans, **38:33**
- Coverage
  - COBRA Health Care Continuation Coverage (this index)
  - ERISA, legal considerations, **38:42**
  - long-term disability, sources of payments for private sector workers, **38:12**
  - preretirement planning, **60:6**
  - short-term disability, sources of payments for private sector workers, **38:7**
- Criteria
  - long-term disability, sources of payments for private sector workers, **38:13**
  - short-term disability, sources of payments for private sector workers, **38:8**
- Defined Benefit Pension Plans (this index)

## INDEX

### DISABILITY—Cont'd

- Definitions
  - disability, **38:2**
  - impairment, **38:3**
- Designing benefit plans, **38:25 to 38:39**
- Disclosure, ERISA, **38:43**
- Economics of rehabilitation, designing benefit plans, **38:38**
- Eligibility
  - long-term disability, sources of payments for private sector workers, **38:12**
  - short-term disability, sources of payments for private sector workers, **38:7**
- ERISA, legal considerations, **38:41 to 38:44**
- Federal matters
  - ERISA, legal considerations, **38:41 to 38:44**
  - Railroad Retirement Act, long-term disability, **38:18**
  - Social Security, below
  - Taft-Hartley Act, legal considerations, **38:40**
  - vocational rehabilitation, designing benefit plans, **38:35**
- Fiduciary responsibility under ERISA, legal considerations, **38:44**
- Financing of benefits, short-term disability, **38:10**
- Flexible/cafeteria plans
  - income, benefits, prices and credits, **52:46 to 52:48**
  - tax considerations, **38:52**
- Guidelines for designing benefit programs, long-term disability benefits, **1:14**
- Health care
  - COBRA Health Care Continuation Coverage (this index)
  - cost management, sole source integrated health care strategy, **44:7**
- Impairment, definition, **38:3**
- Income
  - general discussion, **38:1 to 38:54**
  - flexible/cafeteria plans, benefits, prices and credits, **52:46 to 52:48**
  - Social Security disability income benefits awards, COBRA health care continuation coverage, **39:66**

### DISABILITY—Cont'd

- Indemnity, workers' compensation, **38:21**
- Injuries, tax considerations of compensation for, **38:48**
- Insurance
  - preretirement planning, provider protection and risk management, **60:12**
  - rehabilitation services of insurance company, designing benefit plans, **38:36**
  - self-insured medical reimbursement plans, tax considerations, **38:49**
  - Social Security disability insurance, long-term disability, **38:11**
  - temporary disability insurance required by law, short-term disability, **38:6**
- Integration with Social Security, long-term disability plans, **38:31**
- Interrelationships among disability income payment sources, **38:22 to 38:24**
- Legal considerations, **38:40 to 38:47**
- Liability of employers beyond workers' compensation, **38:45 to 38:47**
- Long-term disability
  - guidelines for designing benefit programs, long-term disability benefits, **1:14**
  - interrelationships among disability income payment sources, **38:24**
  - plans, **38:29 to 38:33**
  - sources of payments for private sector workers, **38:11 to 38:19, 38:24**
- Management
  - health care cost management, sole source integrated health care strategy, **44:7**
  - preretirement planning, provider protection and risk management, **60:12**
- Mandatory benefits, sources of payments for private sector workers, **38:6 to 38:19**
- Maximum terms, long-term disability plans, **38:30**
- Medical reimbursement plans, self-insured, **38:49**
- Minimizing costs, long-term disability plans, **38:33**
- Payments for private sector workers, sources of, **38:5 to 38:24**

**DISABILITY—Cont'd**

- Pensions
  - accrual, long-term disability plans, **38:32**
  - Defined Benefit Pension Plans (this index)
  - tax treatment of pension plan disability benefits, **38:53**
  - veterans' pensions, long-term disability, **38:17**
- Plans
  - general discussion, **38:1 to 38:54**
  - Defined Benefit Pension Plans (this index)
  - flexible/cafeteria plans, above pension plan disability benefits, tax treatment of, **38:53**
  - self-insured medical reimbursement plans, tax considerations, **38:49**
  - sex discrimination, effect of unisex tables on disability plans, **29:46**
- Preretirement Planning (this index)
- Private rehabilitation service vendors, designing benefit plans, **38:37**
- Private sector workers, sources of payments for, **38:5 to 38:24**
- Railroad Retirement Act, long-term disability, **38:18**
- Reemployment assistance, designing benefit plans, **38:39**
- Rehabilitation, designing benefit plans, **38:34 to 38:38**
- Reporting, ERISA, **38:43**
- Retirement
  - ERISA, legal considerations, **38:41 to 38:44**
  - Preretirement Planning (this index)
  - Railroad Retirement Act, long-term disability, **38:18**
- Self-insured medical reimbursement plans, tax considerations, **38:49**
- Services, rehabilitation, **38:36, 38:37**
- Sex discrimination, effect of unisex tables on disability plans, **29:46**
- Short-term disability
  - interrelationships among disability income payment sources, **38:23**
  - plans, **38:26 to 38:28**
  - sources of payments for private sector workers, **38:6 to 38:10, 38:23**

**DISABILITY—Cont'd**

- Sickness
  - pay. Sick pay, below
  - plans, short-term disability, **38:28**
  - tax considerations of compensation for sickness, **38:48**
- Sick pay
  - short-term disability plans, **38:27**
  - tax withholding, **38:54**
- Social Security
  - insurance, long-term disability, **38:11**
  - integration with Social Security, long-term disability plans, **38:31**
  - monitoring disability income benefits awards, COBRA health care continuation coverage, **39:66**
  - Supplemental Security Income, long-term disability, **38:16**
- Sources of payments for private sector workers, **38:5 to 38:24**
- Special legal considerations, **38:40 to 38:47**
- Special tax considerations, **38:48 to 38:54**
- State, vocational rehabilitation, **38:35**
- Supplemental Security Income, long-term disability, **38:16**
- Taft-Hartley Act, legal considerations, **38:40**
- Tax considerations, **38:48 to 38:54**
- Temporary disability insurance required by law, short-term disability, **38:6**
- Third party liability, legal considerations, **38:46**
- Types of benefits, sources of payments for private sector workers, **38:9, 38:14**
- Vendors, private rehabilitation service vendors, **38:37**
- Veterans' pensions, long-term disability, **38:17**
- Vocational rehabilitation, designing benefit plans, **38:35**
- Waiting periods, long-term disability plans, **38:30**
- Withholding on sick pay, tax considerations, **38:54**
- Workers' compensation
  - liability of employers beyond workers' compensation, legal considerations, **38:45 to 38:47**
  - sources of payments for private sector workers, **38:20, 38:21**

## INDEX

### **DISABILITY—Cont'd**

Working-age adults, **38:4**

### **DISAGGREGATION**

Corporate mergers and acquisitions, mandatory disaggregation rule, **36:26**

### **DISALLOWED DEFERRALS**

Simplified employee pension plans, excess SARSEP contributions, **59:70**

### **DISCHARGE PLANNING**

Health care cost management, utilization review, **44:15**

### **DISCLOSURE**

Accounting (this index)  
Disability benefits, ERISA, **38:43**  
Executive compensation, shareholder approval, **65:20**  
Fiduciary responsibility, **8:37, 8:48, 8:49**  
Fiduciary Responsibility (this index)  
Genetic Information Nondiscrimination Act of 2008 (GINA), **29:78**  
Labor Management Reporting and Disclosure Act, **29:7**  
Management of benefits, **App 5.1**  
Multiemployer plans, special adjustments, **57:21 to 57:23**  
Securities and Exchange Commission, reporting requirements, **4:36**  
Welfare Benefits (this index)

### **DISCLOSURES**

Accounting by welfare benefit plans, **4:32**

### **DISCOUNT OR DISCOUNTS**

Accounting by employer for postretirement benefits, discount rate, **4:62**  
Death benefits, discount bond analogy, **42:75**  
Employee stock purchase plans, ordinary income treatment of discounted options, **64:18 to 64:21**  
Flexible/cafeteria plans, discount benefit, **52:16**  
Special benefits and services, discounts on purchases, **63:59 to 63:64**

### **DISCRETION OR DISCRETIONARY MATTERS**

Cash balance pension plan, discretionary bonus credits, **53:34**

### **DISCRETION OR DISCRETIONARY MATTERS—Cont'd**

Fiduciary responsibility  
claims administrator with discretionary control is functional fiduciary, **8:8**  
discretionary authority, **8:9**  
discretion of trustee, **8:26**

### **DISCRIMINATION**

Age Discrimination (this index)  
Cash or Deferred Arrangements (this index)  
Death benefits, group life insurance, **41:88**  
Genetic Information Nondiscrimination Act of 2008 (GINA) (this index)  
Multiemployer plans, special adjustments, **57:24 to 57:29**  
Nondiscrimination (this index)  
Sex Discrimination (this index)  
Simplified employee pension plans, contributions, **59:25**  
Termination of plan, Internal Revenue Service, **24:23**

### **DISEASE**

Health insurance, demand management, **46:67**

### **DISMEMBERMENT**

Death benefits, group accidental death and dismemberment insurance, **41:20 to 41:24**

### **DISPOSITION OR DISPOSITIONS**

Corporate mergers and acquisitions, nondiscriminatory coverage and benefits under acquiring company's plans, **36:28**  
Employee Stock Purchase Plans (this index)

### **DISPUTES**

Multiemployer plans, collection of withdrawal liability, **57:43**

### **DISQUALIFICATION**

For related material see Ineligible (this index)  
Persons disqualified. Disqualified Persons (this index)

### **DISQUALIFIED PERSONS**

Corporate mergers and acquisitions, parachute payments, **36:36**

**DISQUALIFIED PERSONS—Cont'd**

- Executive compensation, golden parachute payments, **65:36 to 65:40**
- Fiduciary responsibility, applicability of fiduciary rules, **8:10**

**DISQUALIFYING**

- Disposition, employee stock purchase plans, **64:22, 64:24**
- Qualifying (this index)

**DISTRESS TERMINATION OF PLANS**

- Pension Benefit Guaranty Corporation, **6:58, 24:7 to 24:17**

**DISTRIBUTION OR DISTRIBUTIONS**

- Cash or Deferred Arrangements (this index)
- Defined benefit pension plans, distribution in-service, **11:31**
- Defined Contribution Plans (this index)
- Divorce (this index)
- Early distributions
  - tax-deferred annuities, uniform minimum distribution rules, **54:16**
- Employee stock ownership plans, **50:7, 50:52 to 50:63**
- Employee Stock Ownership Plans (this index)
- Excise Tax (this index)
- Fiduciary responsibility, voluntary fiduciary correction program of Department of Labor, **8:85**
- Internal Revenue Service, statements, **6:26**
- Large Distributions (this index)
- Lump Sum (this index)
- Minimum Distribution (this index)
- Nonqualified plans, eligible plans, **54:10**
- Postdeath Distributions (this index)
- Predeath Distributions (this index)
- Simplified employee pension plans, **59:26**
- Tax-Deferred Annuities (this index)
- Termination of plan, assets, **24:14, 24:16, 24:17**

**DIVERSIFICATION**

- Employee stock ownership plans, **50:91**
- Fiduciary responsibility standards, plan investments, **8:40**

**DIVESTITURES**

- Guidelines for designing benefit programs, **1:12**

**DIVIDENDS**

- Death Benefits (this index)
- Employee stock ownership plans, **13:30**
- Simplified employee pension plans, dividend income, **59:31**

**DIVORCE**

- Actions employers should take to comply with qualified medical child support order rules, **35:18**
- Administrator of plan, qualified medical child support orders, **35:4**
- Alienation restrictions, Retirement Equity Act of 1984, **34:11, 34:12**
- Alimony, attachment of retirement plans, **34:32**
- Alternate recipients named in qualified medical child support order, rights, **35:5**
- Amendment
  - plan, Retirement Equity Act of 1984, **34:20**
  - preexisting orders, judicial decision, **34:31**
  - Social Security Act, qualified medical child support orders, **35:8 to 35:18**
- Amount of survivor benefits, Retirement Equity Act of 1984, **34:22**
- Annuity starting date, Retirement Equity Act of 1984, **34:25**
- Application of qualified domestic relations order rules to welfare plans, **35:18**
- Assignment restrictions, Retirement Equity Act of 1984, **34:11, 34:12**
- Attachment of retirement plans for support and alimony obligations, **34:32**
- Benefits
  - death benefits, Social Security widow's benefits, **41:8**
  - survivor benefits, below
  - welfare benefits, below
- Calculation of survivor benefits, Retirement Equity Act of 1984, **34:22**
- Children, qualified medical child support orders, **35:2 to 35:19**
- COBRA Health Care Continuation Coverage (this index)
- Compliance with qualified medical child support order rules, **35:18**
- Consent, Retirement Equity Act of 1984, **34:26**

## INDEX

### **DIVORCE—Cont'd**

- Coordinating qualified domestic relations orders with survivor benefits, Retirement Equity Act of 1984, **34:14**
- Corrections to Retirement Equity Act of 1984, technical, **34:10 to 34:17**
- Coverage
  - COBRA Health Care Continuation Coverage (this index)
  - interim coverage, qualified medical child support orders, **35:16**
- Current spouses, Retirement Equity Act of 1984, **34:21**
- Date. Time or date, below
- Death benefits, Social Security widow's benefits, **41:8**
- Distributions
  - qualified domestic relations orders, **33:1, 34:1**
  - Retirement Equity Act of 1984, **34:17**
- Duties of plan administrator, qualified medical child support orders, **35:4**
- Early retirement age, Retirement Equity Act of 1984, **34:16**
- Effective dates, Retirement Equity Act of 1984, **34:18, 34:23**
- Enforcement, qualified medical child support orders, **35:6**
- Excess distributions, qualified domestic relations orders and excise tax on, **33:1**
- Excise tax on excess distributions, qualified domestic relations orders, **33:1**
- Exclusions, Retirement Equity Act of 1984, **34:11, 34:12, 34:16**
- Former spouses, Retirement Equity Act of 1984, **34:21**
- Form of benefits under qualified domestic relations orders, Retirement Equity Act of 1984, **34:15**
- Garnishment provisions, Retirement Equity Act of 1984, **34:13**
- Information that must be included in qualified medical child support order, **35:3**
- Insurance
  - qualified domestic relations order and deposit insurance coverage, retirement benefits, **34:7**
  - qualified medical child support orders, welfare benefits, **35:10**

### **DIVORCE—Cont'd**

- Interaction
  - COBRA and qualified medical child support orders, **35:17**
- Interim coverage, qualified medical child support orders, **35:16**
- Internal Revenue Service
  - proposed and temporary regulations, Retirement Equity Act of 1984, **34:18 to 34:26**
- Interrelated rules for qualified domestic relations orders, Retirement Equity Act of 1984, **34:24 to 34:26**
- IRS. Internal Revenue Service, above
- Judicial decision, retirement benefits, **34:27 to 34:32**
- Limitations
  - assignment and alienation, Retirement Equity Act of 1984, **34:11, 34:12**
  - preexisting conditions, qualified medical child support orders, **35:14**
- New York legislation, qualified medical child support orders, **35:13**
- Open enrollment, qualified medical child support orders, **35:15**
- Orders
  - qualified domestic relations orders, below
  - qualified medical child support orders, welfare benefits, **35:2 to 35:19**
- Payment of benefits, Retirement Equity Act of 1984, **34:16**
- Plans
  - retirement plans, **34:1, 34:11, 34:12, 34:20**
  - welfare plans, **35:4, 35:18**
- Preexisting matters
  - amendment of preexisting orders, retirement benefits, **34:31**
  - limitations on preexisting conditions, qualified medical child support orders, **35:14**
- Proposed regulations, Retirement Equity Act of 1984, **34:18 to 34:26**
- QDROs. Qualified domestic relations orders, below
- QMCSO (qualified medical child support order), welfare benefits, **35:2 to 35:19**
- Qualified domestic relations orders
  - deposit insurance coverage, retirement benefits, **34:7**

**DIVORCE—Cont'd**

- Qualified domestic relations orders
  - Cont'd
  - distributions, retirement benefits, **33:1, 34:1**
  - excise tax on excess distributions, retirement benefits, **33:1**
  - judicial decision, retirement benefits, **34:27 to 34:32**
  - Retirement Equity Act of 1984, **34:14, 34:15, 34:18 to 34:26**
  - rules, **34:18 to 34:26, 35:18**
  - Securities and Exchange Commission, retirement benefits, **34:2**
  - welfare plans, **35:18**
- Qualified medical child support orders, welfare benefits, **35:2 to 35:19**
- REA (Retirement Equity Act of 1984), **34:10 to 34:26**
- Regulations, Retirement Equity Act of 1984, **34:18 to 34:26**
- Retirement Equity Act of 1984 (REA), **34:10 to 34:26**
- Rights of alternate recipients named in qualified medical child support orders, **35:5**
- Rules
  - qualified domestic relations orders, **34:18 to 34:26, 35:18**
  - qualified medical child support orders, **35:18**
- Securities and Exchange Commission, qualified domestic relations orders, **34:2**
- Social Security
  - death benefits, Social Security widow's benefits, **41:8**
  - qualified medical child support orders, welfare benefits, **35:8 to 35:18**
- Special rules for qualified domestic relations orders, Retirement Equity Act of 1984, **34:19 to 34:26**
- Starting date of annuity, Retirement Equity Act of 1984, **34:25**
- State, qualified medical child support orders, **35:7 to 35:13**
- Statutory law, qualified medical child support orders, **35:2, 35:8 to 35:18**
- Support of persons
  - qualified medical child support orders, welfare benefits, **35:2 to 35:19**

**DIVORCE—Cont'd**

- Survivor benefits
  - qualified domestic relations orders, **34:14**
  - Retirement Equity Act of 1984, **34:14, 34:22**
- TAMRA (Technical and Miscellaneous Revenue Act of 1988), technical corrections to Retirement Equity Act of 1984, **34:10 to 34:17**
- Tax
  - excise tax on excess distributions and qualified domestic relations orders, **33:1**
  - Reform Act of 1986, technical corrections to Retirement Equity Act of 1984, **34:10 to 34:17**
  - Retirement Equity Act of 1984, tax treatment of divorce distributions, **34:17**
- Tax Reform Act of 1986, technical corrections to Retirement Equity Act of 1984, **34:10 to 34:17**
- Technical and Miscellaneous Revenue Act of 1988 (TAMRA), technical corrections to Retirement Equity Act of 1984, **34:10 to 34:17**
- Technical corrections to Retirement Equity Act of 1984, **34:10 to 34:17**
- Temporary regulations, Retirement Equity Act of 1984, **34:18 to 34:26**
- Time or date
  - annuity starting date, Retirement Equity Act of 1984, **34:25**
  - effective dates, Retirement Equity Act of 1984, **34:18, 34:23**
  - state law timetable, qualified medical child support orders, **35:9**
  - temporary regulations, Retirement Equity Act of 1984, **34:18 to 34:26**
- Welfare benefits
  - general discussion, **35:1 to 35:20**
  - plans, **35:4, 35:18**
  - qualified domestic relations orders, **35:18**
  - qualified medical child support orders, **35:2 to 35:19**

**DOCTORS**

- Physicians (this index)

## INDEX

### DOCUMENTATION

- Administration
  - de-risking frozen plans, **11:69**
  - recent defined benefit plan litigation, **11:70**
- Defined benefit pension plans, **11:68**
- De-risking frozen plans, **11:69**
- Fiduciary responsibility, supporting documentation for application for voluntary fiduciary correction program of Department of Labor, **8:89**
- Recent defined benefit plan litigation, **11:70**

### DOCUMENTS

- Administration of defined contribution plans, loan administration documents, **3:26**
- Deferred compensation, voluntary correction program for 409A document failures, **14:61**
- Fiduciary responsibility, adherence to plan documents, **8:41**
- Simplified Employee Pension Plans (this index)
- Welfare benefits, document auditing, **44:57**

### DODD-FRANK

- General discussion, **8A:1 to 8A:8**
- Collective investment vehicles, **8A:6**
- Commodity Futures Trade Commission Regulations, **8A:2**
- DOL ERISA fiduciary regulations, **8A:3**
- Employee Benefit Plan and Governmental Plan Special Entity Definitions, **8A:7**
- ERISA, generally, **8A:1 to 8A:8**
- Impact of final regulations, **8A:8**
- Master Trusts, **8A:5**
- Special entity definitions, **8A:7**
- Swap dealers and major swap participants dealing with special entities, final rules for, **8A:4**

### DOL

- Department of Labor (this index)

### DOLLAR

- Limits. Dollar Limits (this index)
- Schedules, welfare benefits, **44:47**
- Split-Dollar (this index)

### DOLLAR LIMITS

- Major medical insurance, **46:27**
- Simplified employee pension plans, **59:53, 59:61**

### DOMESTIC SUBSIDIARIES

- International context retirement benefits, expatriate coverage under U.S. qualified plans, **61:16**

### DOWN PAYMENT ASSISTANCE

- Special benefits and services, housing assistance, **63:77**

### DROP-OFF AND PICK-UP SERVICES

- Special benefits and services, convenience services, **63:58**

### DUPLICATE COVERAGE

- COBRA health care continuation coverage, **39:68 to 39:78**

### DUPLICATION OF BENEFITS

- Health Insurance (this index)

### DURATION

- COBRA health care continuation coverage, **39:12, 39:114, 39:115**
- Employee stock purchase plans, maximum duration of option, **64:9**
- Family and Medical Leave Act (this index)
- Special benefits and services, vacations, **63:20**
- Welfare benefits, limits on duration of coverage as cost control measure for postretirement benefits, **44:50**

### DUTIES AND RESPONSIBILITIES

- Administrative responsibilities, **3:18, App 3.6**
- Cash or deferred arrangements, ERISA action against Enron executives, trustee, and plan auditor, **51:58, 51:59**
- COBRA health care continuation coverage, purchase and sales of businesses, **39:97**
- Divorce, plan administrator's responsibilities regarding qualified medical child support orders, **35:4**
- Executive compensation, disclosure obligations, **65:20**
- Fiduciary Responsibility (this index)
- Management of benefits, **5:1 to 5:4**

**DUTIES AND RESPONSIBILITIES****—Cont'd**

- Multiemployer Plans (this index)
- Special benefits and services, supporting shared responsibility with paid time off bank, **63:32**
- Tax Equity and Fiscal Responsibility Act (TEFRA) (this index)
- Termination of Plan (this index)

**EARLY**

- Distribution or Distributions (this index)
- Retirement. Early Retirement (this index)
- Termination (this index)

**EARLY RETIREMENT**

- Age discrimination, programs, **29:17**
- Cash balance pension plan, design considerations, **53:22**
- Defined benefit pension plans, **11:33 to 11:40**
- Divorce, Retirement Equity Act of 1984, **34:16**
- Preretirement planning, programs, **60:8**
- Programs, **29:17, 60:8**

**EARNED INCOME**

- Simplified employee pension plans, compensation of unincorporated businesses, **59:34, 59:39, 59:40, 59:43**

**EARNINGS**

- Crediting service, equivalencies and hours of service, **15:9**
- Defined benefit pension plans, valuation of assets for financing with earnings power method, **12:53**

**ECONOMIC MATTERS**

- Disability benefits, designing plans, **38:38**
- Preretirement planning, economic risk management, **60:9**

**EDP (ELECTRONIC DATA PROCESSING)**

- Management of benefits, **5:26 to 5:40**

**EDUCATION**

- Special benefits and services, educational assistance, **63:4 to 63:12**
- Welfare Benefits (this index)

**EDUCATORS**

- Fiduciary responsibility standards, **8:36**

**EEOC (EQUAL EMPLOYMENT OPPORTUNITY COMMISSION)**

- Sex discrimination, pension benefit plans, **29:28, 29:34**

**EFFECTIVE CONTROL CHANGE**

- Executive compensation, golden parachute payments, **65:34**

**EFFECTIVE DATE OR DATES**

- Death Benefits (this index)
- Divorce, Retirement Equity Act of 1984, **34:18, 34:23**
- Executives (this index)
- International context retirement benefits, Section 404A elections, **61:46**
- Qualified plans, minimum accrual standards, **17:39**
- Tax-deferred annuities, Tax Reform Act of 1986 changes, **54:28**
- Welfare benefits, Financial Accounting Standard 106, **44:35**

**EFFICIENCY**

- Tax-deferred annuities, cost savings/efficiency standards, **54:36**

**ELAPSED TIME METHOD**

- Crediting service, **15:17 to 15:23**
- Qualified plans, minimum vesting standards, **17:21**

**ELECTION OR CHOICE**

- Administration of benefit plans, tax withholding election, **App 3.11**
- Cash or Deferred Arrangements (this index)
- COBRA Health Care Continuation Coverage (this index)
- Defined Benefit Pension Plans (this index)
- Defined Contribution Plans (this index)
- Flexible/cafeteria plans, regulations, **52:31, 52:35**
- Insurance (this index)
- International context retirement benefits, income tax effect of foreign pension contributions or accruals, **61:42 to 61:46**
- Joint-and-survivor annuities, election to waive, **18:5, 18:12**
- Management of benefits, organizational model for Benefits Department, **5:7**
- Options (this index)
- Qualified Plans (this index)

## INDEX

### **ELECTION OR CHOICE—Cont'd**

- Revocation of election
  - flexible/cafeteria plans, regulations, **52:31, 52:35**
- Sex discrimination, defined benefit plans, **29:38**
- Simplified Employee Pension Plans (this index)
- Tax-deferred annuities, unfunded deferred compensation arrangements, **54:30**
- Termination of plan, election of benefits, **24:15**

### **ELECTIONS**

- Special benefits and services, time off with pay for individual needs, **63:28**

### **ELECTRONIC DATA PROCESSING**

- Management of benefits, **5:26 to 5:40**

### **ELIGIBILITY**

- Administration (this index)
- American Recovery and Reinvestment Act of 2009 (ARRA) (this index)
- “Assistance eligible individuals.” American Recovery and Reinvestment Act of 2009 (ARRA) (this index)
- Cash or deferred arrangements, nondiscrimination, **51:14**
- Crediting service, computation period for year of service, **15:2**
- Death Benefits (this index)
- Defined benefit pension plans, participation, **11:13**
- Defined Contribution Plans (this index)
- Disability (this index)
- Employee stock purchase plans, applicable requirements, **64:4, 64:6**
- Fiduciary responsibility, voluntary fiduciary correction program of Department of Labor, **8:81, 8:92 to 8:97**
- Health insurance, **46:68 to 46:70**
- Management of benefits, records, **5:32**
- Nonqualified plans, **54:8 to 54:12**
- Severance pay plans, shareholder-employee plans of closely held corporations, **58:18, 58:19**
- Simplified employee pension plans, participation, **59:3**
- Tax-deferred annuities, **54:4**
- Welfare Benefits (this index)

### **EMERGENCY ADMISSIONS**

- Health care cost management, utilization review, **44:13**

### **EMERGENCY DEPENDENT CARE REIMBURSEMENT**

- Special benefits and services, financial assistance, **63:46**

### **EMPLOYEE BENEFITS COMMUNICATION**

- AI opportunities, **7:49**
- Challenges and considerations of AI, **7:51**
- Support of benefits communication, AI, **7:50**

### **EMPLOYEE RETIREMENT INCOME SECURITY ACT**

- ERISA (this index)

### **EMPLOYEE STOCK OWNERSHIP PLANS**

- General discussion, **13:1 to 13:33, 50:1 to 50:119**
- Accounting treatment, **50:13**
- Acquisition tool, use as, **50:11, 50:69**
- Administration, **50:4**
- Allocations of employer securities, **50:37 to 50:41**
- Annual information, Internal Revenue Service, **6:11**
- Audits, **50:15**
- Contributions
  - limits, special rules, **13:31**
- Damages, **50:119**
- Deduction of dividends, **50:43**
- Deferral of gain, **13:16 to 13:26**
- Elections
  - selling shareholder, **13:21**
  - statement, **13:23**
- Reinvesting sale proceeds, **13:22**
- Statement consenting imposition of excise tax, **13:25**
- Statement of election, **13:23**
- Statement of purchase, **13:24**
- Tacking, **13:19**
- 30% requirement, **13:20**
- Three year holding requirement, **13:18**
- When deferred tax is payable, **13:26**
- Distributions
  - generally, **13:27 to 13:29, 50:7, 50:52 to 50:63**

**EMPLOYEE STOCK OWNERSHIP****PLANS—Cont'd**

Distributions—Cont'd

Put option, **13:28**Right of first refusal, **13:29**taxation, **13:32, 13:33, 50:60 et seq.**Diversification of plan assets, **50:91**Dividends, **13:30**

Elections

nonrecognition treatment election  
forms, **App 50.2**ESOP characteristics and multiple func-  
tions, **13:4**Benefit planning, **13:5**Compliance issues, **13:13**Costs, start-up and maintenance, **13:12**Dilution of ownership and control,  
**13:10**Market for company shares, **13:8**Opportunities to use ESOP as a  
purchaser, **13:14**Planning considerations, **13:9**Shareholder issues, **13:6**Start-up and maintenance costs, **13:12**Valuation, **13:11**Fair market value, **50:110**Fiduciary issues, **8:120, 50:14, 50:77 to  
50:111**Formal required language, **50:17**Good faith, **50:111**

Internal Revenue Service

annual information, annual report, **6:11**IRS litigation, **50:114**J.C. Penney ESOP participants, fiduciary  
responsibility, **8:120**Leveraged transactions, **50:3, 50:27 to  
50:36**Litigation, **50:16, 50:114 to 50:119**

Participants

J.C. Penney ESOP participants, fidu-  
ciary responsibility, **8:120**Plan merger, spinoffs, and transfer of  
assets and liabilities, **50:68**Qualifying employer securities, **13:17,  
50:18 to 50:26**Securities law, **50:12, 50:70 to 50:76**Seller notes, **50:42**

Special rules

contribution limits, **13:31**Statute of limitations, **50:118**Stock bonus plans, **13:2****EMPLOYEE STOCK OWNERSHIP****PLANS—Cont'd**Tax and taxation, **13:32, 13:33, 50:8 to  
50:10, 50:44, 50:60 et seq.**Net unrealized appreciation, taxation of  
distributions, **13:33**

Special rules

net unrealized appreciation, **13:33**Stock-drop cases, **13:34**Technical requirements, **50:2**Valuation, **50:5**Voting rights, **50:6, 50:47 to 50:50****EMPLOYEE STOCK PURCHASE****PLANS**General discussion, **64:1 to 64:40**Accounting treatment, **64:25 to 64:29**Administrative variance, applicable  
requirements, **64:3**Alternative minimum tax, long-term  
capital gains, **64:17**Annual purchase, maximum, **64:10**APB Opinion No. 25, accounting treat-  
ment, **64:25 to 64:27**Applicable requirements, **64:2 to 64:11**Approval of stockholder, **64:5, 64:29**Benefits, nonalienation of, **64:11**Capital gains, taxation of participant,  
**64:12 to 64:17**Compensatory plans, accounting treat-  
ment, **64:27**Conditions for eligibility, applicable  
requirements, **64:6**Contents of notice, ordinary income treat-  
ment of discounted options, **64:20**Correction of operational errors, **64:35**Definition of disposition, **64:16**Discounted options, ordinary income  
treatment of discounted options,  
**64:18 to 64:21**

Disposition

disqualifying disposition, taxation of  
participant and employer, **64:22,  
64:24**long-term capital gains, taxation of  
participant, **64:16**Disqualifying disposition, taxation of par-  
ticipant and employer, **64:22, 64:24**Duration of option, maximum, **64:9**Eligibility, applicable requirements, **64:4,  
64:6**

**EMPLOYEE STOCK PURCHASE****PLANS—Cont'd**

- Employment test, long-term capital gains, **64:14**
- Equal rights and privileges, applicable requirements, **64:7**
- ERISA, **64:33**
- Exchange, stock exchange requirements, **64:34**
- Federal securities laws, **64:30 to 64:32**
- Financial Accounting Standard (FAS) 123, **64:28**
- First refusal right, **64:39**
- General rules
  - APB Opinion No. 25, accounting treatment, **64:25**
  - taxation of employer, **64:23**
- Holding periods, long-term capital gains, **64:13**
- Life span of Section 423 plan, **64:38**
- Long-term capital gains, taxation of participant, **64:12 to 64:17**
- Mandatory suspension of participation, **64:37**
- Maximum
  - annual purchase, applicable requirements, **64:10**
  - duration of option, applicable requirements, **64:9**
- Nonalienation of benefits, applicable requirements, **64:11**
- Noncompensatory plans, accounting treatment, **64:26**
- Notice requirements, ordinary income treatment of discounted options, **64:19 to 64:21**
- Operational errors, correction of, **64:35**
- Options
  - maximum duration of option, applicable requirements, **64:9**
  - ordinary income treatment of discounted options, taxation of participant, **64:18 to 64:21**
  - price, applicable requirements, **64:8**
- Ordinary income treatment of discounted options, taxation of participant, **64:18 to 64:21**
- Participants and participation
  - eligible participants, applicable requirements, **64:4**
  - mandatory suspension of participation, **64:37**

**EMPLOYEE STOCK PURCHASE****PLANS—Cont'd**

- Participants and participation—Cont'd
    - taxation of participant, **64:12 to 64:22**
  - Penalty, ordinary income treatment of discounted options, **64:21**
  - Permissible type of stock, **64:36**
  - Price, option price, **64:8**
  - Privileges, equal, **64:7**
  - Rate, long-term capital gains, **64:15**
  - Registration, federal securities laws, **64:31**
  - Rights
    - equal rights, applicable requirements, **64:7**
    - first refusal right, **64:39**
  - State law requirements, **64:40**
  - Stockholder approval, **64:5, 64:29**
  - Suspension of participation, mandatory, **64:37**
  - Taxation
    - employer, **64:23, 64:24**
    - participant, **64:12 to 64:22**
  - Test of employment, long-term capital gains, **64:14**
  - Time
    - holding periods, long-term capital gains, **64:13**
    - life span of Section 423 plan, **64:38**
    - maximum duration of option, applicable requirements, **64:9**
    - notice requirements, ordinary income treatment of discounted options, **64:19**
  - Treatment
    - accounting treatment, **64:25 to 64:29**
    - ordinary income treatment of discounted options, taxation of participant, **64:18 to 64:21**
  - Variance, administrative, **64:3**
- ENCOURAGEMENT**
- Defined benefit pension plans, early retirement, **11:35**
- ENDOWMENT**
- Death benefits, executive supplemental death benefits, **42:71, 42:72**
- ENFORCEMENT**
- Divorce, qualified medical child support orders, **35:6**

**ENFORCEMENT—Cont'd**

Multiemployer plans, government enforcement authority, **57:77 to 57:87**

**ENHANCEMENTS**

Cash balance pension plan, interest enhancements, **53:29**

**ENROLLMENT**

Administration of defined contribution plans, **3:23**

COBRA health care continuation coverage, day-to-day administration, **39:47 to 39:50, 39:57 to 39:59**

Genetic Information Nondiscrimination Act of 2008 (GINA), acquisition of genetic information for enrollment purposes, **29:75**

Open Enrollment (this index)

**ENRON**

ERISA action against Enron executives, trustee, and plan auditor, **51:53 to 51:61**

**EQUAL EMPLOYMENT**

**OPPORTUNITY COMMISSION**

Sex discrimination, pension benefit plans, **29:28, 29:34**

**EQUAL RIGHTS AND PRIVILEGES**

Employee stock purchase plans, applicable requirements, **64:7**

**EQUITY**

Cash balance pension plan, Pension Equity Plan (PEP), **53:32**

Retirement Equity Act of 1984 (REA) (this index)

Tax Equity and Fiscal Responsibility Act (TEFRA) (this index)

**EQUIVALENCIES**

Crediting service, hours of service, **15:6 to 15:9**

**ERISA**

Age discrimination, relationship with laws against, **29:15**

Compliance  
fiduciary duty breach, **8:4**  
simplified employee pension plans, **59:10**

**ERISA—Cont'd**

**Conflicts**

corporate mergers and acquisitions, post-ERISA tax treatment of plans, **36:14**

Labor Management Relations Act of 1947, **29:6**

Corporate mergers and acquisitions, tax treatment of plans, **36:13 to 36:17**

Death Benefits (this index)

Defined Benefit Pension Plans (this index)

Design of Plan (this index)

Disability benefits, **38:41 to 38:44**

Dodd-Frank (this index)

Employee stock purchase plans, **64:33**

Fiduciary Responsibility (this index)

Governmental Plans (this index)

International context retirement benefits, applicability to plan coverage for nonresident aliens, **61:29**

Labor Management Relations Act of 1947, overlap and conflict with, **29:6**

Minimum funding, **23:3**

Minimum participation and coverage, **16:1, 16:3 to 16:5**

Multiemployer Plans (this index)

Qualified Plans (this index)

**Reporting**

general discussion, **6:1**

disability benefits, **38:43**

Severance pay plans, not for profit organizations, **58:28**

Simplified employee pension plans, **59:9 to 59:11**

Tax-deferred annuities, applicability, **54:3**

Termination of Plan (this index)

Welfare benefits, reporting and disclosure requirements, **44:39 to 44:41**

**ERRORS**

Employee stock purchase plans, correction of operational errors, **64:35**

Termination of plan, actuarial error, **37:7**

**ESCROW ARRANGEMENTS**

Deferred compensation, **14:30**

**ESOP**

Employee Stock Ownership Plans (this index)

**ESTATE TAX**

Death Benefits (this index)

## INDEX

### ESTIMATES

Defined benefit pension plans, actuarial costs, **12:35**

### EU

European Union (this index)

### EUROPEAN UNION

How European Union institutions work, **App 62.1**

### EVALUATION OR EVALUATION

Death benefits, alternatives, **42:88 to 42:90**

Defined benefit pension plans, investment performance, **12:127**

Health care cost management, review system impact, **44:30 to 44:32**

### EVENTS

COBRA Health Care Continuation Coverage (this index)

Defined Benefit Pension Plans (this index)

Executive compensation, contingent golden parachute payments, **65:44, 65:45**

Management of benefits, life event administration model, **5:8**

Pension Benefit Guaranty Corporation, reportable events, **6:48 to 6:50, 24:3**

Severance pay plans of not for profit organizations, benefit payment events, **58:32**

### EVIDENCE

Administration of benefit plans, proof of age form, **App 3.3**

Fiduciary duty breach, evidence of ERISA compliance, **8:4**

Multiemployer plans, presumptions, **57:44**

### EXAMINATION OR EXAMINATIONS

Internal Revenue Service (this index)

Vision care programs, **46:58**

### EXCELLENCE CENTERS

Health insurance, carveout programs, **46:66**

### EXCEPTIONS

Exclusions or Exemptions (this index)

### EXCESS

Aggregate contributions. Contributions (this index)

### EXCESS—Cont'd

Assets (this index)

Contributions (this index)

Defined Contribution Plans (this index)

Distributions. Excise Tax (this index)

Golden parachute payments, executive compensation, **65:48**

Parachute payment cap, corporate mergers and acquisitions, **36:40**

Qualified Plans (this index)

Simplified Employee Pension Plans (this index)

### EXCHANGE OR EXCHANGES

Employee stock purchase plans, stock exchange requirements, **64:34**

Fiduciary Responsibility (this index)

Securities and Exchange Commission (this index)

### EXCISE TAX

Contributions

defined contribution plans, below simplified employee pension plans, nondeductible contributions, **59:55**

Distributions

excess distributions, below

Divorce, qualified domestic relations orders, **33:1**

Excess distributions

general discussion, **33:1**

divorce, qualified domestic relations orders, **33:1**

Plans

defined contribution plans, above

Qualified Plans (this index)

Simplified employee pension plans, nondeductible contributions, **59:55**

Termination of plan, asset reversion, **37:24**

### EXCLUSIONS OR EXEMPTIONS

Age Discrimination in Employment Act, bona fide employee benefit plan, **29:18**

Attorney-client privilege, fiduciary responsibility exceptions, voluntary fiduciary correction program of Department of Labor, **8:99**

COBRA health care continuation coverage, **39:4**

Controlled groups, stock, **20:13**

**EXCLUSIONS OR EXEMPTIONS**

**—Cont'd**

- Corporate mergers and acquisitions, nondiscriminatory coverage and benefits under acquiring company's plans, **36:26**
- Death Benefits (this index)
- Defined Contribution Plans (this index)
- Divorce, Retirement Equity Act of 1984, **34:11, 34:12, 34:16**
- Executives (this index)
- Federal Securities Laws (this index)
- Fiduciary Responsibility (this index)
- Genetic Information Nondiscrimination Act of 2008 (GINA), exceptions for plans and issuers, **29:76**
- Governmental plans, **26:5, 26:6**
- Health insurance, **46:28**
- Internal Revenue Service, user fee program, **6:37**
- Nonqualified Plans (this index)
- Qualified Plans (this index)
- Simplified employee pension plans, employee taxation of contributions, **59:60, 59:61**
- Special exclusions or exemptions
  - death benefits, group life insurance, **41:74**
  - health insurance, **46:28**
- Tax and Taxation (this index)

**EXCLUSIVE BENEFIT**

- Fiduciary responsibility, assets of plan must be held for exclusive benefit of plan participants, **8:28 to 8:32**
- Multiemployer plans, special adjustments, **57:30**

**EXECUTION OF DOCUMENTS**

- Simplified employee pension plans, contributions, **59:21**

**EXECUTIVES**

- Acquisition, stock acquisition plans, **56:1 to 56:29**
- Adjustments to golden parachute payments, **65:49 to 65:51**
- Affiliated group rules, million dollar compensation deduction limitation of Section 162(m), **65:5**
- Amendment. Change, below
- Application or applicability, million dollar compensation deduction limitation of

**EXECUTIVES—Cont'd**

- Section 162(m), **65:3, 65:4, 65:6, 65:7**
- Approval of shareholders, compensation, **65:20 to 65:24, 65:27, 65:60**
- Asset sale, golden parachute payments, **65:35**
- Automatically exempt golden parachute payments, **65:57**
- Awards
  - contingency of awards, exemptions from million dollar compensation deduction limitation of Section 162(m), **65:15**
- Base amount, golden parachute payments, **65:46, 65:47**
- Binding contract, compensation, **65:25**
- Bonus pools, exemptions from million dollar compensation deduction limitation of Section 162(m), **65:13**
- Breach of contract, golden parachute payments, **65:68**
- Change
  - control, golden parachute payments, **65:30 to 65:35, 65:67**
  - payment date, exemptions from million dollar compensation deduction limitation of Section 162(m), **65:14**
- Circumstances and facts, golden parachute payments, **65:66**
- Closely associated events, contingent golden parachute payments, **65:44**
- Commissions, exemptions from million dollar compensation deduction limitation of Section 162(m), **65:9**
- Committee, compensation, **65:17 to 65:19**
- Compensation
  - deferred compensation, restrictions under TARP, **14:62 to 14:64**
  - tax considerations, **65:1 to 65:71**
- Compensatory stock options, **56:3**
  - advantages and disadvantages, **56:6**
  - incentive stock options, **56:4**
  - requirements to qualify for favorable tax treatment under IRC, **56:5**
- Conditionally exempt golden parachute payments, **65:58 to 65:60**
- Contingent or contingency
  - awards, exemptions from million dollar compensation deduction limitation of Section 162(m), **65:15**

## INDEX

### EXECUTIVES—Cont'd

- Contingent or contingency—Cont'd
  - golden parachute payments, **65:43 to 65:45, 65:54**
- Contracts
  - breach of contract, golden parachute payments, **65:68**
  - written binding contract, compensation, **65:25**
- Control change, golden parachute payments, **65:30 to 65:35, 65:67**
- Date. Time or date, below
- Death Benefits (this index)
- Deduction, million dollar compensation deduction limitation of Section 162(m), **65:1 to 65:7**
- Deemed reasonable or unreasonable compensation, golden parachute payments, **65:64, 65:65**
- De minimis remuneration, compensation committee, **65:19**
- Determination period, disqualified individuals for golden parachute payments, **65:37**
- Disclosure obligations, shareholder approval of compensation, **65:20**
- Disqualified individuals, golden parachute payments, **65:36 to 65:40**
- Effective control change, golden parachute payments, **65:34**
- Effective date
  - golden parachute payments, **65:71**
  - transitional rules, compensation, **65:28**
- Entities subject to million dollar compensation deduction limitation of Section 162(m), **65:3**
- Entity paying benefit, golden parachute payments, **65:55**
- ERISA action against Enron executives, trustee, and plan auditor, **51:53 to 51:61**
- Establishment
  - pre-establishment of performance goals, exemptions from million dollar compensation deduction limitation of Section 162(m), **65:11**
- Events, contingent golden parachute payments, **65:44, 65:45**
- Excess golden parachute payments, **65:48**
- Exemptions
  - golden parachute payments, **65:56 to 65:60**

### EXECUTIVES—Cont'd

- Exemptions—Cont'd
  - million dollar compensation deduction limitation of Section 162(m), **65:8 to 65:16**
- Facts and circumstances, golden parachute payments, **65:66**
- Financial reporting consequences
  - incentive stock options, stock acquisition plans, **56:11**
- Financial reporting implications
  - nonqualified stock options, stock acquisition plans, **56:15**
- General rules
  - compensation committee, **65:17**
  - conditionally exempt golden parachute payments, **65:58**
  - disqualified individuals, golden parachute payments, **65:36**
  - securities violation golden parachute payments, **65:52**
  - types of transactions, change in control and golden parachute payments, **65:32**
  - valuation rules, golden parachute payments, **65:61**
- Goals, exemptions from million dollar compensation deduction limitation of Section 162(m), **65:10, 65:11**
- Going public, shareholder approval of compensation, **65:23**
- Golden parachutes, compensation, **65:22, 65:29 to 65:71**
- Group
  - actions, change in control and golden parachute payments, **65:31**
  - affiliated group rules, million dollar compensation deduction limitation of Section 162(m), **65:5**
- Highly compensated individuals, disqualified from golden parachute payments, **65:40**
- Incentive stock options
  - advantages to executive and company, **56:10**
  - reporting requirements, **56:9**
  - tax implications to the company, **56:8**
  - tax implications to the executive, **56:7**
- Incentive stock options, stock acquisition plans, **56:6 to 56:11**
- Income subject to million dollar compensation deduction limitation of

**EXECUTIVES—Cont'd**

- Section 162(m), **65:7**
- Individuals
  - actions, change in control and golden parachute payments, **65:31**
  - disqualified individuals, golden parachute payments, **65:36 to 65:40**
  - subject to million dollar compensation deduction limitation of Section 162(m), **65:6**
- Limitations
  - million dollar compensation deduction limitation of Section 162(m), **65:1 to 65:7**
- Materially related events, contingent golden parachute payments, **65:45**
- Million dollar compensation deduction limitation of Section 162(m), **65:1 to 65:7**
- Need for subsequent shareholder approval, compensation, **65:21**
- Noncontingent payments, securities violation golden parachute payments, **65:53**
- Nonqualified
  - stock options, stock acquisition plans, **56:12 to 56:16**
- Nonvested payments, adjustments to golden parachute payments, **65:51**
- Objective standards, exemptions from million dollar compensation deduction limitation of Section 162(m), **65:12**
- Officers, disqualified individuals for golden parachute payments, **65:38**
- Options
  - incentive stock options, stock acquisition plans, **56:6 to 56:11**
  - nonqualified stock options, stock acquisition plans, **56:12 to 56:16**
  - valuation rules, golden parachute payments, **65:62**
- Outside directors, compensation, **65:18, 65:26**
- Ownership change, golden parachute payments, **65:33**
- Payment or payments
  - changing payment date, exemptions from million dollar compensation deduction limitation of Section 162(m), **65:14**

**EXECUTIVES—Cont'd**

- Payment or payments—Cont'd
  - golden parachute payments, compensation, **65:29 to 65:71**
- Performance
  - goals, exemptions from million dollar compensation deduction limitation of Section 162(m), **65:10, 65:11**
  - shares, stock acquisition plans, **56:23, 56:24**
- Phantom stock, stock acquisition plans, **56:20, 56:22**
- Planning
  - golden parachute payments, **65:70**
- Plans
  - previously approved plans, compensation, **65:27**
  - stock acquisition plans, **56:1 to 56:29**
  - stock-based plans, exemptions from million dollar compensation deduction limitation of Section 162(m), **65:16**
- Pre-establishment of performance goals, exemptions from million dollar compensation deduction limitation of Section 162(m), **65:11**
- Present value, golden parachute payments, **65:63**
- Previously approved plans, compensation, **65:27**
- Reasonable compensation, golden parachute payments, **65:64 to 65:68**
- Reporting. Financial reporting consequences, above
- Restricted stock, stock acquisition plans, **56:17 to 56:19**
- Rules
  - affiliated group rules, million dollar compensation deduction limitation of Section 162(m), **65:5**
  - general rules, above
  - golden parachute rules, shareholder approval, **65:22**
  - special rules, conditionally exempt golden parachute payments, **65:59**
  - transitional rules, compensation, **65:25 to 65:28**
  - valuation rules, golden parachute payments, **65:61 to 65:63**
- Sale of assets, change in control and golden parachute payments, **65:35**

## INDEX

### EXECUTIVES—Cont'd

- Securities violations, golden parachute payments, **65:52 to 65:54**
- Services after change, golden parachute payments, **65:67**
- Shareholders
  - approval, compensation, **65:20 to 65:24, 65:27, 65:60**
  - disqualified individuals, golden parachute payments, **65:39**
- Special rules, conditionally exempt golden parachute payments, **65:58**
- Spin-offs, shareholder approval of compensation, **65:24**
- Stock
  - exemptions from million dollar compensation deduction limitation of Section 162(m), stock-based plans, **65:16**
  - options, stock acquisition plans, **56:6 to 56:16**
- Stock appreciation rights, **56:25 to 56:28**
- Stock options, **56:29**
- Stock options, **56:2**
- Subsequent shareholder approval of compensation, need for, **65:21**
- Tax consequences and considerations compensation, **65:1 to 65:71**
  - incentive stock options, stock acquisition plans, **56:7, 56:8**
  - nonqualified stock options, stock acquisition plans, **56:13, 56:14**
  - performance shares, stock acquisition plans, **56:24**
  - restricted stock, stock acquisition plans, **56:18, 56:19**
- Three times base amount, golden parachute payments, **65:46**
- Time or date
  - applicable year, million dollar compensation deduction limitation of Section 162(m), **65:4**
  - changing payment date, exemptions from million dollar compensation deduction limitation of Section 162(m), **65:14**
  - determination period, disqualified individuals and golden parachute payments, **65:37**
  - effective date, above

### EXECUTIVES—Cont'd

- Transactions, change in control and golden parachute payments, **65:32 to 65:35**
- Transitional rules, compensation, **65:25 to 65:28**
- Types of transactions, change in control and golden parachute payments, **65:32 to 65:35**
- Unreasonable compensation, golden parachute payments, **65:65**
- Valuation rules, golden parachute payments, **65:61 to 65:63**
- Vested payments, adjustments to golden parachute payments, **65:50**
- Violations, securities violation golden parachute payments, **65:52 to 65:54**
- Written binding contract, compensation, **65:25**
- Year applicable, million dollar compensation deduction limitation of Section 162(m), **65:4**

### EXEMPTIONS

- Exclusions or Exemptions (this index)

### EXISTING

- Assets, preretirement planning, **60:13**
- Plans, simplified employee pension plans, **59:15**

### EXPATRIATE COVERAGE

- International context retirement benefits, **61:5 to 61:26**

### EXPECTED POSTRETIREMENT BENEFIT OBLIGATION

- Accounting by employer for postretirement benefits, **4:56**

### EXPEDITED MATTERS

- Design of plan, processing of claims involving urgent care, **2:10**
- Fiduciary responsibility, exemption process, **8:76**

### EXPENSES

- Costs and Expenses (this index)

### EXPERIENCE

- COBRA health care continuation coverage, tracking claim experience, **39:67**
- Death Benefits (this index)

**EXPERIENCE—Cont'd**

Defined benefit pension plans, actuarial valuation for financing, **12:71**

Rating. Experience Rating (this index)

**EXPERIENCE RATING**

Death Benefits (this index)

Health insurance, **46:81**

Severance pay plans, funding of ten or more employers' plans, **58:8**

**EXPIRATION**

COBRA health care continuation coverage, notices, **39:61, 39:90**

**EXPLANATION**

Joint-and-survivor annuities, written explanation, **18:7, 18:14**

**EXPLICIT ASSUMPTIONS**

Accounting by employer for pensions, **4:42**

**EXTENSION**

American Recovery and Reinvestment Act of 2009 (ARRA) (this index)

COBRA Health Care Continuation Coverage (this index)

Time, Internal Revenue Service annual report, **6:21**

**EXTERNAL SURVEYS**

Management of benefits, planning, **5:14**

**EYEGLASSES**

Vision care programs, **46:59, 46:60, 46:62**

**FACILITIES**

Fiduciary responsibility, prohibited transactions, **8:60, 8:61**

Special benefits and services, subsidized shopping facilities, **63:62**

**FACTS**

Cash or deferred arrangements, ERISA action against Enron executives, trustee, and plan auditor, **51:54**

**FAIL-SAFE MECHANISMS**

Cash or deferred arrangements, meeting ADP/ACP tests, **51:32 to 51:34**

**FAILURE TO COMPLY**

Compliance or Noncompliance (this index)

**FAILURE TO DELIVER NOTICE**

COBRA health care continuation coverage, **39:33, 39:38**

**FAILURE TO GIVE CHANGE IN FAMILY STATUS NOTICE**

COBRA health care continuation coverage, **39:45**

**FAILURE TO MEET FUNDING REQUIREMENTS**

Minimum funding, **23:9**

**FAILURE TO PAY**

Nonpayment (this index)

**FAILURE TO SATISFY 409A**

Deferred compensation, calculation of income inclusion, **14:59**

**FAIR LABOR STANDARDS ACT OF 1938**

General discussion, **29:8 to 29:11**

Government contract laws, **29:10**

Overtime provisions, **29:9**

Preemption of state law, **29:10**

**FAIR MARKET VALUE**

Employee stock ownership plans, **50:110**

Fiduciary responsibility, voluntary fiduciary correction program of Department of Labor, **8:82**

**FAIRS**

Special Benefits and Services (this index)

**FAMILY**

Benefits, Social Security, **41:13**

Deductible, major medical insurance, **46:18**

Family and Medical Leave Act (this index)

Genetic Information Nondiscrimination Act of 2008 (GINA) (this index)

Simplified employee pension plans, compensation limits, **59:29**

Status

COBRA health care continuation coverage, change in family status notice, **39:42 to 39:45, 39:65**

defined benefit pension plans, actuarial assumptions for financing, **12:25**

**FAMILY AND MEDICAL LEAVE ACT**

Americans with Disabilities Act, relationship, **29:53**

## INDEX

### FAMILY AND MEDICAL LEAVE ACT

#### —Cont'd

##### Benefits

impact of Act on employee benefit plans, **29:59**

Certification, medical, **App 30.2, App 30.4**

COBRA, interaction with, **39:104 to 39:107**

##### Coverage

source of coverage, **29:58**

Department of Labor, **App 30.1 to App 30.5**

Final regulations, **App 30.4, App 30.5**

Form for medical certification, Department of Labor, **App 30.2**

Impact of Act on employee benefit plans, **29:59**

Interim regulations, **App 30.1 to App 30.3**

Labor Department, **App 30.1 to App 30.5**

Medical certification, **App 30.2, App 30.4**

Notice, **App 30.3**

##### Payment

premiums, below

##### Regulations

final regulations, **App 30.4, App 30.5**

interim regulations, **App 30.1 to App 30.3**

Request for leave, response of employer, **App 30.5**

Response of employer to request for leave, **App 30.5**

Source of law and coverage, **29:58**

Summary of Act's requirements, Department of Labor, **App 30.1**

### FAMILY MEDICAL HISTORY

Genetic Information Nondiscrimination Act of 2008 (GINA), **29:65**

### FAMILY MEMBERS

Genetic Information Nondiscrimination Act of 2008 (GINA), **29:64**

### FAS (FINANCIAL ACCOUNTING STANDARD)

Accounting (this index)

### FATHER'S BENEFITS

Death benefits, Social Security survivor benefits, **41:10**

### FEDERAL

Department of Labor (this index)

Disability (this index)

Health Insurance (this index)

Internal Revenue Service (this index)

Laws. Federal Laws (this index)

Medicare (this index)

Pension Benefit Guaranty Corporation (this index)

Securities and Exchange Commission (this index)

Simplified Employee Pension Plans (this index)

Social Security (this index)

### FEDERAL LAWS

Age Discrimination (this index)

American Recovery and Reinvestment Act of 2009 (ARRA) (this index)

Americans with Disabilities Act (this index)

Bankruptcy Code and collective bargaining agreements, **29:12**

Disability (this index)

Employee Retirement Income Security Act. ERISA (this index)

Fair Labor Standards Act of 1938 (this index)

Family and Medical Leave Act (this index)

Genetic Information Nondiscrimination Act of 2008 (GINA) (this index)

Health insurance, **46:72**

Labor Management Relations Act of 1947 (this index)

Labor Management Reporting and Disclosure Act, **29:7**

National Labor Relations Act (this index)

Omnibus Budget Reconciliation Act (this index)

Pension Protection Act of 2006 (PPA) (this index)

Rehabilitation Act of 1973 (this index)

Retirement Equity Act of 1984 (REA) (this index)

Revenue Act of 1987 (this index)

Securities laws. Federal Securities Laws (this index)

Service credit for military leave, **29:47**

Sex Discrimination (this index)

Taft-Hartley Act (this index)

**FEDERAL LAWS—Cont'd**

- Tax Equity and Fiscal Responsibility Act (TEFRA) (this index)
- Tax Reform Act of 1986 (this index)
- Technical and Miscellaneous Revenue Act of 1988 (TAMRA) (this index)
- Trade Act, **39:125**

**FEDERAL SECURITIES LAWS**

- Employee stock purchase plans, **64:30 to 64:32**
- Plans
  - employee stock purchase plans, **64:30 to 64:32**
  - simplified employee pension plans, **59:16**
- Purchase
  - employee stock purchase plans, **64:30 to 64:32**
- Recovery. Profit recovery, above
- Registration
  - employee stock purchase plans, **64:31**
- Sale
  - purchase, above
- Simplified employee pension plans, **59:16**

**FEDERAL TRADE COMMISSION**

- Noncompetition agreements, Corporations
- Proposed ban, **36:44**

**FEEDBACK FROM EMPLOYEES**

- Management of benefits, implementation by Benefits Department, **5:25**

**FEES**

- Fiduciary Responsibility (this index)
- Management of benefits, coordinating services with outside vendors, **5:54**
- Qualified plans, payment of counsel fees from plan assets does not violate ERISA, **27:32**
- User fees. Internal Revenue Service (this index)

**FICA TAXES**

- Death benefits, financing Social Security benefits, **42:2 to 42:5**
- Simplified employee pension plans, employer contribution and deduction limitations, **59:50**

**FIDUCIARIES**

- Cash or deferred arrangements, administrative committee members as fiduciaries, **51:55**
- Internal Revenue Service (this index)
- Liability insurance. Fiduciary Liability Insurance (this index)
- Multiemployer Plans (this index)
- Responsibility. Fiduciary Responsibility (this index)
- Severance pay plans, funding of ten or more employers' plans, **58:12**
- Standards
  - responsibilities, **8:33 to 8:51**
  - termination of plan, recovery of excess assets, **37:12**
- Termination of Plan (this index)

**FIDUCIARY BREACH**

- Cash or deferred arrangements, ERISA action against Enron executives, trustee, and plan auditor, **51:56**

**FIDUCIARY ISSUES**

- Employee stock ownership plans, **50:14, 50:77 to 50:111**

**FIDUCIARY LIABILITY INSURANCE**

- General discussion, **8B:1 to 8B:14**
- Cancellation, **8B:13**
- Coverage, **8B:5, 8B:7, 8B:14**
- Deductibles, **8B:8**
- Extended coverage, **8B:14**
- Limitation of liability, **8B:9, 8B:10**
- Other provisions in policy, **8B:6**
- Premiums, **8B:11, 8B:12**
- Purchasers, **8B:4**
- Types of plans, **8B:2**
- Who is insured, **8B:3**

**FIDUCIARY RESPONSIBILITY**

- General discussion, **8:1 to 8:146**
- Acceptable corrections, voluntary fiduciary correction program of Department of Labor, **8:82 to 8:86**
- Accounts
  - insurance company general accounts, mandatory trust requirements, **8:25**
  - participant directed individual accounts, prudent person rule, **8:35, 8:36**

**FIDUCIARY RESPONSIBILITY****—Cont'd**

- Acquisition by plan of employer securities or realty, prohibited transactions, **8:65, 8:66**
- Adherence to plan documents, standards, **8:41**
- Advisors, standards, **8:36**
- Allocation of assets on termination of plan, assets of plan must be held for exclusive benefit of plan participants, **8:29, 8:30**
- Amendment of plan procedures, **8:18, 8:21, 8:22**
- Amgen case, employer stock drop litigation, **8:115**
- Annuities, prohibited transactions, **8:69**
- Applicability of fiduciary rules, **8:5 to 8:11**
- Applications, voluntary fiduciary correction program of Department of Labor, **8:87 to 8:91**
- Assets of plan
  - mandatory trust requirements, **8:24, 8:25**
  - must be held for exclusive benefit of plan participants, plan requirements, **8:28 to 8:32**
  - transfer of plan assets, prohibited transactions, **8:62 to 8:64**
- Authority, discretionary, **8:9**
- Authority of trustee, mandatory trust requirements, **8:26**
- Basis for payments, mandatory plan requirements, **8:19**
- Benefits
  - description of eligible transactions and corrections under voluntary fiduciary correction program, **8:96**
  - disability benefits, ERISA, **38:44**
  - revisions, voluntary fiduciary correction program, **8:98**
  - standards, employee benefits liability, **8:43 to 8:46**
  - voluntary fiduciary correction program of Department of Labor, revision of, **8:98**
- Bonding requirements of ERISA, standards, **8:43 to 8:46**
- BP case, employer stock drop litigation, **8:117**

**FIDUCIARY RESPONSIBILITY****—Cont'd**

- Breach of fiduciary duty, **8:2 to 8:4**
  - 401(k) plan, sell-off of company stock fiduciary breach, **8:119**
  - no fiduciary breach, **8:118**
- Checklist for application, voluntary fiduciary correction program of Department of Labor, **8:91**
- Choice of insurer, standards, **8:38**
- Claims administrator with discretionary control is functional fiduciary, **8:8**
- Class exemptions, **8:75**
- Cofiduciary responsibility, standards, **8:42**
- Compliance with ERISA, breach of fiduciary duty, **8:4**
- Contributions
  - assets of plan must be held for exclusive benefit of plan participants, plan requirements, **8:31, 8:32**
  - description of eligible transactions and corrections under voluntary fiduciary correction program, **8:93**
  - property contributed by employer, prohibited transactions, **8:70**
- Control, discretionary, claims administrator with is functional fiduciary, **8:8**
- Correct amount, voluntary fiduciary correction program of Department of Labor, **8:83**
- Correction, voluntary fiduciary correction program of Department of Labor, **8:79 to 8:99**
- Costs, voluntary fiduciary correction program of Department of Labor, **8:84**
- Defined benefit pension plans, investment managers, **12:117**
- Delegation of authority to investment manager, mandatory trust requirements, **8:27**
- Department of Labor
  - disclosures, **8:48, 8:49**
  - exemptions, **8:77**
  - guidance on plan-related expenses, **8:50**
  - participant-level disclosure regulations, **8:49**
  - voluntary fiduciary correction program, **8:79 to 8:99**

**FIDUCIARY RESPONSIBILITY****—Cont'd**

- Deposits of contributions, assets of plan must be held for exclusive benefit of plan participants, **8:32**
- Description of eligible transactions and corrections, voluntary fiduciary correction program of Department of Labor, **8:92 to 8:97**
- Detailed narrative in application, voluntary fiduciary correction program of Department of Labor, **8:88**
- Directed individual accounts, standards, **8:35, 8:36**
- Disability benefits, ERISA, **38:44**
- Disclosure
  - employer stock drop litigation, **8:104, 8:105**
  - ERISA fee disclosure litigation, below required plan and investment disclosures, **8:37**
- Discretionary authority, **8:9**
- Discretionary control, claims administrator with is functional fiduciary, **8:8**
- Discretion of trustee, mandatory trust requirements, **8:26**
- Disqualified persons, applicability of fiduciary rules, **8:10**
- Distributions, voluntary fiduciary correction program of Department of Labor, **8:85**
- Diversification of plan investments, standards, **8:40**
- DOL, fiduciary investment advisor definition, **8:141, 8:142**
- DOL guidance on plan related expenses, **8:50**
- Educators, standards, **8:36**
- Effect of voluntary fiduciary correction program of Department of Labor, **8:80**
- Eligibility, voluntary fiduciary correction program of Department of Labor, **8:81, 8:92 to 8:97**
- Employer stock drop litigation
  - general discussion, **8:100 to 8:121**
  - breach of fiduciary duty under ERISA, **8:103**
  - disclosure requirements, **8:104, 8:105**
  - ERISA duties, **8:102**
  - ERISA Plan Document Rule, compliance with, **8:106**

**FIDUCIARY RESPONSIBILITY****—Cont'd**

- Employer stock drop litigation—Cont'd
  - ERISA requirements, **8:101**
  - Moench presumption, **8:107**
  - presumption of prudence
    - J.C. Penney ESOP participants, artificial inflation of stock price claim, **8:120**
    - Moench presumption, **8:107**
    - presumption gradually narrowed, **8:109**
    - pro-fiduciary presumption, **8:108**
    - securities law, disclosure requirements, **8:104**
  - Supreme Court
    - Amgen, Ninth Circuit, **8:115**
    - Fifth Third Bancorp decision, **8:111**
    - Halliburton v. Erica P. John Fund, **8:112**
    - Lehman Bros. Holdings, Inc., Second Circuit, **8:116**
    - rejection of presumption, litigation following, **8:114**
    - rejection of special presumption, **8:110**
    - welfare benefit plan, hidden fees charged, **8:121**
    - what can be done, **8:113**
  - sell-off of company stock in 401(k) plan
    - fiduciary breach, **8:119**
    - no fiduciary breach, **8:118**
- ERISA
  - applicability of fiduciary rules, **8:6, 8:7**
  - bonding requirements, standards, **8:43 to 8:46**
  - disability benefits, **38:44**
  - employer stock drop litigation, above evidence of ERISA compliance, breach of fiduciary duty, **8:4**
  - fee disclosure litigation. ERISA fee disclosure litigation, below
  - multiemployer plans, welfare plans, **57:73**
- ERISA fee disclosure litigation
  - generally, **8:122 to 8:146**
  - American Airlines case, **8:138**
  - American Century case, **8:135**

**FIDUCIARY RESPONSIBILITY****—Cont'd**

- ERISA fee disclosure litigation—Cont'd
  - Anthem suit regarding fees paid to Vanguard, **8:131**
  - Boeing settlement, **8:129**
  - bundled vendor's self-monitoring, **8:125**
  - Charles Schwab arbitration attempt, **8:146**
  - Delta Air Lines class action, **8:142**
  - 401(k) fee case, company hit with \$35 million in, **8:123**
  - Franklin Resources case, **8:137**
  - Fujitsu settlement, **8:143**
  - Hartford litigation, **8:140**
  - “hiding behind” investment consultant's advice, **8:122**
  - Insperty suit regarding excessive fees, **8:132**
  - investment consulting firm, **8:122 to 8:141**
  - Lockheed settlement, **8:128**
  - Morgan Stanley litigation, **8:139**
  - Novant settlement, **8:130**
  - Offering of proprietary or affiliated products, **8:134**
  - plan-imposed limitations on litigation, **8:124**
  - Principal Life case, **8:133**
  - service provider not fiduciary in negotiating its contract, **8:126**
  - statute of limitations, **8:127**
  - Union retirement plan, **8:145**
  - Universities facing retirement plan class actions, **8:143**
  - Voya case, **8:136**
- Evidence of ERISA compliance, breach of fiduciary duty, **8:4**
- Exchanges
  - description of eligible transactions and corrections under voluntary fiduciary correction program, **8:95**
  - prohibited transactions, **8:54 to 8:70**
- Exclusive benefit of plan participants, assets of plan must be held for, **8:28 to 8:32**
- Exemptions
  - Department of Labor, **8:77, 8:78**
  - mandatory trust requirements, **8:24**
  - process, **8:73 to 8:76**

**FIDUCIARY RESPONSIBILITY****—Cont'd**

- Exemptions—Cont'd
  - prohibited transactions, **8:57, 8:59, 8:61, 8:63, 8:66**
  - self-dealing transactions, **8:72**
- Expedited exemption process, **8:76**
- Expenses, description of eligible transactions and corrections under voluntary fiduciary correction program, **8:97**
- Facilities, prohibited transactions, **8:60, 8:61**
- Fair market value determinations, voluntary fiduciary correction program of Department of Labor, **8:82**
- Fee disclosure litigation. ERISA fee disclosure litigation, *above*
- Fifth Third Bancorp employer stock drop litigation, impact of decision, **8:111**
- Financial institutions, prohibited transactions, **8:68**
- 401(k) plans
  - employer stock drop litigation, *above*
  - ERISA fee disclosure litigation, company hit with \$35 million in 401(k) case, **8:123**
- Functional fiduciary, claims administrator with discretionary control is, **8:8**
- Funding procedure, mandatory plan requirements, **8:16**
- Furnishing goods, services or facilities, prohibited transactions, **8:60, 8:61**
- General accounts of insurance company, mandatory trust requirements, **8:25**
- General rules for acceptable corrections, voluntary fiduciary correction program of Department of Labor, **8:82 to 8:86**
- Goods, prohibited transactions, **8:60, 8:61**
- Halliburton v. Erica P. John Fund, employer stock drop litigation, **8:112**
- Harris v. Amgen, Ninth Circuit, employer stock drop litigation, **8:115**
- Holding assets of plan for exclusive benefit of plan participants, plan requirements, **8:28 to 8:32**
- Identifying ERISA fiduciary, applicability of fiduciary rules, **8:6**
- Individual accounts, participant directed, **8:35, 8:36**
- Insurance
  - choice of insurer, prudent person rule, **8:38**

**FIDUCIARY RESPONSIBILITY****—Cont'd**

- Insurance—Cont'd
  - Internal Revenue Service liability insurance, standards, **8:46**
  - mandatory trust requirements, insurance company general accounts, **8:25**
  - prohibited transactions, **8:69**
- Interested parties, applicability of fiduciary rules, **8:10**
- Internal Revenue Service liability insurance, standards, **8:46**
- Investment managers
  - defined benefit pension plans, **12:117**
  - delegation of authority to investment manager, mandatory trust requirements, **8:27**
- Investments
  - diversification of plan investments, standards, **8:40**
  - managers. Investment managers, above
- IRS Issues Guidance on Plan Expenses, **8:51**
- J.C. Penney ESOP participants, artificial inflation of stock price claim, **8:120**
- Labor Department. Department of Labor, above
- Leases, prohibited transactions, **8:55 to 8:57**
- Lehman Bros. Holdings, Inc., employer stock drop litigation, **8:116**
- Liability
  - non-fiduciary liability, standards, **8:47**
  - standards, **8:43 to 8:46**
- Litigation
  - amendment of plan procedures, **8:21**
  - employer stock drop litigation, above
  - ERISA fee disclosure litigation, above
- Loans
  - description of eligible transactions and corrections under voluntary fiduciary correction program, **8:94**
  - prohibited transactions, **8:58, 8:59**
- Managers. Investment managers, above
- Mandatory
  - plan requirements, **8:14 to 8:20**
  - trust requirements, **8:23 to 8:27**
- MetLife decision, **8:11**
- Moench presumption, employer stock drop litigation, **8:107**

**FIDUCIARY RESPONSIBILITY****—Cont'd**

- Monitoring educators and advisors by fiduciary, standards, **8:36**
- Mortgaged property, prohibited transactions, **8:56**
- Multiemployer plans, ERISA, **57:73**
- Named fiduciaries, mandatory plan requirements, **8:15**
- Non-fiduciary responsibility and liability, standards, **8:47**
- Notice, voluntary fiduciary correction program of Department of Labor, **8:86**
- Operation of plan, mandatory plan requirements, **8:17**
- Participants
  - assets of plan must be held for exclusive benefit of plan participants, plan requirements, **8:28 to 8:32**
  - directed individual accounts, standards, **8:35, 8:36**
  - updated DOL procedures for finding missing participants, **8:28 to 8:32**
- Parties in interest, applicability of fiduciary rules, **8:10**
- Payments basis, mandatory plan requirements, **8:19**
- Penalty of perjury statement in application for voluntary fiduciary correction program of Department of Labor, **8:90**
- Plans, generally, **8:1 to 8:134**
- Processing of exemption request, **8:74**
- Program, voluntary fiduciary correction program of Department of Labor, **8:79 to 8:99**
- Prohibited transactions, **8:54 to 8:70**
- Property, prohibited transactions, **8:55 to 8:57, 8:65, 8:66, 8:70**
- Prudent person rule, standards, **8:34 to 8:38**
- Purchases, description of eligible transactions and corrections under voluntary fiduciary correction program, **8:95**
- Qualifying employer security, prohibited transactions, **8:67**
- Real property, prohibited transactions, **8:65, 8:66**
- Release of future claims by employer, prohibited transactions, **8:64**

**FIDUCIARY RESPONSIBILITY****—Cont'd**

- Requests, exemption process, **8:73, 8:74**
- Required plan and investment disclosures, **8:37**
- Return of contributions to employer, assets of plan must be held for exclusive benefit of plan participants, **8:31**
- Rules
  - applicability of fiduciary rules, **8:5 to 8:11**
  - special rules covering financial institutions, prohibited transactions, **8:68**
- Sales
  - description of eligible transactions and corrections under voluntary fiduciary correction program, **8:95**
  - prohibited transactions, **8:55 to 8:57**
- Securities, prohibited transactions, **8:65 to 8:67**
- Selecting educators and advisors by fiduciary, standards, **8:36**
- Self-dealing transactions, **8:71, 8:72**
- Separate plan not created by amendment of plan procedures, **8:22**
- Service provider guide to assist in review of initial disclosure, **8:53**
- Services, prohibited transactions, **8:60, 8:61**
- Special rules covering financial institutions, prohibited transactions, **8:68**
- Standards, **8:33 to 8:51**
- Statute of limitations, breach of fiduciary duty, **8:3, 8:127**
- Stock drop litigation. Employer stock drop litigation, above
- Supporting documentation for application, voluntary fiduciary correction program of Department of Labor, **8:89**
- Supreme Court. Employer stock drop litigation, above
- Termination of Plan (this index)
- Time
  - expedited exemption process, **8:76**
  - statute of limitations, breach of fiduciary duty, **8:3**
- Transactions
  - eligible transactions, voluntary fiduciary correction program of Department of Labor, **8:92 to 8:97**

**FIDUCIARY RESPONSIBILITY****—Cont'd**

- Transactions—Cont'd
  - prohibited transactions, **8:54 to 8:70**
  - self-dealing transactions, **8:71, 8:72**
- Trust, mandatory trust requirements, **8:23 to 8:27**
- Trustee, mandatory trust requirements, **8:26**
- Uninsured plan, allocation of assets on termination of plan, **8:29**
- Updated DOL procedures for finding missing participants, **8:52**
- VFC (voluntary fiduciary correction) program of Department of Labor, **8:79 to 8:99**
- Voluntary
  - fiduciary correction program of Department of Labor, **8:79 to 8:99**
  - plan requirements, **8:20**
- Welfare benefit plan
  - allocation of assets on termination of plan, **8:30**
  - employer stock drop litigation, hidden fees charged, **8:121**

**FIELD DIRECTIVE**

- Internal Revenue Service, multiemployer plans, **27:23, 57:80**

**FIFTH THIRD BANCORP DECISION**

- Fiduciary responsibility, employer stock drop litigation, **8:111**

**FIFTY-EMPLOYEE STANDARD**

- Corporate mergers and acquisitions, nondiscriminatory coverage and benefits under acquiring company's plans, **36:30**

**FILING OR FILINGS**

- Department of Labor, summary plan description, **6:39 to 6:46**
- Internal Revenue Service (this index)
- Pension Benefit Guaranty Corporation (this index)
- Securities and Exchange Commission, Form 11-K filing requirements, **4:38**

**FINAL REGULATIONS**

- COBRA, interaction with Uniformed Services Employment and Reemployment Rights Act (USERRA), **39:110**

**FINAL REGULATIONS—Cont'd**

Family and Medical Leave Act, **App 30.4, App 30.5**

Flexible/cafeteria plans, tax and legal considerations, **52:31 to 52:34**

**FINANCE**

Health insurance, quality measures, **46:94**

**FINANCIAL MATTERS**

Accounting (this index)

Assistance (this index)

Death benefits, plans, **42:1 to 42:98**

Financial Accounting Standard. Accounting (this index)

Institutions, fiduciary responsibility and prohibited transactions, **8:68**

Internal Revenue Service, annual report, **6:13, 6:14**

Planning, preretirement planning, **60:14**

Records, management of benefits, **5:33**

Reporting consequences. Executives (this index)

Securities and Exchange Commission, statement of financial condition, **4:34**

Statements. Accounting (this index)

**FINANCING**

For related material see Funding (this index)

Death Benefits (this index)

Defined benefit pension plans, **12:1 to 12:128**

Disability benefits, short-term disability, **38:10**

Guidelines, **1:17, 1:18**

Termination of Plan (this index)

Unemployment benefits, state unemployment insurance financing tables, **App 40.4**

Welfare benefits, arrangements, **44:15 to 44:29**

**FIRST REFUSAL RIGHT**

Employee stock ownership plans, distributions, **13:29**

Employee stock purchase plans, **64:39**

**FIVE-YEAR INCOME AVERAGING**

Simplified employee pension plans, **App 59.9**

**FLEXIBLE**

Flexible or Flexibility (this index)

**FLEXIBLE/CAFETERIA PLANS**

General discussion, **52:1 to 52:67**

Add-on credits, creating flexible credits, **52:19**

Administration ongoing, implementation, **52:65**

Alternative contributory benefit, flexibility by type of benefit, **52:13**

Amendment. Change, below

Basic benefit, flexibility by type of benefit, **52:11**

Benefits

general discussion, **52:39 to 52:61**

flexibility by type of benefit, **52:9 to 52:17**

qualified benefits defined, opt-up/opt-down, **52:21**

Social Security benefits, tax and legal considerations, **52:28**

welfare benefits, nondiscrimination, **43:6 to 43:13**

why employers offer flexible compensation, **52:4 to 52:7**

Business reasons for flexibility, **52:1 to 52:7**

Care

COBRA health care continuation coverage, **39:8 to 39:11, 39:58**

dental care, benefits, prices and credits, **52:43 to 52:45**

medical care, benefits, prices and credits, **52:40 to 52:42, 52:58**

Change

cost or coverage, proposed regulations, **52:37**

employment, final regulations, **52:33**

status, regulations, **52:32, 52:36**

COBRA health care continuation coverage, **39:8 to 39:11, 39:58**

Commitment of employer to benefits, why employers offer flexible compensation, **52:6**

Communication ongoing, implementation, **52:65**

Compensation, business reasons for flexibility, **52:1 to 52:7**

Consistency rule, final regulations, **52:34**

Contributory benefit, flexibility by type of benefit, **52:12 to 52:14**

Core-plus-options, creating flexible credits, **52:22**

**FLEXIBLE/CAFETERIA PLANS****—Cont'd**

- Cost
  - change in cost, proposed regulations, **52:37**
  - easing transition to more cost effective benefits, why employers offer flexible compensation, **52:7**
- Coverage
  - change, proposed regulations, **52:37**
  - COBRA health care continuation coverage, **39:8 to 39:11, 39:58**
- Creating flexible credits, **52:18 to 52:24**
- Credits
  - general discussion, **52:39 to 52:61**
  - creating flexible credits, **52:18 to 52:24**
- Definitions
  - flexible/cafeteria plans, **52:8**
  - qualified benefits, **52:21**
- Dental care, benefits, prices and credits, **52:43 to 52:45**
- Dependent life insurance, benefits, prices and credits, **52:52 to 52:54**
- Deposits, flexible spending accounts, **52:56**
- Disability (this index)
- Discount benefit, flexibility by type of benefit, **52:16**
- Easing transition to more cost effective benefits, why employers offer flexible compensation, **52:7**
- Elections, regulations, **52:31, 52:35**
- Final regulations, tax and legal considerations, **52:31 to 52:34**
- Full prices/credits, creating flexible credits, **52:23**
- Fully contributory benefit, flexibility by type of benefit, **52:14**
- Helping employees help themselves, why employers offer flexible compensation, **52:3**
- Implementation, **52:62 to 52:66**
- Input from employees, implementation, **52:64**
- Integrated, **52:24, App 52.1**
- Interactive systems, implementation, **52:66**
- Legal considerations, **52:26 to 52:37**
- Legally required benefit, flexibility by type of benefit, **52:10**

**FLEXIBLE/CAFETERIA PLANS****—Cont'd**

- Life insurance, benefits, prices and credits, **52:49 to 52:54, 52:58**
- Limit of Section 415, tax and legal considerations, **52:30**
- Making benefits look like compensation, why employers offer flexible compensation, **52:5**
- Matching benefit, flexibility by type of benefit, **52:15**
- Maximizing use of benefit dollars, why employers offer flexible compensation, **52:4**
- Medical care, benefits, prices and credits, **52:40 to 52:42, 52:58**
- New elections, regulations, **52:31, 52:35**
- Nondiscrimination
  - tax and legal considerations, **52:29**
  - welfare benefits, **43:6 to 43:13**
- Ongoing communication and administration, implementation, **52:65**
- Opt-up/opt-down, creating flexible credits, **52:20, 52:21**
- Origins of flexible compensation, business reasons for flexibility, **52:1**
- Pay source
  - flexible pay source, **52:38**
  - taxation of pay sources, **52:26**
- Price
  - general discussion, **52:39 to 52:61**
  - full prices/credits, creating flexible credits, **52:23**
- Proposed regulations, tax and legal considerations, **52:35 to 52:37**
- Qualified benefits defined, opt-up/opt-down, **52:21**
- Reasons for flexibility, **52:1 to 52:7**
- Regulations, tax and legal considerations, **52:31 to 52:37**
- Retirement, benefits, prices and credits, **52:58, 52:59**
- Revocations, regulations, **52:31, 52:35**
- Rules
  - consistency rule, final regulations, **52:34**
  - Section 125 rules, tax and legal considerations, **52:27**
- Secondary flexibility, **52:25**
- Social Security benefits, tax and legal considerations, **52:28**

**FLEXIBLE/CAFETERIA PLANS****—Cont'd**

- Source. Pay source, above
- Spending accounts, benefits, prices and credits, **52:55 to 52:57**
- Status change, regulations, **52:32, 52:36**
- Steps, implementation, **52:63**
- Tax considerations, **52:26 to 52:37**
- Time off, benefits, prices and credits, **52:60**
- Transition to more cost effective benefits, why employers offer flexible compensation, **52:7**
- Type of benefit, flexibility by, **52:9 to 52:17**
- URI case study, integrated approach, **App 52.1**
- Voluntary benefit, flexibility by type of benefit, **52:17**
- Welfare benefits, nondiscrimination, **43:6 to 43:13**
- Why employers offer flexible compensation, **52:2 to 52:7**
- Work/life benefits, **52:61**

**FLEXIBLE OR FLEXIBILITY**

- Defined Contribution Plans (this index)
- Design innovations, flexible cash balance pension plan, **53:36**
- Flexible/Cafeteria Plans (this index)
- Management of benefits, plan design and funding, **5:21**
- Special benefits and services, flexible work alternatives, **63:33 to 63:40**

**FLEXTIME**

- Special benefits and services, flexible work alternatives, **63:35**

**FLOOR BENEFITS**

- Cash balance pension plan, design innovations, **53:30**

**FLSA**

- Fair Labor Standards Act of 1938 (this index)

**FMLA**

- Family and Medical Leave Act (this index)

**FOOD SERVICES**

- Special benefits and services, convenience services, **63:65 to 63:67**

**FORCED RETIREMENT SAVINGS**

- Cash balance pension plan, design innovations, **53:31**

**FOREIGN MATTERS**

- Controlled groups, foreign corporations, **20:10**
- International Matters (this index)

**FORFEITURES**

- Qualified plans, minimum vesting standards, **17:14 to 17:16**
- Severance pay plans, not for profit organizations, **58:29, 58:33**

**FORMAL AGREEMENT**

- Management of benefits, coordinating services with outside vendors, **5:53**

**FORMAL PLAN DOCUMENTS**

- Cash or deferred arrangements, **51:49**

**FORMER MATTERS**

- Prior or Former Matters (this index)

**FORM OR FORMAT**

- Defined benefit pension plans, postretirement death benefits, **11:52**
- Defined Benefit Plans (this index)
- Department of Labor, summary plan description, **6:42**
- Design of plan, types of compensation, **App 2.4**
- Divorce, benefits under qualified domestic relations orders, **34:15**
- Health Maintenance Organizations (HMOs), **46:32 to 46:35**

**FORMS**

- Administration (this index)
- Employee stock ownership plans, nonrecognition treatment election forms, **App 50.2**
- Family and Medical Leave Act, medical certification, **App 30.2**
- Federal Securities Laws (this index)
- Internal Revenue Service (this index)
- Pension Benefit Guaranty Corporation, Form PBGC-1, **6:47**
- Securities and Exchange Commission, Form 11-K filing requirements, **4:38**

**FORMULA OR FORMULAS**

- Defined Benefit Pension Plans (this index)
- Defined Contribution Plans (this index)

## INDEX

### FORMULA OR FORMULAS—Cont'd

Multiemployer plans, accrual of benefits, **57:17**

Simplified employee pension plans, allocation of contributions, **59:23**

### 401(K) PLANS

Cash or Deferred Arrangements (this index)

Fiduciary Responsibility (this index)

Qualified plans, 401(k) Fix-It Guide, **App 27.2**

Simplified employee pension plans, **App 59.1**

### FRACTIONS

Administration of benefit plans, decimal fractions of year, **App 3.4**

Qualified plans' minimum accrual standards, fractional rule benefit, **17:35**

### FRAMES FOR EYEGLASSES

Vision care programs, **46:59**

### FREESTANDING PROGRAMS

Health Insurance (this index)

### FRINGE BENEFITS

Internal Revenue Service, annual report, **6:12**

Welfare benefits, nondiscrimination in educational assistance, **43:24**

### FSA

COBRA health care continuation coverage, **39:10**

### FULL FUNDING

Limitation

defined benefit pension plans, contribution levels, **12:59, 12:60**

minimum funding, special rules for determining, **23:14**

### FULL PRICES/CREDITS

Flexible/cafeteria plans, **52:23**

### FULL-TIME ARRANGEMENTS

Special benefits and services, flexible work alternatives, **63:34 to 63:36, 63:40**

### FULL VESTING

Termination of plan, Internal Revenue Service, **24:21**

### FULLY CONTRIBUTORY BENEFIT

Flexible/cafeteria plans, **52:14**

### FULLY EXPERIENCE RATED

Death benefits, premium renewal rates for group life insurance, **42:18**

### FUNDED

International Matters (this index)

Unfunded (this index)

### FUNDING

For related material see Financing (this index)

Advance funding

defined benefit pension plans, **12:1 to 12:9**

welfare benefits, postretirement benefits, **44:18 to 44:29, 44:56**

Controlled groups, liability under Revenue Act of 1987, **36:31**

Death Benefits (this index)

Defined benefit pension plans, **12:1 to 12:128**

European Union (this index)

Fiduciary responsibility, mandatory plan requirements, **8:16**

Full Funding (this index)

Management of benefits, Benefits Department, **5:16 to 5:21**

Minimum Funding (this index)

Multiemployer Plans (this index)

Qualified Plans (this index)

Severance pay plans, **58:2 to 58:13**

Tax-deferred annuities, operation of program, **54:6**

Termination of Plan (this index)

Welfare Benefits (this index)

### FUNDS

Defined Benefit Pension Plans (this index)

Trust funds

defined benefit pension plans, noninsured funding, **12:106 to 12:111**

### FURNISHING

Goods, services or facilities, fiduciary prohibited transactions, **8:60, 8:61**

### FUTA TAXES

Simplified employee pension plans, employer contribution and deduction limitations, **59:50**

**FUTURE MATTERS**

- Defined Benefit Pension Plans (this index)
- Fiduciary responsibility, release of future claims by employer, **8:64**
- Miscellaneous considerations
  - Corporate mergers and acquisitions, parachute payments, **36:39**

**GAIN OR GAINS**

- Capital Gains (this index)

**GAPS**

- COBRA Health Care Continuation Coverage (this index)

**GARNISHMENT PROVISIONS**

- Divorce, Retirement Equity Act of 1984, **34:13**

**“GEISSEL” DECISION**

- COBRA health care continuation coverage, duplicate coverage, **39:74**

**GENERAL ACCOUNTS OF INSURANCE COMPANY**

- Fiduciary responsibility, mandatory trust requirements, **8:25**

**GENERAL FORMAT**

- Department of Labor, summary plan description, **6:42**

**GENERAL RECORDS**

- Management of benefits, use of electronic data processing, **5:33**

**GENERAL RULES**

- Employee Stock Purchase Plans (this index)
- Executives (this index)
- Fiduciary responsibility, voluntary fiduciary correction program of Department of Labor, **8:82 to 8:86**
- International context retirement benefits, foreign employment and Social Security, **61:2 to 61:4**
- Minimum distribution, **32:2 to 32:4**
- Qualified plans, minimum vesting standards, **17:22**

**GENERATION OF DATA**

- Management of benefits, retirement plan administration, **5:37**

**GENETIC INFORMATION**

- Genetic Information Nondiscrimination Act of 2008 (GINA) (this index)

**GENETIC INFORMATION NONDISCRIMINATION ACT OF 2008 (GINA)**

- Generally, **29:60 to 29:81**
- ACA Employer Wellness Program Provisions, **29:82**
- Acquisition of genetic information
  - generally, **29:74 to 29:76**
  - enrollment purposes, **29:75**
  - exceptions for plans and issuers, **29:76**
  - issuers, exceptions for, **29:76**
  - plans, exceptions for, **29:76**
  - underwriting purposes, **29:75**
- Appropriateness, medical, **29:71**
- Collect, **29:63**
- Confidentiality, **29:77**
- Coverage, source of, **29:60**
- Covered entity, **29:62**
- Disclosure limitations, **29:78**
- Enrollment, acquisition of genetic information, **29:75**
- Entity, covered, **29:62**
- Exceptions for plans and issuers, acquisition of genetic information, **29:76**
- Expansion of HIPAA to prohibit adjusting of group rates based on genetic information, **29:73**
- Family medical history, **29:65**
- Family member, **29:64**
- Federal laws covering health coverage, relationship, **29:80**
- Genetic information, **29:66**
- Genetic information acquisition, **29:74 to 29:76**
- Genetic monitoring, **29:67**
- Genetic services, **29:68**
- Genetic tests, **29:69**
- Group rates, expansion of HIPAA to prohibit adjusting based on genetic information, **29:73**
- Health coverage, relationship to federal laws governing, **29:80**
- Health Insurance Portability and Accountability Act, expansion to prohibit adjusting of group rates based on genetic information, **29:73**

**GENETIC INFORMATION**

**NONDISCRIMINATION ACT OF 2008 (GINA)—Cont'd**

- HIPAA, expansion to prohibit adjusting of group rates based on genetic information, **29:73**
- History, family medical, **29:65**
- Issuers, exceptions for, **29:76**
- Law, source of, **29:60**
- Limitations on disclosure, **29:78**
- Manifestation or manifested, **29:70**
- Medical appropriateness, **29:71**
- Medical history, family, **29:65**
- Medical information that is not genetic information, **29:81**
- Plans, exceptions for, **29:76**
- Prohibited employer practices, **29:72**
- Source of law and coverage, **29:60**
- Title II, **29:61**
- Underwriting, acquisition of genetic information, **29:75**

**GENETIC MONITORING**

- Genetic Information Nondiscrimination Act of 2008 (GINA), **29:67**

**GENETIC SERVICES**

- Genetic Information Nondiscrimination Act of 2008 (GINA), **29:68**

**GENETIC TESTS**

- Genetic Information Nondiscrimination Act of 2008 (GINA), **29:69**

**GIFTS**

- Special benefits and services, educational assistance matching gifts, **63:12**

**GIFT TAX**

- Death Benefits (this index)

**GOALS**

- Executive compensation, exemptions from million dollar compensation deduction limitation of Section 162(m), **65:10, 65:11**

**GOING PUBLIC**

- Executive compensation, shareholder approval, **65:23**

**GOLDEN PARACHUTES**

- Executive compensation, **65:22, 65:29 to 65:71**

**GOOD FAITH**

- Employee stock ownership plans, **50:111**

**GOODS**

- Fiduciary responsibility, prohibited transactions, **8:60, 8:61**

**GOVERNING RULES**

- Design of plan, Newborns' and Mothers' Health Protection Act of 1996, **2:14, App 2.3**
- Mergers, **25:4**
- Spin-offs, **25:4**

**GOVERNMENTAL PLANS**

- Generally, **26:1 to 26:9**
- Agency of state or political subdivision, entity as, generally, **26:1**
- Agency or instrumentality of United States, determination, **26:2**
- Changes in status, **26:9**
- Definitions, **26:1, 26:2**
- ERISA, generally, **26:1**
- Establishing and maintaining a section 414(d) plan, requirements for, **26:1, 26:2, 26:9**
- Exclusion of plans from ERISA, **26:5**
- Exemption of governmental plans from certain qualified plan rules, **26:6**
- Formerly governmental plan becoming private plan, **26:9**
- Guidance regarding governmental entity status, **26:4**
- Indian tribal governments, **26:2, 26:5**
- Instrumentality of state or political subdivision, entity as, generally, **26:1**
- International Organizations Immunities Act, **26:2, 26:5**
- Judicial determinations of governmental entity status, **26:3**
- Minimum participation standards, **26:6**
- Nondiscrimination requirements, **26:6, 26:8**
- Nongovernmental workers, **26:1**
- Open meeting law, **26:2**
- Pension Benefit Guaranty Corporation, **26:1, 26:5**
- Pension Protection Act, **26:2**
- Private workers, **26:1**
- Public records law, **26:2**
- Qualification requirements, **26:7**
- Railroad Retirement Act, **26:2, 26:5**

**GOVERNMENTAL PLANS—Cont'd**

- Rollover rules, **26:8**
- Sovereign powers, **26:2**
- Statutory definition, **26:2**

**GOVERNMENT AND GOVERNMENTAL MATTERS**

- Controlled groups, governmental entities, **20:5**
- Fair Labor Standards Act of 1938, government contract laws, **29:10**
- Multiemployer plans, government enforcement authority, **57:77 to 57:87**
- Nonqualified plans, state and local governments, **54:1 to 54:15**

**GRACE PERIODS**

- COBRA health care continuation coverage, charge for coverage, **39:26**
- Death benefits, state group life insurance laws, **41:64**

**GRADUATED VESTING**

- Qualified plans, minimum vesting standards, **17:8**

**GRANDFATHERING**

- Cash balance pension plan, design considerations, **53:17**
- Nonqualified plans, deferred compensation plans, **54:4**

**GROSS ESTATE**

- Death benefits, assignment to remove, **41:92**

**GROSS RECEIPTS PERCENTAGE**

- Tax-deferred annuities, incentive compensation arrangements for non-profit organizations, **54:35**

**GROSS-UP**

- Deferred compensation, IRS final regulations, **14:52**
- Miscellaneous considerations
  - Corporate mergers and acquisitions, tax gross-up on parachute payments, **36:41**

**GROUP**

- Group or Groups (this index)

**GROUP LEGAL SERVICES PLANS**

- UAW legal services plan for Chrysler hourly workers, **App 47.1**

**GROUP LEGAL SERVICES PLANS**

**—Cont'd**

- Welfare benefits, nondiscrimination, **43:28**

**GROUP OR GROUPS**

- Affiliated Groups (this index)
- Controlled Groups (this index)
- Death benefits, eligible groups under state group life insurance laws, **41:55**
- Defined Benefit Pension Plans (this index)
- Executives (this index)
- Genetic Information Nondiscrimination Act of 2008 (GINA), expansion of HIPAA to prohibit adjusting group rates based on genetic information, **29:73**
- Health Maintenance Organizations (HMOs), group models, **46:33**
- Insurance (this index)
- Plans
  - COBRA health care continuation coverage, health plans, **39:1 to 39:125**
  - legal services plans. Group Legal Services Plans (this index)
  - Severance pay plans, closely held corporations, **58:23, 58:24**

**GUARANTEE OR GUARANTY**

- Defined benefit pension plans, guarantees for immediate participation, **12:96 to 12:98**
- Multiemployer plans, guaranteed benefits, **57:49**
- Pension Benefit Guaranty Corporation (this index)

**GUIDELINES**

- Defined benefit pension plans, choosing actuarial assumptions, **12:34**
- Designing benefit programs, **1:10 to 1:16**
- Financing guidelines, **1:17, 1:18**
- Health care cost management, screening guidelines for large case management, **44:22**
- Internal Revenue Service (this index)
- Programs for employee benefits, **1:1, 1:10 to 1:16**
- Sex discrimination in pension benefit plans, Equal Employment Opportunity Commission, **29:28**

## INDEX

### **GUIDELINES—Cont'd**

Termination of plan, recovery of excess assets, **37:13 to 37:24**

### **HALLIBURTON V. ERICA P. JOHN FUND**

Fiduciary responsibility, employer stock drop litigation, **8:112**

### **HARDSHIP DISTRIBUTIONS**

Defined contribution plans, **3:37**

### **HARRIS V. AMGEN CASE**

Fiduciary responsibility, employer stock drop litigation, **8:115**

### **HEALTH**

Accounting (this index)

Americans with Disabilities Act, impact on health benefit plans, **29:49 to 29:53**

Care. Health Care (this index)

Insurance. Health Insurance (this index)

Maintenance Organizations. Health Maintenance Organizations (this index)

Reporting by health benefit plans, **4:26 to 4:32**

Special benefits and services, promotion of health, **63:13 to 63:18**

### **HEALTH CARE**

Accounting by employer for postretirement benefits, health care cost trend rate, **4:58**

Admission review for emergency admissions, utilization review, **44:13**

Age discrimination, primary health care amendment of Tax Equity and Fiscal Responsibility Act (TEFRA), **29:25**

Analysis of data, utilization review, **44:16**

Ancillary review, utilization review, **44:17**

Appeals. Review, below

Audit of bill, utilization review, **44:17**

Bill audit, utilization review, **44:17**

Carveout plans or programs insurance, **46:63 to 46:66**

welfare benefits, postretirement health care benefits, **44:5**

Cash balance pension plan, postretirement health care subaccount, **53:33**

Closure of case criteria, large case management, **44:23**

COBRA Health Care Continuation Coverage (this index)

### **HEALTH CARE—Cont'd**

Combining resources, sole source integrated health care strategy, **44:4**

Concurrent review, utilization review, **44:14, 44:15**

Continuation coverage

COBRA Health Care Continuation Coverage (this index)

employer-paid continuation coverage, integrating COBRA with, **39:63**

state continuation of coverage laws, interaction with COBRA, **39:111 to 39:116**

Corporate mergers and acquisitions, **36:46 to 36:48**

Cost

accounting by employer for postretirement benefits, health care cost trend rate, **4:58**

management strategies through patient demand management, **44:1 to 44:33**

Criteria for case closure, large case management, **44:23**

Data analysis, utilization review, **44:16**

Demand management

cost management strategies through patient demand management, **44:1 to 44:33**

insurance, disease, **46:67**

Design of Plan (this index)

Disability (this index)

Discharge planning, utilization review, **44:15**

Emergency admissions, utilization review, **44:13**

Evaluating review system impact, **44:30 to 44:32**

Guidelines for screening, large case management, **44:22**

High risk pregnancy management, specialty reviews, **44:24**

Identification of case, large case management, **44:21**

Inpatient review, mental health/substance abuse review, **44:26**

Insurance. Health Insurance (this index)

Integrated health care strategy, sole source, **44:2 to 44:7**

Interaction

preadmission review, utilization review, **44:11, 44:12**

**HEALTH CARE—Cont'd**

- Interaction—Cont'd
  - sole source integrated health care strategy, **44:6**
- Large case management, specialty reviews, **44:20 to 44:23, 44:28**
- Management
  - cost management strategies, **44:1 to 44:33**
  - demand management, above
- Medical component, sole source integrated health care strategy, **44:3 to 44:5**
- Mental health review, specialty reviews, **44:25 to 44:28**
- Multiemployer welfare plans, **57:71**
- Outpatient
  - benefits, health insurance, **46:5, 46:6**
  - management services, utilization review, **44:18**
  - review, mental health/substance abuse review, **44:27**
- Patient Protection and Affordable Care Act (this index)
- Patients
  - demand management, cost management strategies, **44:1 to 44:33**
  - Health Insurance (this index)
  - outpatient, above
- Physician interaction, preadmission review, **44:12**
- Plans
  - carveout plans or programs, above
  - cash balance pension plan, postretirement health care subaccount, **53:33**
  - Design of Plan (this index)
  - multiemployer welfare plans, **57:71**
- Preadmission review, utilization review, **44:10 to 44:12**
- Retrospective review and data analysis, utilization review, **44:16**
- Review
  - general discussion, **44:29**
  - evaluating review system impact, **44:30 to 44:32**
  - specialty reviews, **44:19 to 44:28**
  - utilization review, **44:8 to 44:18**
- Screening guidelines, large case management, **44:22**

**HEALTH CARE—Cont'd**

- Sole source integrated health care strategy, **44:2 to 44:7**
- Specialty reviews, **44:19 to 44:28**
- Strategies, cost management strategies through patient demand management, **44:1 to 44:33**
- Substance abuse review, specialty reviews, **44:25 to 44:28**
- Utilization review, **44:8 to 44:18**
- Welfare benefits, postretirement benefits, **44:2 to 44:8**

**HEALTH INSURANCE**

- General discussion, **46:1 to 46:99**
- Access, quality measures, **46:92**
- Additional outpatient benefits, hospitalization, **46:6**
- Administrative services only, cost of claims, **46:87**
- Advantages of carveout programs, **46:63**
- Analysis
  - data, cost of claims, **46:89**
  - episodes of care analysis, quality measures, **46:97**
- Anti-duplication clauses, **46:74 to 46:77**
- Application of maximums, major medical insurance, **46:25**
- Basic health insurance, **46:2 to 46:9**
- Behavioral health programs, carveout programs, **46:64**
- Benefits
  - anti-duplication clauses, **46:74 to 46:77**
  - duplication of benefits, below
  - hospitalization, basic health insurance, **46:3 to 46:6**
  - major medical insurance, **46:11, 46:19**
  - selection problems with multiple benefit options, **46:98**
- Carryover of deductibles, major medical insurance, **46:15, 46:16**
- Carveout programs, **46:63 to 46:66**
- Centers of excellence, carveout programs, **46:66**
- Claims, cost of, **46:83 to 46:89**
- Class rating, **46:82**
- COBRA health care continuation coverage, Health Insurance Portability and Accountability Act of 1996 (HIPAA), **39:75**
- Coinsurance, major medical insurance, **46:20 to 46:23**

## INDEX

### HEALTH INSURANCE—Cont'd

- Common accident clause, major medical insurance deductibles, **46:17**
- Community rating, **46:80**
- Compensation of physician, medical/surgical coverage, **46:8**
- Comprehensive programs, major medical insurance, **46:13**
- Contact lenses, vision care programs, **46:61**
- Control of costs, dental programs, **46:48 to 46:51**
- Coordination of benefits, anti-duplication clauses, **46:75**
- Cost
  - claims, **46:83 to 46:89**
  - control, dental programs, **46:48 to 46:51**
- Coverage
  - coinsurance followed by one hundred percent coverage, major medical insurance, **46:23**
  - dental programs, **46:40 to 46:44**
  - dependents, eligibility, **46:69**
  - medical/surgical coverage, basic health insurance, **46:7 to 46:9**
- Data
  - analysis, cost of claims, **46:89**
  - quality measures, **46:90 to 46:95**
- Deductibles, major medical insurance, **46:14 to 46:18**
- Definition, vision care programs, **46:52**
- Demand management, disease, **46:67**
- Dental programs, **46:39 to 46:51**
- Dependents, eligibility, **46:69**
- Disadvantages of carveout programs, **46:63**
- Disease, demand management, **46:67**
- Dollar limits, major medical insurance, **46:27**
- Duplication of benefits
  - anti-duplication clauses, **46:74 to 46:77**
  - dental programs, **46:45**
- Eligibility, **46:68 to 46:70**
- Episodes of care analysis and pricing, quality measures, **46:97**
- Examinations, vision care programs, **46:58**
- Excellence centers, carveout programs, **46:66**
- Exclusions, **46:28**

### HEALTH INSURANCE—Cont'd

- Experience rating, **46:81**
- Eyeglasses, vision care programs, **46:59, 46:60, 46:62**
- Family deductible, major medical insurance, **46:18**
- Federal matters
  - legislation, **46:72**
  - qualification, Health Maintenance Organizations (HMOs), **46:31**
- Finance, quality measures, **46:94**
- Forms of Health Maintenance Organizations (HMOs), **46:32 to 46:35**
- Frames for eyeglasses, vision care programs, **46:59**
- Freestanding programs
  - dental programs, **46:46**
  - vision care programs, **46:54**
- Genetic Information Nondiscrimination Act of 2008 (this index)
- Group models, Health Maintenance Organizations (HMOs), **46:33**
- Health Maintenance Organizations (HMOs), managed care plans, **46:30 to 46:36**
- Hospitalization, basic health insurance, **46:3 to 46:6**
- Individual practice associations, Health Maintenance Organizations (HMOs), **46:34**
- Information, quality measures, **46:90 to 46:95**
- Inpatient benefit programs, hospitalization, **46:3**
- Insolvency, Health Maintenance Organizations (HMOs), **46:36**
- Integration
  - dental programs, **46:47**
  - vision care programs, **46:55**
- Last quarter carryover, major medical insurance deductibles, **46:15**
- Legislation, **46:71 to 46:73**
- Lenses, vision care programs, **46:60, 46:61**
- Leverage limits, major medical insurance, **46:26**
- Liberalized deductibles, major medical insurance, **46:15 to 46:18**
- Limitations
  - dental programs, **46:41 to 46:44**
  - dependents, eligibility, **46:69**

**HEALTH INSURANCE—Cont'd**

- Limitations—Cont'd
  - eligibility, **46:69, 46:70**
  - hospitalization benefits, basic health insurance, **46:4**
  - maximums, major medical insurance, **46:26, 46:27**
  - programs, eligibility, **46:70**
  - special limitations, **46:28**
  - vision care programs, **46:57 to 46:62**
- Major medical
  - dental programs, integration within major medical programs, **46:47**
  - insurance, **46:10 to 46:27**
  - programs, **46:12, 46:13, 46:47, 46:55**
  - vision care programs, integration within major medical programs, **46:55**
- Managed care
  - carveout programs, **46:64, 46:65**
  - dental care programs, **46:51**
  - plans, **46:29 to 46:38**
- Management
  - care. Managed care, above
  - disease and demand management, **46:67**
  - quality measures, **46:95**
- Maximums, major medical insurance, **46:24 to 46:27**
- Medical matters
  - insurance
    - major medical, **46:10 to 46:27**
    - major medical, above
    - plans, **46:1 to 46:99**
    - sex discrimination, effect of unisex tables on plans, **29:45**
- Membership, quality measures, **46:93**
- Mixed models, Health Maintenance Organizations (HMOs), **46:35**
- Multiple benefit options, selection problems, **46:98**
- Network models, Health Maintenance Organizations (HMOs), **46:35**
- No-fault automobile insurance, anti-duplication clauses, **46:77**
- Options
  - multiple benefit options, selection problems with, **46:98**
- Orthodontics, dental programs, **46:44**
- Outcomes, quality measures, **46:96**

**HEALTH INSURANCE—Cont'd**

- Outpatient benefits, hospitalization, **46:5, 46:6**
- Overall plan maximum dollar limits, major medical insurance, **46:27**
- Patient Protection and Affordable Care Act (this index)
- Patients
  - inpatient benefit programs, hospitalization, **46:3**
  - outpatient benefits, hospitalization, **46:5, 46:6**
  - satisfaction, quality measures, **46:92**
- Periods of benefits, major medical insurance, **46:19**
- Physician compensation, medical/surgical coverage, **46:8**
- Plans
  - general discussion, **46:1 to 46:99**
  - sex discrimination, effect of unisex tables on plans, **29:45**
- Point-of-Service (POS) plans, managed care plans, **46:38**
- Preferred Provider Organizations (PPOs), managed care plans, **46:37**
- Prescription drug programs, carveout programs, **46:65**
- Pricing, quality measures, **46:97**
- Prior
  - authorization, dental programs, **46:49**
  - quarter carryover, major medical insurance deductibles, **46:16**
- Programs
  - carveout programs, **46:63 to 46:66**
  - cost of claims, **46:84 to 46:88**
  - dental programs, **46:39 to 46:51**
  - eligibility, **46:70**
  - freestanding programs, above
  - inpatient benefit programs, hospitalization, **46:3**
  - major medical, **46:12, 46:13, 46:47, 46:55**
  - outpatient benefit programs, hospitalization, **46:5**
  - vision care programs, **46:52 to 46:62**
- Prosthodontics, dental programs, **46:43**
- Qualification, Health Maintenance Organizations (HMOs), **46:31**
- Quality measures, **46:90 to 46:97**
- Rating, **46:79 to 46:82**
- Regulation, **46:71 to 46:73**

## INDEX

### HEALTH INSURANCE—Cont'd

- Replacement of eyeglasses, vision care programs, **46:62**
- Reserves, cost of claims, **46:83**
- Restorative services, dental programs, **46:42**
- Retention, cost of claims, **46:83**
- Retirees, **46:78**
- Riders, **46:28**
- Satisfaction of patients, quality measures, **46:92**
- Savings accounts, medical, **46:99**
- Selected restorative services, dental programs, **46:42**
- Selection problems with multiple benefit options, **46:98**
- Self-insurance, cost of claims, **46:84 to 46:88**
- Services
  - administrative services only, cost of claims, **46:87**
  - dental programs, **46:40 to 46:44**
  - major medical insurance, **46:11**
  - medical/surgical coverage, basic health insurance, **46:9**
  - vision service plans, **46:56**
- Sex discrimination, effect of unisex tables on plans, **29:45**
- Special riders, limitations and exclusions, **46:28**
- Specific leverage limits, major medical insurance, **46:26**
- Split-coinsurance, major medical insurance, **46:22**
- Staff practice models, Health Maintenance Organizations (HMOs), **46:33**
- Standards for eligibility, **46:68**
- State
  - legislation, **46:73**
  - qualification of Health Maintenance Organizations (HMOs), **46:31**
- Stop-loss insurance, cost of claims, **46:88**
- Subrogation, anti-duplication clauses, **46:76**
- Sunglasses, vision care programs, **46:62**
- Surgical coverage, basic health insurance, **46:7 to 46:9**
- Typical coinsurance, major medical insurance, **46:21**
- Utilization
  - quality measures, **46:93**

### HEALTH INSURANCE—Cont'd

- Utilization—Cont'd
  - review, dental programs, **46:50**
- Vision care programs, **46:52 to 46:62**
- Wraparound programs, major medical insurance, **46:12**

### HEALTH INSURANCE PORTABILITY AND ACCOUNTABILITY ACT OF 1996 (HIPAA)

- COBRA health care continuation coverage, duplicate coverage, **39:75**
- Genetic Information Nondiscrimination Act of 2008 (GINA), expansion to prohibit adjusting of group rates based on genetic information, **29:73**

### HEALTH MAINTENANCE ORGANIZATIONS

- Managed care plans, **46:30 to 46:36**
- Welfare benefits, Medicare benefits, **44:12**

### HIGHLY COMPENSATED

- Employees. Highly Compensated Employees (this index)
- Executives, disqualified from golden parachute payments, **65:40**

### HIGHLY COMPENSATED EMPLOYEES

- Corporate mergers and acquisitions, nondiscriminatory coverage and benefits under acquiring company's plans, **36:27**
- Defined contribution plans, **3:24**
- Multiemployer plans, changes under Retirement Protection Act of 1994, **57:76**

### HIGH RISK PREGNANCY MANAGEMENT

- Health care cost management, specialty reviews, **44:24**

### HIPAA

- Health Insurance Portability and Accountability Act of 1996 (this index)

### HISTORY

- Background (this index)
- Genetic Information Nondiscrimination Act of 2008 (GINA), family medical history, **29:65**

**HMO**

Health Maintenance Organizations (this index)

**HOLDING ASSETS OF PLAN FOR EXCLUSIVE BENEFIT OF PLAN PARTICIPANTS**

Fiduciary responsibility, plan requirements, **8:28 to 8:32**

**HOLDING PERIODS**

Employee stock purchase plans, long-term capital gains, **64:13**

**HOLIDAYS**

Special Benefits and Services (this index)

**HOLLINGSWORTH V. PERRY**

General discussion  
design of plan, **2:20 to 2:22**

**HOSPITALS**

Design of plan, Newborns' and Mothers' Health Protection Act of 1996, **2:14, App 2.3**  
Health insurance, hospitalization, **46:3 to 46:6**

**HOURS OF SERVICE**

Crediting service, **15:5 to 15:9, 15:16**

**HOUSING ASSISTANCE**

Special benefits and services, **63:69 to 63:77**

**HUSBAND AND WIFE**

Spouses (this index)

**IDENTIFICATION**

Fiduciary responsibility, identifying ERISA fiduciary, **8:6**  
Health care cost management, large case management, **44:21**  
Qualified Separate Lines of Business (this index)

**ILLNESS**

Sickness (this index)

**IMMEDIATE PARTICIPATION GUARANTEES**

Defined benefit pension plans, insured funding arrangements, **12:96 to 12:98**

**IMMEDIATE TAXATION**

Deferred compensation, **14:40**

**IMMUNIZED BOND FUNDS**

Defined benefit pension plans, noninsured funding, **12:120**

**IMPAIRMENT**

Disability benefits, definition, **38:3**

**IMPLEMENTATION**

Cash balance pension plan, **53:28**  
Death benefits, endowment concept, **42:72**  
Distress termination of plan, Pension Benefit Guaranty Corporation, **24:9**  
Flexible/cafeteria plans, **52:62 to 52:66**  
Management of benefits, Benefits Department, **5:22 to 5:25**

**IMPOSITION**

Monetary sanctions, Internal Revenue Service, **27:22, 57:79**  
Multiemployer Plans (this index)

**IMPUTED COST OF CURRENT PROTECTION**

Death benefits, whole life insurance, **42:39**

**INABILITY TO PAY BASIC BENEFITS**

Pension Benefit Guaranty Corporation, notice, **6:61**

**INCENTIVE**

Compensation arrangements for nonprofit organizations, tax-deferred annuities, **54:33 to 54:37**  
Stock options, executives' stock acquisition plans, **56:6 to 56:11**  
Withdrawal of employer, multiemployer plans, **57:35**

**INCIDENCE OF ACCRUAL AND COST**

Cash balance pension plan, **53:12, 53:13**

**INCIDENTAL MATTERS**

Defined Contribution Plans (this index)

**INCOME**

Compensation (this index)  
Death Benefits (this index)  
Deferred compensation, income inclusion, **14:59**  
Design of Plan (this index)  
Disability (this index)  
Earnings (this index)

## INDEX

### INCOME—Cont'd

- Employee Retirement Income Security Act. ERISA (this index)
- Employee stock purchase plans, ordinary income treatment of discounted options, **64:18 to 64:21**
- Executive compensation, income subject to million dollar compensation deduction limitation of Section 162(m), **65:7**
- Flexible/cafeteria plans, disability income benefits, prices and credits, **52:46 to 52:48**
- Ordinary Income (this index)
- Pay, Salary or Wages (this index)
- Qualified Plans (this index)
- Replacement Income (this index)
- Salary. Pay, Salary or Wages (this index)
- Securities and Exchange Commission reporting requirements, statement of income, **4:35**
- Simplified Employee Pension Plans (this index)
- Tax. Income Tax (this index)
- Wages. Pay, Salary or Wages (this index)

### INCOME TAX

- Cash or deferred arrangements, state and municipal laws, **51:46**
- Death Benefits (this index)
- International context retirement benefits, effect of foreign pension contributions or accruals, **61:39 to 61:46**
- Simplified employee pension plans, federal income tax withholding, **59:50**

### INCONTESTABILITY

- Death benefits, state group life insurance laws, **41:63**

### INCORRECT AMOUNT PAID

- Internal Revenue Service, user fee program, **6:35**

### INCREASES

- Benefit increases prohibited where plan sponsor is in bankruptcy, **6:52, 24:18**
- Charge for coverage, COBRA health care continuation coverage, **39:25, 39:54**
- Contributions, multiemployer plans, **57:53**
- Costs, joint-and-survivor annuities, **18:16**
- Defined Benefit Pension Plans (this index)

### INCREASES—Cont'd

- Self-employment tax, death benefits, **42:4**

### INDEMNITY

- Deferred compensation, indemnification arrangements, **14:54**
- Disability benefits, workers' compensation, **38:21**

### INDEX OR INDEXES

- Death benefits, net cost comparisons for whole life insurance, **42:55, 42:56**
- Defined benefit pension plans, index funds, **12:118**

### INDIAN TRIBAL GOVERNMENTS

- Governmental plans, **26:2, 26:5**

### INDIVIDUAL

- Accounts. Individual Accounts (this index)
- Contracts, defined benefit pension plans, **12:84**
- Needs, special benefits and services, **63:25 to 63:29**
- Policy pension trusts, defined benefit pension plans, **12:85**
- Practice associations, Health Maintenance Organizations, **46:34**

### INDIVIDUAL ACCOUNTS

- Fiduciary responsibility, participant directed, **8:35, 8:36**
- Plans
  - minimum annual distributions, **32:12**
- Retirement accounts. Individual Retirement Accounts (this index)

### INDIVIDUAL RETIREMENT ACCOUNTS

- Simplified employee pension plans, **59:19, 59:63**
- Tax-deferred annuities, Tax Reform Act of 1986 changes, **54:9**

### INDIVIDUALS

- Executives (this index)

### INDUCED RETIREMENT BENEFITS

- Severance pay plans, large or public companies, **58:16**

### INELIGIBLE

- For related material see Disqualification (this index)
- Plans, nonqualified plans, **54:13 to 54:15**

**INFORMATION**

- Accounting by defined benefit pension plans, presenting information on plan benefits, **4:13**
- Administration (this index)
- Annual information
  - Internal Revenue Service, report, **6:11, 6:12**
  - termination of plan, Pension Benefit Guaranty Corporation, **24:19**
- Data (this index)
- Divorce, qualified medical child support order, **35:3**
- Health insurance, quality measures, **46:90 to 46:95**
- Internal Revenue Service, annual report, **6:7 to 6:17**
- Management of benefits, communication of information regarding plan, **5:56**
- Pension Benefit Guaranty Corporation (this index)
- Qualified Plans (this index)
- Simplified employee pension plans, information package, **App 59.11**
- Special benefits and services, dependent care, **63:48 to 63:51**

**IN-HOUSE TRAINING**

- Management of benefits, Benefits Department, **5:10**

**INITIAL MATTERS**

- COBRA Health Care Continuation Coverage (this index)
- Multiemployer plans, calculation of partial withdrawals, **57:42**

**INJURY OR INJURIES**

- Disability benefits, tax considerations of compensation, **38:48**
- Group Personal Catastrophe Liability Insurance (this index)

**INNOVATIONS**

- Cash balance pension plan, design, **53:29 to 53:37**

**INPATIENT**

- Benefit programs, health insurance for hospitalization, **46:3**
- Mental health/substance abuse review, health care cost management, **44:26**

**INPUT FROM EMPLOYEES**

- Flexible/cafeteria plans, implementation, **52:64**

**IN-SERVICE**

- Distributions
  - administration of defined contribution plans, **3:38**
  - defined benefit pension plans, **11:31**
- Withdrawals. In-Service Withdrawals (this index)

**IN-SERVICE DISTRIBUTION**

- Defined benefit pension plans, **11:31**

**IN-SERVICE WITHDRAWALS**

- Cash or deferred arrangements, basic Section 401(k) rules, **51:18**

**INSOLVENCY**

- Health Maintenance Organizations (HMOs), **46:36**
- Multiemployer plans, pension termination insurance, **57:58 to 57:61**

**INSTALLMENT PAYMENTS**

- Cash or deferred arrangements, distribution rules for loans to plan participants, **51:40**
- Death benefits, group life insurance proceeds, **41:68**

**INSTITUTIONS**

- European Union institutions, **App 62.1**
- Fiduciary responsibility, prohibited transactions and special rules covering financial institutions, **8:68**

**INSURANCE**

- Accidents (this index)
- Age discrimination, medical insurance for retirees, **29:19**
- Automobile Insurance (this index)
- Choice of insurer
  - fiduciary responsibility, standards, **8:38**
  - termination of plan, recovery of excess assets, **37:21**
- COBRA Health Care Continuation Coverage (this index)
- Death Benefits (this index)
- Deferred Compensation (this index)
- Defined Benefit Pension Plans (this index)
- Disability (this index)
- Divorce (this index)

## INDEX

### INSURANCE—Cont'd

- Election. Choice of insurer, above
- Fiduciary Liability Insurance (this index)
- Fiduciary Responsibility (this index)
- Genetic Information Nondiscrimination Act of 2008 (GINA), relationship to federal laws governing health coverage, **29:80**
- Group insurance
  - automobile insurance. Group Automobile Insurance (this index)
  - Death Benefits (this index)
  - defined benefit pension plans, group permanent insurance, **12:86 to 12:88**
  - financing guidelines for group insurance plans, **1:18**
  - Life Insurance (this index)
  - personal catastrophe liability insurance. Group Personal Catastrophe Liability Insurance (this index)
- Group Personal Catastrophe Liability Insurance (this index)
- Health Insurance (this index)
- Insureds. Death Benefits (this index)
- Internal Revenue Service (this index)
- Liability Insurance (this index)
- Life Insurance (this index)
- Management of benefits, insurance carrier administration, **5:40 to 5:50**
- Multiemployer Plans (this index)
- Pension Benefit Guaranty Corporation (this index)
- Policy
  - Death Benefits (this index)
  - defined benefit pension plans, insured funding arrangements, **12:85**
  - Group Personal Catastrophe Liability Insurance (this index)
- Premiums (this index)
- Preretirement Planning (this index)
- Self-Insurance (this index)
- Special benefits and services, long-term care insurance for dependent care, **63:44**
- Termination of plan
  - plans insured by the PBGC, **24:2**
  - recovery of excess assets, **37:21**
- Term life insurance. Life Insurance (this index)
- Underwriting (this index)

### INSURANCE—Cont'd

- Unemployment Benefits (this index)
- Uninsured (this index)
- Welfare Benefits (this index)

### INTEGRATED

- Flexible/cafeteria plans, **52:24, App 52.1**
- Health care cost management, sole source integrated health care strategy, **44:2 to 44:7**
- Simplified employee pension plans, allocating integrated contributions, **59:47**

### INTEGRATION

- COBRA with employer-paid continuation coverage, **39:63**
- Defined Benefit Pension Plans (this index)
- Defined Contribution Plans (this index)
- Health Insurance (this index)
- Simplified Employee Pension Plans (this index)
- Social Security (this index)

### INTENT

- Termination of plan, notice of intent to terminate, **6:55**

### INTERACTION

- Americans with Disabilities Act and Family and Medical Leave Act, **29:53**
- COBRA Health Care Continuation Coverage (this index)
- Divorce (this index)
- Flexible/cafeteria plans, implementation of interactive systems, **52:66**
- Health Care (this index)

### INTEREST

- Cash Balance Pension Plan (this index)
- Death Benefits (this index)
- Defined Benefit Pension Plans (this index)
- Defined Contribution Plans (this index)
- Special benefits and services, mortgage interest rate differential, **63:76**
- Termination of plan, lump sum interest rates and recovery of excess assets, **37:22**

### INTERESTED PARTIES

- Fiduciary responsibility, applicability of fiduciary rules, **8:10**
- Pension Benefit Guaranty Corporation, notice by trustee, **6:59**

**INTERESTED PARTIES—Cont'd**

Qualified Plans (this index)

**INTERESTS**

Corporate mergers and acquisitions, interests of seller and buyer, **36:5, 36:6**

Parties in interest. Interested Parties (this index)

**INTERIM MATTERS**

Coverage, divorce and qualified medical child support orders, **35:16**

Regulations. Interim Regulations (this index)

**INTERIM REGULATIONS**

Family and Medical Leave Act, **App 30.1 to App 30.3**

**INTERNAL CONTROL PROCEDURES**

Multiemployer plans, recommended action of Internal Revenue Service, **57:85**

**INTERNAL REVENUE SERVICE**

Accountant's Statement and Opinions, **6:18**

Actuarial statement and opinion, annual report, **6:6**

Addresses, user fee program, **6:33**

Administrative policy  
multiemployer plans, regarding sanctions, **57:82**  
plan qualification process, self-correction, **27:17 to 27:19**

Administrator of plan, annual report, **6:5**

Amount, user fee program, **6:35, 6:38**

Annual  
information, report, **6:11, 6:12**  
registration statement, report, **6:8**  
report, **6:4 to 6:21**  
return of fiduciary of employee benefit trust, report, **6:15**

Applicability of amount of fee paid, user fee program, **6:38**

Application for extension of time, annual report, **6:21**

Assets of plan, notice, **6:25**

Audits and auditing  
employee stock ownership plans, IRS audit guidelines, **App 50.3**  
multiemployer plans, compliance audit/operational review, **57:84**

**INTERNAL REVENUE SERVICE****—Cont'd**

Cash balance pension plan, **53:38**

Change in plan status, notice of, **6:23**

Compliance  
multiemployer plans, **57:83, 57:84**  
qualification of plan process, **27:16, 27:24**

Consolidation of plan assets or liabilities, notice of, **6:25**

Corporate mergers and acquisitions, post-ERISA tax treatment of plans, **36:15**

Curtailment of plan, **6:22**

Death Benefits (this index)

Deferred Compensation (this index)

Determination letters  
mailing addresses, user fee program, **6:33**  
qualified plans, **27:1 to 27:12**

DFE/participating plan information, annual report, **6:10**

Discontinuance of determination letter program, **27:12**

Distribution, statements of, **6:26**

Divorce (this index)

Employee Stock Ownership Plans (this index)

Examination  
determination letter request, **27:9**  
multiemployer plans, **57:78**  
qualification of plan process, **27:14 to 27:28**

Exemptions, user fee program, **6:37**

Extension of time, annual report, **6:21**

Fees. User fees, below

Fiduciary  
employee benefit trust, annual return of fiduciary of, **6:15**  
responsibility  
IRS Issues Guidance on Plan Expenses, **8:51**  
liability insurance, **8:46**  
responsibility, liability insurance, **8:46**

Field directive, multiemployer plans, **27:23, 57:80**

Filings  
general discussion, **6:3 to 6:38**  
qualified plans, **27:3 to 27:8**

Financial matters, annual report, **6:13, 6:14**

**INTERNAL REVENUE SERVICE****—Cont'd**

## Forms

- annual report, **6:4 to 6:21**
- notice of change in plan status, **6:23**
- qualified plans, **27:4, 27:5**
- simplified employee pension plans, **59:7, 59:8, App 59.5, App 59.6**
- termination or curtailment of plan, **6:22**
- transmittal forms, user fee program, **6:34**

Fringe benefit plan annual information, annual report, **6:12**

Governmental Plans (this index)

## Guidelines

- employee stock ownership plans, audit guidelines, **App 50.3**
- multiemployer plans, examination, **27:21**

Imposition of monetary sanctions, **27:22, 57:79**

Incorrect amount paid, user fee program, **6:35**

Information, annual report, **6:7 to 6:18**

## Insurance

- annual report information, **6:7**
- plan qualification process, **27:24**

Issues, user fee program, **6:30**

## Letters

- determination letters, above

Liabilities, notice, **6:25**

Mailing addresses, user fee program, **6:33**

## Mergers

- corporate mergers, post-ERISA tax treatment of plans, **36:15**
- notice, **6:25, 25:17**

Method of payment, user fee program, **6:32**

## Monetary sanctions

- multiemployer plans, **57:79**
- qualification of plan process, **27:19, 27:22**

Multiemployer Plans (this index)

Multiple matters, user fee program, **6:30, 6:31**

Nonpayment, user fee program, **6:35**

## Notice

- change in plan status, **6:23**
- mergers, **6:25, 25:17**
- spin-offs, **25:17**

Offices, user fee program, **6:30**

**INTERNAL REVENUE SERVICE****—Cont'd**

Participating plan information, annual report, **6:10**

Payment, user fee program, **6:32, 6:35, 6:39**

Penalties. Sanctions, below

Policy. Administrative policy, above

## Programs

- multiemployer plans, **57:78**
- user fee program, **6:28 to 6:38**
- voluntary compliance program, **27:16, 57:83**

Programs multiemployer plans, **57:83**

Qualified Plans (this index)

Questions as to applicability of amount of fee paid, user fee program, **6:38**

Refunds, user fee program, **6:36**

Report, annual, **6:4 to 6:21**

## Requests

- determination letter, plan qualification process, **27:9**
- discontinuance of determination letter program, **27:12**
- user fee program, **6:33**

Retirement plan information, annual report, **6:16**

## Rulings

- mailing addresses for requesting rulings, user fee program, **6:33**
- Revenue Ruling 79-90, defined benefit pension plans, **11:53**

## Sanctions

- monetary sanctions, above
- multiemployer plans, **57:79, 57:82**
- penalty for failure to file, **6:24**
- qualification of plan process, **27:17, 27:19, 27:22**

## Schedules

- fees, user fee program, **6:29**
- financial transaction schedules, annual report, **6:13**

large pension plans, **6:20**

small pension plans, **6:19**

Service provider information, annual report, **6:9**

Simplified Employee Pension Plans (this index)

Spin-offs, notice, **25:17**

## Statements

- actuarial statement, annual report, **6:6**

**INTERNAL REVENUE SERVICE****—Cont'd**

- Statements—Cont'd
  - administrator of plan, annual report, **6:5**
  - annual registration statement, **6:8**
  - distribution, **6:26**
- Status change, notice, **6:23**
- Subcategories, user fee program, **6:30**
- Submissions
  - plan qualification process, **App 27.1**
  - user fee program, **6:30, 6:31**
- Termination of Plan (this index)
- Time
  - annual, above
  - application for extension of time, annual report, **6:21**
- Transactions
  - financial transaction schedules, annual report, **6:13**
  - submissions involving several unrelated transactions, user fee program, **6:30**
- Transfer of plan assets or liabilities, notice of, **6:25**
- Transmittal forms, user fee program, **6:34**
- Unrelated transactions, user fee program, **6:30**
- User fees
  - program, **6:28 to 6:38**
- Voluntary
  - compliance program, **27:16, 57:83**
- Withholding requirements, **6:27**

**INTERNATIONAL MATTERS**

- Accruals, income tax effect of foreign pension accruals, **61:39 to 61:46**
- Adoption of plan by foreign employer, expatriate coverage under U.S. qualified plans, **61:10**
- Affiliates
  - employees, qualified plan coverage for nonresident aliens, **61:34**
  - foreign affiliates, expatriate coverage under U.S. qualified plans, **61:12**
- Agreements. Contracts or agreements, below
- Aliens, plan coverage for nonresident aliens, **61:27 to 61:38**
- Applicability of ERISA, plan coverage for nonresident aliens, **61:29**

**INTERNATIONAL MATTERS—Cont'd**

- Arrangements
  - funded arrangements, expatriate coverage under nonqualified plans, **61:26**
  - unfunded arrangements, below
- Branches, foreign branches, income tax effect of foreign pension contributions or accruals, **61:40**
- Compensation
  - foreign compensation, qualified plan coverage for nonresident aliens, **61:36**
  - other deferred compensation not allowed, expatriate coverage under U.S. qualified plans, **61:14, 61:17**
- Continued coverage by contract, Social Security and general rule for foreign employment, **61:3**
- Contracts or agreements
  - continued coverage by contract, Social Security and general rule for foreign employment, **61:3**
  - service agreement, expatriate coverage under U.S. qualified plans, **61:9**
- Contributions
  - deductions for plan contributions, qualified plan coverage for nonresident aliens, **61:38**
  - income tax effect of foreign pension contributions, **61:39 to 61:46**
- Controlled group, expatriate coverage under U.S. qualified plans, **61:20 to 61:23**
- Coordination of U.S. and foreign Social Security, general rule for foreign employment, **61:4**
- Coverage
  - continued coverage by contract, Social Security and general rule for foreign employment, **61:3**
  - expatriate coverage, **61:5 to 61:26**
  - nonresident alien plan coverage, **61:27 to 61:38**
- Deductions
  - contributions, qualified plan coverage for nonresident aliens, **61:38**
  - limitations, income tax effect of foreign pension contributions or accruals, **61:45**
  - paid benefits, plan coverage for nonresident aliens, **61:31**

**INTERNATIONAL MATTERS—Cont'd**

- Deductions—Cont'd
  - tax deductions, expatriate coverage under U.S. qualified plans, **61:19, 61:23**
- Deferred compensation, expatriate coverage under U.S. qualified plans, **61:14, 61:17**
- Domestic subsidiaries, expatriate coverage under U.S. qualified plans, **61:16**
- Effect
  - income tax effect of foreign pension contributions or accruals, **61:39 to 61:46**
  - minimum coverage requirements, **61:22**
  - participants, plan coverage for nonresident aliens, **61:30**
- Effective date of Section 404A elections, income tax effect of foreign pension contributions or accruals, **61:46**
- Elections, income tax effect of foreign pension contributions or accruals, **61:42 to 61:46**
- Employment relationship, expatriate coverage under U.S. qualified plans, **61:7**
- ERISA applicability, plan coverage for nonresident aliens, **61:29**
- European Union (this index)
- Expatriate coverage, **61:5 to 61:26**
- Extent of coverage, expatriate coverage under U.S. qualified plans, **61:13**
- Funded
  - arrangements, expatriate coverage under nonqualified plans, **61:26**
  - qualified funded plans, income tax effect of foreign pension contributions or accruals, **61:43**
- General rule for foreign employment, Social Security, **61:2 to 61:4**
- Income tax effect of foreign pension contributions or accruals, **61:39 to 61:46**
- Lack of tax qualification, plan coverage for nonresident aliens, **61:30**
- Level of benefits, qualified plan coverage for nonresident aliens, **61:35**
- Limitations
  - deductions, income tax effect of foreign pension contributions or accruals, **61:45**

**INTERNATIONAL MATTERS—Cont'd**

- Limitations—Cont'd
  - sponsor's employees, expatriate coverage under U.S. qualified plans, **61:6**
- Minimum coverage requirements, expatriate coverage under U.S. qualified plans, **61:22**
- Nondiscrimination rules, expatriate coverage under U.S. qualified plans, **61:18**
- Nonqualified
  - arrangements, plan coverage for nonresident aliens, **61:28 to 61:31**
  - plans, expatriate coverage, **61:24 to 61:26**
- Nonresident aliens, plan coverage, **61:27 to 61:38**
- Objectives of benefits, **1:9**
- Offset of foreign pension, qualified plan coverage for nonresident aliens, **61:37**
- Operation, foreign operation pension plans, income tax effect of foreign pension contributions or accruals, **61:39 to 61:41**
- Other deferred compensation not allowed, expatriate coverage under U.S. qualified plans, **61:14, 61:17**
- Paid benefits deduction, plan coverage for nonresident aliens, **61:31**
- Participants, plan coverage for nonresident aliens, **61:30**
- Payroll retention, expatriate coverage under U.S. qualified plans, **61:8**
- Pension
  - income tax effect of foreign pension contributions or accruals, **61:39 to 61:46**
  - offset of foreign pension, plan coverage for nonresident aliens, **61:37**
- Plans
  - expatriate coverage, **61:5 to 61:26**
  - foreign operation pension plans, income tax effect of foreign pension contributions or accruals, **61:39 to 61:41**
  - nonresident alien coverage, **61:27 to 61:38**
  - qualified plans, below
- Procedures, Section 404A elections, **61:46**
- Qualified plans
  - expatriate coverage, **61:5 to 61:23**

**INTERNATIONAL MATTERS—Cont'd**

- Qualified plans—Cont'd
  - funded plans, Section 404A elections, **61:43**
  - nonresident alien plan coverage, **61:32 to 61:38**
  - reserve plans, Section 404A elections, **61:44**
- Retention on covered payroll, expatriate coverage under U.S. qualified plans, **61:8**
- Retirement benefits in international context, generally, **61:1 to 61:46**
- Rules
  - general rule for foreign employment, Social Security, **61:2 to 61:4**
  - nondiscrimination rules, expatriate coverage under U.S. qualified plans, **61:18**
- Selective coverage of controlled group, expatriate coverage under U.S. qualified plans, **61:21**
- Service agreement, expatriate coverage under U.S. qualified plans, **61:9**
- Social Security
  - expatriate coverage under U.S. qualified plans, **61:15**
  - general rule for foreign employment, **61:2 to 61:4**
- Sponsor's employees, expatriate coverage under U.S. qualified plans, **61:6**
- Subsidiaries
  - domestic subsidiaries, expatriate coverage under U.S. qualified plans, **61:16**
  - foreign subsidiaries, income tax effect of foreign pension contributions or accruals, **61:41**
- Tax
  - deductions, expatriate coverage under U.S. qualified plans, **61:19, 61:23**
  - income tax effect of foreign pension contributions or accruals, **61:39 to 61:46**
  - lack of tax qualification, plan coverage for nonresident aliens, **61:30**
- Unfunded arrangements
  - expatriate coverage under nonqualified plans, **61:25**
  - nonresident alien plan coverage, **61:28 to 61:31**

**INTERNATIONAL ORGANIZATIONS****IMMUNITIES ACT**

- Governmental plans, **26:2, 26:5**

**INTERPRETATION**

- Construction and Interpretation (this index)

**INTERVIEWS**

- Management of benefits, coordinating services with outside vendors, **5:52**

**INVENTORY**

- Defined benefit pension plans, market inventory funds, **12:119**

**INVESTMENT OR INVESTMENTS**

- Accounting (this index)
- Death benefits, investment return analysis, **42:74**
- Defined Benefit Pension Plans (this index)
- Defined Contribution Plans (this index)
- Dodd-Frank (this index)
- Employee Stock Ownership Plans (this index)
- European Union (this index)
- Fiduciary Responsibility (this index)
- Managers (this index)

**IRA**

- Individual Retirement Accounts (this index)

**IRREVOCABLE ELECTIONS**

- Cash or deferred arrangements, fail-safe mechanisms for meeting ADP/ACP tests, **51:34**

**IRS**

- Internal Revenue Service (this index)

**ISSUERS**

- Genetic Information Nondiscrimination Act of 2008 (GINA), **29:76**

**J.C. PENNEY ESOP PARTICIPANTS**

- Fiduciary responsibility, employer stock drop litigation, **8:120**

**JOB SHARING**

- Special benefits and services, flexible work alternatives, **63:38**

**JOINT-AND-SURVIVOR ANNUITIES**

- General discussion, **18:1 to 18:17**
- Cashout limitations, **18:9, 18:15**

## INDEX

### JOINT-AND-SURVIVOR ANNUITIES

#### —Cont'd

- Consent, **18:6, 18:13**
- Costs, preretirement spouse's benefits, **18:16**
- Death benefits, uninsured, **41:37 to 41:41, 41:49 to 41:51**
- Definitions
  - QJSA, **18:3**
  - QPSA, **18:10**
- Election to waive, **18:5, 18:12**
- Explanation, written, **18:7, 18:14**
- Increased costs, preretirement spouse's benefits, **18:16**
- Limitations on cashouts, **18:9, 18:15**
- Marriage
  - one year marriage requirement, **18:4, 18:11**
  - unmarried participant, postretirement spouse's benefits, **18:8**
- One year marriage requirement, **18:4, 18:11**
- Participant unmarried, postretirement spouse's benefits, **18:8**
- Plans covered by Retirement Equity Act of 1984 (REA) rules, **18:2**
- Postretirement spouse's benefits, **18:3 to 18:9**
- Preretirement. Qualified preretirement survivor annuity (QPSA), below
- Prior rules, **18:1**
- QJSA, postretirement spouse's benefits, **18:3 to 18:9**
- QPSA. Qualified preretirement survivor annuity (QPSA), below
- Qualified annuity
  - postretirement spouse's benefits, **18:3 to 18:9**
  - preretirement. Qualified preretirement survivor annuity (QPSA), below
- Qualified preretirement survivor annuity (QPSA)
  - death benefits, uninsured, **41:51**
  - spouse's benefits, **18:10 to 18:17**
- Retirement Equity Act of 1984 (REA) rules, plans covered by, **18:2**
- Rules, **18:1, 18:2**
- Spouses
  - benefits, **18:3 to 18:17**
  - marriage, above

### JOINT-AND-SURVIVOR ANNUITIES

#### —Cont'd

- Unmarried participant, postretirement spouse's benefits, **18:8**
  - Waiver, **18:5, 18:12**
  - Written explanation, **18:7, 18:14**
- ### JUDICIAL MATTERS
- Courts (this index)
- ### JURISDICTION
- Death benefits, state group life insurance laws, **41:54**
  - Management of benefits, insurance carrier administration, **5:48**
  - Qualified Plans (this index)
- ### JURY DUTY
- Special benefits and services, time off with pay for individual needs, **63:26**
- ### KEY EMPLOYEE CONCENTRATION TEST
- Welfare benefits, nondiscrimination, **43:9**
- ### KEY EMPLOYEES
- Death benefits, group life insurance, **41:85, 41:88**
- ### LABOR DEPARTMENT
- Department of Labor (this index)
- ### LABOR MANAGEMENT RELATIONS ACT OF 1947
- General discussion, **29:4 to 29:6**
  - ERISA, overlap and conflict with, **29:6**
  - Prohibitions, **29:4**
- ### LABOR MANAGEMENT REPORTING AND DISCLOSURE ACT
- General discussion, **29:7**
- ### LABOR UNIONS
- Defined benefit pension plans, early retirement and union pressures, **11:36**
- ### LACK OR ABSENCE
- Controlled groups, common ownership or common control, **20:22**
  - International context retirement benefits, tax qualification, **61:30**
- ### LARGE CASE MANAGEMENT
- Health care cost management, specialty reviews, **44:20 to 44:23, 44:28**

**LARGE COMPANIES**

Severance pay plans, **58:14 to 58:16**

**LARGE DISTRIBUTIONS**

Tax-deferred annuities, uniform minimum distribution rules, **54:16**

**LARGE EMPLOYERS**

COBRA health care continuation coverage, purchase and sales of businesses, **39:101**

**LAST QUARTER CARRYOVER**

Major medical insurance, deductibles, **46:15**

**LATE RETIREMENT**

Defined benefit pension plans, **11:41 to 11:44**

**LAWS**

Legislation (this index)

**LAWYERS**

Group Legal Services Plans (this index)

**LEASED EMPLOYEES**

Controlled groups, **20:18**  
 Minimum participation and coverage, **16:13**  
 Severance pay plans, closely held corporations, **58:25**

**LEASES**

Fiduciary responsibility, prohibited transactions, **8:55 to 8:57**

**LEAVE OR TIME OFF**

Family and Medical Leave Act (this index)  
 Federal laws, service credit for military leave, **29:47**  
 Flexible/cafeteria plans, benefits, prices and credits, **52:60**  
 Paid leave or time off  
     special benefits and services, **63:19 to 63:32**  
 Special benefits and services, time off with pay, **63:19 to 63:32**

**LEGAL ADVICE**

Qualified plans, IRS “focused audits” and attorney-client privilege, **27:31**

**LEGAL SEPARATION OF SPOUSES**

COBRA health care continuation coverage, qualifying events, **39:16**

**LEGAL SERVICES**

Group Legal Services Plans (this index)

**LEGAL SETTLEMENTS**

Deferred compensation, IRS final regulations, **14:53**

**LEGISLATION**

Controlled Groups (this index)  
 Corporate takeovers, use or misuse of plan assets in, **36:48**  
 Death benefits, legislated tax rates, **42:3**  
 Defined Benefit Pension Plans (this index)  
 Divorce, qualified medical child support orders, **35:2, 35:8 to 35:18**  
 Federal Laws (this index)  
 Health insurance, **46:71 to 46:73**  
 Mergers, **25:2**  
 Qualified Plans (this index)  
 Spin-offs, **25:2**  
 State Laws (this index)

**LEHMAN BROS. HOLDINGS, INC.**

Fiduciary responsibility, employer stock drop litigation, **8:116**

**LENSES**

Vision care programs, **46:60, 46:61**

**LETTERS**

Internal Revenue Service (this index)  
 Qualified Plans (this index)  
 Termination of Plan (this index)

**LEVEL OR LEVELS**

Benefits, international context retirement benefits, **61:35**  
 Contributions, defined benefit pension plans, **12:55 to 12:66, 12:68**  
 Provider reimbursement, accounting by employer for postretirement benefits, **4:60**

**LEVERAGED TRANSACTIONS**

Employee stock ownership plans, **50:3, 50:27 to 50:36**

**LEVERAGE LIMITS**

Major medical insurance, **46:26**

**LIABILITY INSURANCE**

Fiduciary responsibility, standards, **8:46**  
 Group Personal Catastrophe Liability Insurance (this index)

## INDEX

### LIABILITY INSURANCE—Cont'd

Preretirement planning, risk management, **60:13**

### LIABILITY OR LIABILITIES

Accounting (this index)

Cash or deferred arrangements, liability for acquiring and retaining Enron stock, **51:61**

Consolidation of Assets or Liabilities (this index)

Controlled Groups (this index)

Corporations (this index)

Death benefits, group life insurance, **41:73**

Defined Benefit Pension Plans (this index)

Disability benefits, employers, **38:45 to 38:47**

Fiduciary Liability Insurance (this index)

Fiduciary Responsibility (this index)

Insurance. Fiduciary Liability Insurance (this index); Liability Insurance (this index)

Internal Revenue Service notice, **6:25**

Mergers, **25:1 to 25:13, 25:17 to 25:19**

Multiemployer Plans (this index)

Spin-offs, **25:1 to 25:5, 25:14 to 25:18, 25:20**

Termination of plan, **24:8**

Transfer of liabilities

Internal Revenue Service, notice, **6:25**

Withdrawal liability. Multiemployer Plans (this index)

### LIBERALIZATION

Major medical insurance, deductibles, **46:15 to 46:18**

Special benefits and services, vacations, **63:22**

### LIBRARY

Special benefits and services, work/life library for dependent care, **63:50**

### LIFE EVENT ADMINISTRATION MODEL

Management of benefits, Benefits Department, **5:8**

### LIFE EXPECTANCY

Minimum distribution, **32:8, 32:9**

### LIFE INSURANCE

Death Benefits (this index)

Flexible/cafeteria plans, benefits, prices and credits, **52:49 to 52:54, 52:58**

Group life insurance

Death Benefits (this index)

term life insurance

death benefits, **41:15 to 41:19, 41:31, 42:19 to 42:23**

Welfare Benefits (this index)

Preretirement Planning (this index)

Term life insurance. Group life insurance, above

Welfare Benefits (this index)

### LIMITATIONS

Administration (this index)

Benefits, generally, **19:1 to 19:10**

Cash balance pension plan, market rate of return limitation, **53:40**

Cash or Deferred Arrangements (this index)

Contributions, generally, **19:1 to 19:10**

Corporations (this index)

Death Benefits (this index)

Deduction or Deductions (this index)

Defined Benefit Pension Plans (this index)

Defined Contribution Plans (this index)

Divorce (this index)

Dollar Limits (this index)

Executives (this index)

Fiduciary liability insurance, limitation of liability, **8B:9, 8B:10**

Flexible/cafeteria plans, Section 415, **52:30**

Full Funding (this index)

Genetic Information Nondiscrimination Act of 2008 (GINA), **29:78**

Health Insurance (this index)

International Matters (this index)

Joint-and-survivor annuities, cashouts, **18:9, 18:15**

Mergers, special schedules for defined benefit plans, **25:11**

Multiemployer Plans (this index)

Nonqualified plans, eligible plans' deferral limits, **54:9**

Severance Pay Plans (this index)

Simplified Employee Pension Plans (this index)

Statute of Limitations (this index)

**LIMITATIONS—Cont'd**

Tax-deferred annuities, contributions and benefits under Tax Reform Act of 1986 changes, **54:8**  
Welfare Benefits (this index)

**LINES OF BUSINESS**

Separate Lines of Business (this index)

**LIQUIDATION OF PLAN**

Deferred compensation, IRS final regulations, **14:57**

**LIQUIDITY ISSUES**

Minimum funding, special rules for determining, **23:16**

**LISTING OF REQUIRED MODIFICATIONS**

Simplified employee pension plans, **App 59.11**

**LITIGATION**

Americans with Disabilities Act, standing of beneficiaries to bring suit, **29:52**  
Employee stock ownership plans, **50:16, 50:114 to 50:119**  
Fiduciary Responsibility (this index)  
Multiemployer plans, Department of Labor, **57:87**  
Qualified plans, increased ERISA fiduciary litigation, **27:30**

**LMRA**

Labor Management Relations Act of 1947 (this index)

**LOANS**

Cash or deferred arrangements, plan participants, **51:35 to 51:40**  
Death benefits, whole life insurance policy, **42:46, 42:65, 42:66**  
Defined Contribution Plans (this index)  
Fiduciary Responsibility (this index)  
Special benefits and services, student loans for dependents of employees, **63:10**  
Tax-deferred annuities, uniform minimum distribution rules, **54:17**

**LOCAL GOVERNMENTS**

Nonqualified plans, **54:1 to 54:15**

**LONG-TERM CAPITAL GAINS**

Employee stock purchase plans, taxation of participant, **64:12 to 64:17**

**LONG-TERM CARE**

Special benefits and services, financial assistance for dependent care, **63:44**  
Welfare benefits, postretirement benefits, **44:14**

**LONG-TERM DISABILITY**

Disability (this index)

**LUMP SUM**

Cashouts, defined benefit pension plans, **11:61**  
Death benefit, Social Security survivor benefits, **41:14**  
Distributions  
defined contribution plans, **3:35**  
multiemployer plans, limits under Retirement Protection Act of 1994, **57:75**  
non-lump sum distributions, **3:36, 31:17**  
Excise Tax (this index)  
Interest rates, termination of plan, **37:22**  
Non-lump sum distributions, **3:36, 31:17**

**MAILING ADDRESSES**

Internal Revenue Service, user fee program, **6:33**

**MAINTENANCE**

COBRA health care continuation coverage, rights of participants, **39:56 to 39:61**  
Defined benefit pension plans, standard of living, **11:6**  
Health Maintenance Organizations (this index)  
Mergers, data, **25:10**

**MAJOR DISCLOSURES**

Accounting by employer, **4:51, 4:70**

**MAJOR MEDICAL**

Health Insurance (this index)

**MANAGED CARE**

Health Insurance (this index)

**MANAGEMENT**

Benefits. Management of Benefits (this index)  
COBRA health care continuation coverage, gap between qualifying event and enrollment, **39:49**

**MANAGEMENT—Cont'd**

- Controlled groups, organizations performing management functions, **20:17**
- Defined benefit pension plans, managing investment function, **12:128**
- Disability (this index)
- Health Care (this index)
- Health Insurance (this index)
- Labor Management Relations Act of 1947 (this index)
- Managers (this index)
- Preretirement planning, risk management, **60:9 to 60:13**
- Welfare benefits, educating senior management, **44:59**

**MANAGEMENT OF BENEFITS**

- General discussion, **5:1 to 5:57**
- Activities, Benefits Department, **5:6**
- Administration
  - electronic data processing, **5:26 to 5:28, 5:36 to 5:39**
  - insurance carrier administration, **5:40 to 5:50**
  - life event administration model, Benefits Department, **5:8**
  - retirement plan administration, use of electronic data processing, **5:36 to 5:39**
- Administrative services provided by insurance carrier, **5:43**
- Administrator reports, insurance carrier administration, **5:46**
- Advantages of automation, administration through electronic data processing, **5:27**
- Agreements. Contracts or agreements, below
- Alternatives for funding of plan, Benefits Department, **5:19**
- Analysis of cost, plan design and funding, **5:17**
- Audit of claims, insurance carrier administration, **5:45**
- Automation advantages, administration through electronic data processing, **5:27**
- Benefits Department, **5:2, 5:5 to 5:25**
- Benefits manager, **5:4, 5:49**
- Calculations for retirement plan administration, use of electronic data processing, **5:38**

**MANAGEMENT OF BENEFITS****—Cont'd**

- Changes, implementation by Benefits Department, **5:23**
- Choice of organizational model, Benefits Department, **5:7**
- Claims
  - audit, insurance carrier administration, **5:45**
  - control, use of electronic data processing, **5:35**
  - processing, **5:35, 5:42**
- Communication of plan information, **5:56**
- Compensation review, plan design and funding, **5:18**
- Compliance
  - contract compliances, insurance carrier administration, **5:47 to 5:49**
  - monitoring for compliance, implementation by Benefits Department, **5:24**
  - review, plan design and funding, **5:18**
- Computers, administration through electronic data processing, **5:27, 5:28**
- Contracts or agreements
  - compliances, insurance carrier administration, **5:47 to 5:49**
  - formal agreement, coordinating services with outside vendors, **5:53**
- Control
  - claims, use of electronic data processing, **5:35**
  - costs, services provided by insurance carrier, **5:44**
- Coordinating services with outside vendors, **5:50 to 5:55**
- Cost
  - analyses, plan design and funding, **5:17**
  - control, services provided by insurance carrier, **5:44**
- Criteria for selection, coordinating services with outside vendors, **5:51**
- Data, electronic data processing, **5:26 to 5:40**
- Decentralized approach, responsibility, **5:3**
- Demographics, planning, **5:15**
- Design
  - factors that influence system design, administration through electronic data processing, **5:28**

**MANAGEMENT OF BENEFITS****—Cont'd**

Design—Cont'd  
 plan, Benefits Department, **5:16 to 5:21**  
 Disclosure requirements, **App 5.1**  
 Electronic data processing, **5:26 to 5:40**  
 Eligibility records, use of electronic data processing, **5:32**  
 Employer data, use of electronic data processing, **5:31**  
 External surveys, planning, **5:14**  
 Features of plan design, Benefits Department, **5:20**  
 Feedback from employees, implementation by Benefits Department, **5:25**  
 Fees, coordinating services with outside vendors, **5:54**  
 Financial records, use of electronic data processing, **5:33**  
 Flexible plan approach, plan design and funding, **5:21**  
 Formal agreement, coordinating services with outside vendors, **5:53**  
 Functions  
   Benefits Department, **5:5 to 5:25**  
 Funding of plan, Benefits Department, **5:16 to 5:21**  
 General records, use of electronic data processing, **5:33**  
 Generation of data, retirement plan administration, **5:37**  
 Implementation, Benefits Department, **5:22 to 5:25**  
 Information regarding plan, communication of, **5:56**  
 In-house training, Benefits Department, **5:10**  
 Insurance carrier administration, **5:40 to 5:50**  
 Interviews, coordinating services with outside vendors, **5:52**  
 Jurisdictional factors, insurance carrier administration, **5:48**  
 Life event administration model, Benefits Department, **5:8**  
 Manager, benefits, **5:4, 5:49**  
 Monitoring for compliance, Benefits Department, **5:24**  
 Objectives, planning, **5:12**  
 Organization of Benefits Department, **5:6 to 5:10**

**MANAGEMENT OF BENEFITS****—Cont'd**

Outside vendors, coordinating services with, **5:50 to 5:55**  
 Participation records, use of electronic data processing, **5:32**  
 Personal data on employees, use of electronic data processing, **5:30**  
 Personal retirement planning, use of electronic data processing, **5:39**  
 Planning  
   Benefits Department, **5:11 to 5:15**  
   personal retirement planning, use of electronic data processing, **5:39**  
 Plans  
   communication of plan information, **5:56**  
   design and funding, Benefits Department, **5:16 to 5:21**  
   retirement plan administration, use of electronic data processing, **5:36 to 5:39**  
 Primary responsibility, **5:1**  
 Processing  
   claims, **5:35, 5:42**  
   electronic data processing, **5:26 to 5:40**  
 Records, use of electronic data processing, **5:29 to 5:34**  
 Relationships with outside vendors, **5:55**  
 Reports and reporting  
   administrator reports, insurance carrier administration, **5:46**  
   requirements, **App 5.1**  
 Responsibility, **5:1 to 5:4**  
 Retention of records, use of electronic data processing, **5:34**  
 Retirement plan administration, use of electronic data processing, **5:36 to 5:39**  
 Review of compensation and compliance, plan design and funding, **5:18**  
 Role  
   Benefits Department, **5:5 to 5:25**  
   benefits manager, insurance carrier administration, **5:49**  
   computer, administration through electronic data processing, **5:27, 5:28**  
 Scope of activities, Benefits Department, **5:6**

## INDEX

### MANAGEMENT OF BENEFITS

#### —Cont'd

##### Selection

- coordinating services with outside vendors, **5:51, 5:52**
- insurance carrier administration, **5:40**

##### Services

- coordinating services with outside vendors, **5:50 to 5:55**
- provided by insurance carrier, **5:41 to 5:44**
- Setting objectives, planning, **5:12**
- Staffing of Benefits Department, **5:6 to 5:10**
- Staffing requirements, **5:9**
- Structure of Benefits Department, **5:2**
- Surveys and surveying, planning, **5:13, 5:14**
- System design, factors that influence, **5:28**
- Training in-house, Benefits Department, **5:10**
- Typical Benefits Department structure, **5:2**
- Vendors, coordinating services with outside vendors, **5:50 to 5:55**

### MANAGERS

- Benefits manager, management of benefits, **5:4, 5:49**
- Investment managers
  - defined benefit pension plans, **12:115 to 12:117**
  - Fiduciary Responsibility (this index)

### MANDATORY MATTERS

- Deferral or Deferred (this index)
- Disability benefits, **38:6 to 38:19**
- Disaggregation rule, corporate mergers and acquisitions, **36:26**
- Fiduciary Responsibility (this index)
- Retirement, age discrimination, **29:16**
- Subjects of bargaining, collective bargaining, **29:2**
- Suspension of participation, employee stock purchase plans, **64:37**

### “MANHART” DECISION

- Sex discrimination, pension benefit plans, **29:30**

### MANIFESTATION OR MANIFESTED

- Genetic Information Nondiscrimination Act of 2008 (GINA), **29:70**

### MANUALS

- Administrative manuals, **App 3.1**

### MARKET

- Cash balance pension plan, market rate of return limitation, **53:40**
- Defined Benefit Pension Plans (this index)
- Preretirement planning, market risk management, **60:10**

### MARRIAGE

- Divorce (this index)
- Joint-and-Survivor Annuities (this index)

### MASS SUBMITTER APPROVAL PROGRAM

- Simplified employee pension plans, **59:14**

### MASTER TRUSTS

- Defined benefit pension plans, noninsured funding, **12:112 to 12:114**
- Dodd-Frank, **8A:5**

### MATCHING

- Benefit, flexible/cafeteria plans, **52:15**
- Contributions. Matching Contributions (this index)
- Gifts, special benefits and services, **63:12**

### MATCHING CONTRIBUTIONS

- Cash or deferred arrangements, thrift plans, **51:11**
- Defined Contribution Plans (this index)

### MATERIAL MATTERS

- Amendment, Modification or Change (this index)
- Executive compensation, materially related events, **65:45**

### MATERIALS

- Internal Revenue Service plan qualification process, filings, **27:4, 27:5**

### MATERNITY BENEFITS

- Sex discrimination, developing unisex tables, **29:43**

### MAXIMUM OR MAXIMUMS

- Age requirements, participation and coverage, **16:3**
- Death Benefits (this index)
- Disability benefits, terms of long-term disability plans, **38:30**
- Employee Stock Purchase Plans (this index)

**MAXIMUM OR MAXIMUMS—Cont'd**

- Major medical insurance, **46:24 to 46:27**
- Objectives of benefits, maximum tax effectiveness to employee and company, **1:6**

**MEASUREMENT**

- Accounting (this index)
- Defined benefit pension plans, actual performance of investment, **12:125**

**MEDICAL**

- Care
  - flexible/cafeteria plans, benefits, prices and credits, **52:40 to 52:42, 52:58**
  - guidelines for designing benefit programs, **1:15**
- Component of health care cost management, **44:3 to 44:5**
- Family and Medical Leave Act (this index)
- Genetic Information Nondiscrimination Act of 2008 (GINA) (this index)
- Health Insurance (this index)
- Plans
  - Age discrimination, medical insurance for retirees, **29:19**
  - health insurance, **46:1 to 46:99**
  - self-insured plans, **38:49, 43:2 to 43:5**
- Preretirement planning, medical benefits, **60:5**
- Qualified medical child support orders, divorce, **35:2 to 35:19**

**MEDICARE**

- COBRA Health Care Continuation Coverage (this index)
- Postretirement benefits
  - accounting by employer, reimbursement levels, **4:60**
  - welfare benefits, **44:9 to 44:12**

**MEMBERS AND MEMBERSHIP**

- Health insurance, quality measures, **46:93**
- Multiemployer plans, restrictions on welfare plans, **57:66**
- Simplified employee pension plans, family members, **59:29**

**MENTAL HEALTH REVIEW**

- Health care cost management, specialty reviews, **44:25 to 44:28**

**MERCHANDISE THAT IS WORK-RELATED**

- Special benefits and services, purchase discounts, **63:60**

**MERGERS**

- Analysis
  - defined benefit plans, assets and liabilities, **25:6**
  - defined contribution plans, assets and liabilities, **25:13**
- Assets of plans, **25:1 to 25:13, 25:17 to 25:19**
- Characteristics of single plan, **25:5**
- Combined plan after merger, special schedule for, **25:9**
- Corporations, **36:1 to 36:54**
- Data maintenance, defined benefit plans, **25:10**
- Defined benefit pension plans, actuarial valuation for financing, **12:75**
- Defined benefit plans, assets and liabilities, **25:6 to 25:12**
- Defined contribution plans, assets and liabilities, **25:13**
- Department of Labor, summary plan description of merged former plans, **6:44**
- Governing legal rules, **25:4**
- Internal Revenue Service (this index)
- Legal background, **25:2 to 25:5**
- Liabilities of plans, **25:1 to 25:13, 25:17 to 25:19**
- Limitation on special schedules, defined benefit plans, **25:11**
- Maintenance of data, defined benefit plans, **25:10**
- Multiemployer Plans (this index)
- Notice, **6:25, 25:17, 25:18**
- Pension Benefit Guaranty Corporation, notice to, **25:18**
- Plans
  - assets and liabilities, **25:1 to 25:13, 25:17 to 25:19**
  - characteristics of single plan, **25:5**
  - defined benefit pension plans, actuarial valuation for financing, **12:75**
  - defined benefit plans, assets and liabilities, **25:6 to 25:12**
  - defined contribution plans, assets and liabilities, **25:13**
- Multiemployer Plans (this index)

## INDEX

### MERGERS—Cont'd

- Regulatory law, **25:3**
- Rules
  - governing legal rules, **25:4**
  - special rule for small mergers, defined benefit plans, **25:12**
- Single plan, characteristics of, **25:5**
- Small mergers, special rule, **25:12**
- Special rule for small mergers, defined benefit plans, **25:12**
- Special schedules, defined benefit plans, **25:7 to 25:9, 25:11**
- Statutory law, **25:2**

### MEWA (MULTIPLE EMPLOYER WELFARE ARRANGEMENT)

- Multiemployer plans, **57:70**

### MILITARY MATTERS

- COBRA, interaction with Uniformed Services Employment and Reemployment Rights Act (USERRA), **39:108 to 39:110**
- Disability benefits, veterans' pensions, **38:17**
- Federal laws, service credit for military leave, **29:47**
- Special benefits and services, time off with pay for military service, **63:27**

### MILLION DOLLAR COMPENSATION DEDUCTION LIMITATION

- Executive compensation, **65:1 to 65:7**

### MINIMIZING COSTS

- Disability benefits, long-term disability plans, **38:33**

### MINIMUM

- Accrual standards, qualified plans, **17:1 to 17:49**
- Alternative minimum tax. Tax and Taxation (this index)
- Benefits, cash balance pension plan, **53:17**
- Coverage. Minimum Participation and Coverage (this index)
- Death Benefits (this index)
- Defined Contribution Plans (this index)
- Distribution. Minimum Distribution (this index)
- Funding. Minimum Funding (this index)
- Hospital stays for newborns and mothers, design of plan, **2:14, App 2.3**

### MINIMUM—Cont'd

- Multiemployer Plans (this index)
- Participation. Minimum Participation and Coverage (this index)
- Qualified Plans (this index)
- Vesting standards, qualified plans, **17:1 to 17:49**

### MINIMUM DISTRIBUTION

- General discussion, **32:1 to 32:22**
- Annual distributions, **32:10 to 32:13**
- Beneficiaries
  - designated beneficiary, **32:5 to 32:7**
  - multiple beneficiaries, life expectancy, **32:9**
- Death
  - post-death distributions, **32:4, 32:7**
  - pre-death distributions, **32:3, 32:6**
- Defined benefit plans, minimum annual distributions, **32:13**
- Designated beneficiary, **32:5 to 32:7**
- General rules, **32:2 to 32:4**
- Individual account plans, minimum annual distributions, **32:12**
- Life expectancy, **32:8, 32:9**
- Multiple beneficiaries, life expectancy, **32:9**
- Plans
  - defined benefit plans, minimum annual distributions, **32:13**
  - individual account plans, minimum annual distributions, **32:12**
- Post-death distributions, **32:4, 32:7**
- Pre-death distributions, **32:3, 32:6**
- Requirements, generally, **32:1 to 32:22**
- Rollovers, treatment of, **32:14, 32:15**
- Rules
  - general rules, **32:2 to 32:4**
  - special rules, **32:16**
  - tax-deferred annuities, uniform minimum distribution rules, **54:13 to 54:18**
- Special rules, **32:16**
- Tax
  - deferred annuities, uniform minimum distribution rules, **54:13 to 54:18**
- Transfers, treatment of, **32:14, 32:15**
- Treatment of rollovers and transfers, **32:14, 32:15**

### MINIMUM FUNDING

- General discussion, **23:1 to 23:17**

**MINIMUM FUNDING—Cont'd**

- Accounts. Standard accounts, below
- Actuarial matters, special rules for determining minimum funding, **23:11, 23:13**
- Additional funding requirements, special rules for determining minimum funding, **23:12, 23:17**
- Alternative minimum funding standard accounts, **23:8**
- Asset valuation, special rules for determining minimum funding, **23:10**
- Changes in actuarial cost method or plan year, special rules for determining minimum funding, **23:13**
- Charges to funding standard accounts, **23:6**
- Contributions
  - defined benefit pension plans, standards, **12:56 to 12:60**
  - quarterly contribution requirement, special rules for determining minimum funding, **23:16**
- Control, need for funding control, **23:2**
- Credits to funding standard accounts, **23:7**
- Determining minimum funding, special rules for, **23:10 to 23:17**
- ERISA, **23:3**
- Failure to meet funding requirements, **23:9**
- Full funding limitation, special rules for determining minimum funding, **23:14**
- Liquidity issues, special rules for determining minimum funding, **23:16**
- Need for funding control, **23:2**
- Plans subject to requirements, generally, **23:4**
- Quarterly contribution requirement, special rules for determining minimum funding, **23:16**
- Reasonable actuarial assumptions, special rules for determining minimum funding, **23:11**
- Requirements, generally, **23:1 to 23:17**
- Special rules for determining minimum funding, **23:10 to 23:17**
- Standard accounts
  - general discussion, **23:5 to 23:7**

**MINIMUM FUNDING—Cont'd**

- Standard accounts—Cont'd
  - alternative minimum funding standard accounts, **23:8**
  - defined benefit pension plans, **12:61 to 12:64**
- Standards
  - general discussion, **23:2 to 23:9**
  - defined benefit pension plans, contribution levels for financing, **12:56 to 12:60**
  - waiver, special rules for determining minimum funding, **23:15**
- Valuation of assets, special rules for determining minimum funding, **23:10**
- Waiver of minimum funding standard, special rules for determining minimum funding, **23:15**

**MINIMUM PARTICIPATION AND COVERAGE**

- General discussion, **16:1 to 16:21**
- Administration of defined benefit plans, **3:16**
- Admission, time of, **16:9, 16:10**
- Age requirements, **16:3**
- Alternative tests, **16:17**
- Alternative tests, Tax Reform Act of 1986, **16:17 to 16:20**
- Amendments. Changes, below
- Average benefits test, Tax Reform Act of 1986, **16:19**
- Breaks in service, **16:7, 16:11**
- Changes
  - status, time of admission, **16:10**
- Current
  - standards, **16:2**
- Defined Contribution Plans (this index)
  - ERISA, **16:1, 16:3 to 16:5**
  - ERISA-amended code, **16:3 to 16:5**
- Governmental plans, **26:6**
- International context retirement benefits, expatriate coverage under U.S. qualified plans, **61:22**
- Leased employees, **16:13**
- Multiemployer plans, **16:12, 57:26, 57:27**
- Percentage test, **16:16, 16:18**
- Percentage test, ratio, **16:18**
- Plans
  - Defined Contribution Plans (this index)

## INDEX

### MINIMUM PARTICIPATION AND COVERAGE—Cont'd

#### Plans—Cont'd

international context retirement benefits, expatriate coverage under U.S. qualified plans, **61:22**

multiemployer plans, **16:12, 57:26, 57:27**

welfare plans, **16:21**

Predecessor employers, service for, **16:8**

Protection of participants, **16:14**

Purpose of standards, **16:1, 16:2**

Ratio percentage test, Tax Reform Act of 1986, **16:18**

Requirements, generally, **16:1 to 16:21**

#### Service

breaks in service, **16:7, 16:11**

requirements, **16:6 to 16:8**

Special situations, **16:12 to 16:14**

Standards, **16:1, 16:2, 16:15 to 16:20**

Status, change of, **16:10**

Tests, **16:15 to 16:20**

Time of admission, **16:9, 16:10**

Welfare plans, **16:21**

Years of service, **16:8**

### MINORS

Children (this index)

### MISCELLANEOUS CONSIDERATIONS

Cap on excess parachute payment  
Corporate mergers and acquisitions, **36:40**

#### Future matters

Corporate mergers and acquisitions, parachute payments, **36:39**

#### Tax

Corporations  
gross-up, parachute payments, **36:41**

### MISSING PARTICIPANTS

Termination of plan, distributions, **24:17**

### MISTAKES

Errors (this index)

### MISUSE OF PLAN ASSETS

Corporate takeovers, **36:47, 36:48**

### MIXED MODELS

Health Maintenance Organizations (HMOs), **46:35**

### MODEL DOCUMENTS

Simplified employee pension plans, IRS, **59:6 to 59:8, App 59.5, App 59.6**

### MODEL STATEMENTS

Design of plan, **App 2.1, App 2.2**

### MODIFICATION

Amendment, Modification or Change (this index)

### MOENCH PRESUMPTION

Fiduciary responsibility, employer stock drop litigation, **8:107**

### MONEY

For related material see Cash (this index)

Death Benefits (this index)

Dollar (this index)

Purchase pension plans. Defined Contribution Plans (this index)

Sanctions. Internal Revenue Service (this index)

### MONITORING

COBRA administration, **39:62 to 39:67**

Fiduciary responsibility, monitoring educators and advisors, **8:36**

Genetic Information Nondiscrimination Act of 2008 (GINA), **29:67**

Management of benefits, monitoring for compliance, **5:24**

### MONTHLY MATTERS

COBRA health care continuation coverage, monthly payment of charge for coverage, **39:53, 39:83**

### MORTALITY

Death benefits, experience, **42:78**

Defined benefit pension plans, actuarial assumptions for financing, **12:19**

### MORTGAGES

Fiduciary prohibited transactions, mortgaged property, **8:56**

Special benefits and services, mortgage interest rate differential relocation assistance, **63:76**

### MOTHERS

Benefits, Social Security survivor benefits, **41:10**

Design of plan, Newborns' and Mothers' Health Protection Act of 1996, **2:14, App 2.3**

**MOVING PERSONAL BELONGINGS**

Special benefits and services, relocation assistance, **63:74**

**MULTIEMPLOYER PLANS**

General discussion, **57:1 to 57:87**

Abatement of withdrawal liability, pension termination insurance, **57:41**

Acceleration of withdrawal liability, pension termination insurance, **57:47**

Accounting (this index)

Accrual of benefits, special adjustments, **57:14 to 57:17**

Additional communications complexities, special adjustments, **57:22**

Adjustments, special, **57:9 to 57:33**

Administration, **57:5**

Administrative policy regarding sanctions, Internal Revenue Service, **57:82**

Arrangements

cash or deferred arrangements, discrimination, **57:29**

multiple employer welfare arrangements (MEWAs), **57:70**

Audits

authority, **57:8**

compliance audit/operational review, Internal Revenue Service, **57:84**

ERISA plans, Department of Labor, **57:86**

Authority

audit authority, **57:8**

government enforcement authority, **57:77 to 57:87**

Benefits

accounting for multiemployer plan postretirement welfare benefits, **57:72**

accrual of benefits, special adjustments, **57:14 to 57:17**

changes to benefit limits, Retirement Protection Act of 1994, **57:76**

nondiscriminatory benefits requirement, special adjustments, **57:28**

PBGC guaranteed benefits, pension termination insurance, **57:49**

pension benefits, accounting rules, **57:32**

reduction of benefits, pension termination insurance, **57:52, 57:59**

**MULTIEMPLOYER PLANS—Cont'd**

Calculation or computation of withdrawal liability, pension termination insurance, **57:40, 57:42**

Cash or deferred arrangements, discrimination, **57:29**

Changes, Retirement Protection Act of 1994, **57:76**

COBRA Health Care Continuation Coverage (this index)

Collection of withdrawal liability, pension termination insurance, **57:43 to 57:48**

Combined service, concept of, **57:3**

Compliance, Internal Revenue Service, **57:83, 57:84**

Computation or calculation of withdrawal liability, pension termination insurance, **57:40, 57:42**

Concept of combined service, **57:3**

Continuation coverage, COBRA health care, **57:71**

Contributions

changes, Retirement Protection Act of 1994, **57:76**

COBRA health care continuation coverage, **39:101, 39:102**

employers, generally, **57:4**

funding, special adjustments, **57:18 to 57:20**

increase in employer contributions, pension termination insurance, **57:53**

nondiscriminatory contributions, special adjustments, **57:28**

Controlled groups, withdrawal liability, **20:20, 57:45**

Corporate mergers and acquisitions, **36:18 to 36:21, 36:29**

Coverage

COBRA health care continuation coverage, welfare plans, **57:71**

fiduciary insurance coverage, Internal Revenue Service, **57:81**

minimum participation and coverage, **16:12, 57:26, 57:27**

noncovered service, participation and vesting, **57:11**

service covered, accrual of benefits, **57:14**

Credits

overburden credit, pension termination insurance, **57:54**

INDEX

**MULTIEMPLOYER PLANS—Cont'd**

- Credits—Cont'd
  - past-service credit, accrual of benefits, **57:15**
  - uncollectible contributions, funding, **57:20**
- Date of termination, pension termination insurance, **57:56**
- Deduction limitations
  - special adjustments, **57:31**
  - welfare plan reserve limits, **57:68**
- Definitions
  - employer, **57:45**
  - termination, **57:56**
- Department of Labor, government enforcement authority, **57:86, 57:87**
- Determination of when withdrawal occurs, withdrawal liability, **57:38**
- Development of multiemployer plans, **57:2**
- Disclosure, special adjustments, **57:21 to 57:23**
- Discrimination, special adjustments, **57:24 to 57:29**
- Disputes, collection of withdrawal liability, **57:43**
- Duty. Responsibility, below
- Effect of termination, pension termination insurance, **57:57**
- Enforcement, government enforcement authority, **57:77 to 57:87**
- ERISA
  - audits of ERISA plans, Department of Labor, **57:86**
  - fiduciary responsibility under ERISA, welfare plans, **57:73**
  - statutory rules prior to ERISA, **57:6**
- Establishment of internal control procedures, IRS recommended action, **57:85**
- Examination program, Internal Revenue Service, **57:78**
- Exclusive benefit rule, special adjustments, **57:30**
- Fiduciary
  - insurance coverage, Internal Revenue Service, **57:81**
  - responsibility under ERISA, welfare plans, **57:73**
- Field directive of Internal Revenue Service, **27:23, 57:80**

**MULTIEMPLOYER PLANS—Cont'd**

- Financial assistance, pension termination insurance, **57:61**
- Formulas, accrual of benefits, **57:17**
- Funding
  - relief, pension termination insurance, **57:60**
  - severance pay plans, **58:6 to 58:13**
  - special adjustments, **57:18 to 57:20**
- Government enforcement authority, **57:77 to 57:87**
- Guaranteed benefits, PBGC, **57:49**
- Health care continuation coverage under COBRA, welfare plans, **57:71**
- Highly compensated employee thresholds, changes under Retirement Protection Act of 1994, **57:76**
- Impact of Retirement Protection Act of 1994, **57:75, 57:76**
- Imposition
  - liability for withdrawals, pension termination insurance, **57:36**
  - monetary sanctions, Internal Revenue Service, **57:79**
- Incentive for employer withdrawal, pension termination insurance, **57:35**
- Increase in employer contributions, pension termination insurance, **57:53**
- Initial calculation of partial withdrawals, pension termination insurance, **57:42**
- Insolvency, pension termination insurance, **57:58 to 57:61**
- Insurance
  - fiduciary insurance coverage, Internal Revenue Service, **57:81**
  - pension termination insurance, **57:34 to 57:63**
- Internal control procedures, recommended action of Internal Revenue Service, **57:85**
- Internal Revenue Service
  - field directive, **27:23, 57:80**
  - government enforcement authority, **57:77 to 57:85**
  - qualification of plan process, **27:13, 27:20 to 27:24**
  - restrictions on membership, welfare plans, **57:66**
- Labor Department, government enforcement authority, **57:86, 57:87**
- Liability. Withdrawal liability, below

**MULTIEMPLOYER PLANS—Cont'd**

- Limitations
  - changes to benefit limits, Retirement Protection Act of 1994, **57:76**
  - deduction limitations, above
  - IRS restrictions on membership, welfare plans, **57:66**
  - lump sum distributions, Retirement Protection Act of 1994, **57:75**
  - reserve limits, welfare plans, **57:67 to 57:69**
  - simplified employee pension plans, compensation limits, **59:30**
- Litigation, Department of Labor, **57:87**
- Lump sum distributions, limits under Retirement Protection Act of 1994, **57:75**
- Membership restrictions on welfare plans, IRS, **57:66**
- Mergers
  - general discussion, **25:19, 57:64**
  - corporate mergers, **36:18 to 36:21, 36:29**
- Mergers and acquisitions
  - Partial withdrawals and withdrawal liability, **36:20**
- Minimum participation and coverage, **16:12, 57:26, 57:27**
- Monetary sanctions, Internal Revenue Service, **57:79**
- Multiemployer Pension Reform Act of 2014, **57:63**
- Multilevel plans, accrual of benefits, **57:16**
- Multiple employer welfare arrangements (MEWAs), **57:70**
- Noncovered service, participation and vesting, **57:11**
- Nondiscriminatory contributions and benefits requirement, special adjustments, **57:28**
- Nonstandard accrual formulas, accrual of benefits, **57:17**
- Notification, special adjustments, **57:21 to 57:23**
- Operational review, Internal Revenue Service, **57:84**
- Overburden credit, pension termination insurance, **57:54**
- Partial withdrawals and withdrawal liability, **57:42**

**MULTIEMPLOYER PLANS—Cont'd**

- Participation
  - minimum participation and coverage, **16:12, 57:26, 57:27**
  - special adjustments, **57:10 to 57:13**
- Partition, pension termination insurance, **57:62**
- Past-service credit, accrual of benefits, **57:15**
- Payment, collection of withdrawal liability, **57:46**
- Pension
  - accounting rules, benefits, **57:32**
  - Benefit Guaranty Corporation, termination of plan, **6:62, 57:49, 57:50**
  - simplified employee pension plans, compensation limits, **59:30**
  - termination insurance, **57:34 to 57:63**
- Postretirement welfare benefits, accounting, **57:72**
- Premiums, PBGC insurance premiums, **57:50**
- Presumptions, collection of withdrawal liability, **57:44**
- Procedures
  - collection of withdrawal liability, pension termination insurance, **57:43**
  - establishment of internal control procedures, recommended action by Internal Revenue Service, **57:85**
- Programs, Internal Revenue Service, **57:78, 57:83**
- Recognition of recordkeeping burdens, special adjustments, **57:21**
- Recommended action, Internal Revenue Service, **57:85**
- Recordkeeping, special adjustments, **57:21 to 57:23**
- Reduction of benefits, pension termination insurance, **57:52, 57:59**
- Relief, funding relief and pension termination insurance, **57:60**
- Reorganization, pension termination insurance, **57:51 to 57:54**
- Reserve limits, welfare plans, **57:67 to 57:69**
- Responsibility
  - fiduciary responsibility under ERISA, welfare plans, **57:73**
  - sponsor of plan, withdrawal liability, **57:37**

## INDEX

### **MULTIEMPLOYER PLANS—Cont'd**

- Restrictions. Limitations, above
- Retirement
  - accounting for multiemployer plan postretirement welfare benefits, **57:72**
  - ERISA, above
  - Protection Act of 1994, **57:74 to 57:76**
- Retroactive application, withdrawal liability, **57:39**
- Rules
  - accounting rules, special adjustments, **57:32**
  - exclusive benefit rule, special adjustments, **57:30**
  - statutory rules prior to ERISA, **57:6**
  - top-heavy plan rules, discrimination, **57:25**
  - vesting, special adjustments, **57:13**
- Sanctions, Internal Revenue Service, **57:79, 57:82**
- Service
  - accrual of benefits, special adjustments, **57:14, 57:15**
  - concept of combined service, **57:3**
  - noncovered service, participation and vesting, **57:11**
- Set-aside limits, welfare plan reserve limits, **57:69**
- Severance pay plans, funding, **58:6 to 58:13**
- Shortfalls in contributions, funding, **57:19**
- Simplified employee pension plans, compensation limits, **59:30**
- Special adjustments, **57:9 to 57:33**
- Specific impact of Retirement Protection Act of 1994, **57:75, 57:76**
- Spin-offs, **25:20**
- Sponsor's responsibility, withdrawal liability, **57:37**
- Status, tax-exempt, **57:7**
- Statutory rules prior to ERISA, **57:6**
- Tax
  - qualification, special adjustments, **57:33**
  - status, tax-exempt, **57:7**
- Termination
  - participation and vesting, special adjustments, **57:12**
  - pension termination insurance, **57:34 to 57:63**

### **MULTIEMPLOYER PLANS—Cont'd**

- Termination—Cont'd
    - plan, Pension Benefit Guaranty Corporation, **6:62, 57:49, 57:50**
  - Top-heavy plan rules, discrimination, **57:25**
  - Transfers, **36:21, 57:64**
  - Uncollectible
    - contributions, credit for, **57:20**
    - withdrawal liability, pension termination insurance, **57:48**
  - Vesting, special adjustments, **57:10 to 57:13**
  - Voluntary compliance program, Internal Revenue Service, **57:83**
  - Welfare plans, **57:65 to 57:73**
  - Withdrawal
    - liability. Withdrawal liability, below partial withdrawals and withdrawal liability, **57:42**
    - participation and vesting, special adjustments, **57:12**
  - Withdrawal liability
    - controlled groups, **20:20, 57:45**
    - corporate mergers and acquisitions, **36:19, 36:20**
    - pension termination insurance, **57:35 to 57:48**
- ### **MULTILEVEL PLANS**
- Multiemployer plans, accrual of benefits, **57:16**
- ### **MULTINATIONAL ACQUISITIONS**
- Corporations, post-ERISA tax treatment of plans, **36:17**
- ### **MULTIPLE BENEFICIARIES**
- Minimum distribution, life expectancy, **32:9**
- ### **MULTIPLE BENEFIT OPTIONS**
- Health insurance, selection problems, **46:98**
- ### **MULTIPLE CLASSES OF PARTICIPANTS**
- Department of Labor, summary plan description, **6:43**
- ### **MULTIPLE EMPLOYER PLANS**
- Corporate mergers and acquisitions, nondiscriminatory coverage and

**MULTIPLE EMPLOYER PLANS**

—Cont'd

benefits under acquiring company's plans, **36:29**

Severance pay plans, funding, **58:6 to 58:13**

Simplified employee pension plans, compensation limits, **59:30**

**MULTIPLE EMPLOYER WELFARE ARRANGEMENT (MEWA)**

Multiemployer plans, **57:70**

**MULTIPLE ENTITIES**

Internal Revenue Service, user fee program, **6:31**

Simplified employee pension plans, compensation of unincorporated businesses, **59:42**

**MULTIPLE NOTICE REQUIREMENTS**

COBRA health care continuation coverage, **39:29**

**MULTIPLE QUALIFYING EVENTS**

COBRA health care continuation coverage, **39:17**

**MUNICIPAL TAXES**

Cash or deferred arrangements, income tax, **51:46**

Simplified employee pension plans, employer contribution and deduction limitations, **59:56**

**NAMED FIDUCIARIES**

Mandatory plan requirements, **8:15**

**NARRATIVE**

Fiduciary responsibility, detailed narrative in application for voluntary fiduciary correction program of Department of Labor, **8:88**

**NATIONAL LABOR RELATIONS ACT**

General discussion, **29:1 to 29:3**

Board, Memo, **36:43**

Mandatory subjects of bargaining, **29:2**

Rights of retired employees, **29:3**

**NEEDS**

Objectives of benefits, response to employee needs, **1:2**

Special Benefits and Services (this index)

**NEGOTIATION**

Corporate mergers and acquisitions, influence of pension plans, **36:7**

**NET ASSETS**

Accounting (this index)

**NET COST COMPARISONS**

Death benefits, whole life insurance, **42:53 to 42:56**

**NET EARNED INCOME**

Simplified employee pension plans, calculator for self-employed individuals, **59:43**

**NET EARNINGS PERCENTAGE**

Tax-deferred annuities, incentive compensation arrangements for non-profit organizations, **54:37**

**NET PREMIUM**

Death benefits, whole life insurance, **42:54**

**NETWORK MODELS**

Health Maintenance Organizations (HMOs), **46:35**

**NEWBORNS' AND MOTHERS' HEALTH PROTECTION ACT OF 1996**

Design of plan, **2:14, App 2.3**

**NEW ELECTIONS**

American Recovery and Reinvestment Act of 2009 (ARRA) (this index)

Flexible/cafeteria plans, regulations, **52:31, 52:35**

**NEW HOME PURCHASE**

Special benefits and services, relocation assistance, **63:75**

**NEW INSURANCE PRODUCTS**

Defined benefit pension plans, insured funding arrangements, **12:83**

**NEW YORK LEGISLATION**

Divorce, qualified medical child support orders, **35:13**

**NLRA**

National Labor Relations Act (this index)

INDEX

**NMHPA (NEWBORNS' AND MOTHERS' HEALTH PROTECTION ACT OF 1996)**

Design of plan, **2:14, App 2.3**

**NO-FAULT AUTOMOBILE INSURANCE**

Health insurance, anti-duplication clauses, **46:77**

**NONALIENATION OF BENEFITS**

Employee stock purchase plans, applicable requirements, **64:11**

**NONCOMPENSATORY PLANS**

Employee stock purchase plans, accounting treatment, **64:26**

**NONCOMPETITION AGREEMENTS**

Corporations (this index)

**NONCOMPLIANCE**

Compliance or Noncompliance (this index)

**NONCONTINGENT PAYMENTS**

Executive compensation, securities violation golden parachute payments, **65:53**

**NONCOVERED SERVICE**

Multiemployer plans, participation and vesting, **57:11**

**NONDISCRIMINATION**

Administration (this index)

Corporate mergers and acquisitions, coverage and benefits under acquiring company's plans, **36:22 to 36:30**

Death Benefits (this index)

Defined Contribution Plans (this index)

Flexible/Cafeteria Plans (this index)

Multiemployer plans, contributions and benefits, **57:28**

Qualified plans, minimum vesting standards, **17:17**

Rules

cash or deferred arrangements, basic Section 401(k) rules, **51:14, 51:15**

Death Benefits (this index)

international context retirement benefits, expatriate coverage under U.S. qualified plans, **61:18**

tax-deferred annuities, application, **54:10 to 54:12**

**NONDISCRIMINATION—Cont'd**

Rules—Cont'd

welfare benefits, adoption of children, **43:27**

Welfare benefits, **43:1 to 43:31**

**NONDUPLICATION CARVEOUT PLANS**

Welfare benefits, postretirement health care benefits, **44:5**

**NONEMPLOYEE SERVICES**

Nonqualified plans, deferred compensation plans, **54:6**

**NON-FIDUCIARY RESPONSIBILITY AND LIABILITY**

Standards, **8:47**

**NONINSURED**

Uninsured (this index)

**NON-LUMP SUM DISTRIBUTIONS**

General discussion, **3:36, 31:17**

**NONPARTICIPATING DIVIDENDS**

Death benefits, whole life insurance, **42:42**

**NONPAYMENT**

COBRA health care continuation coverage, charge for coverage, **39:27, 39:81 to 39:83**

Internal Revenue Service, user fee program, **6:35**

**NONPROFIT**

Corporations, controlled groups, **20:5**

Organizations. Nonprofit Organizations (this index)

**NONPROFIT ORGANIZATIONS**

Cash or deferred arrangements, **51:47**

Severance pay plans, **58:27 to 58:33**

Tax-Deferred Annuities (this index)

**NONPURCHASE TRANSACTIONS**

Corporate mergers and acquisitions, tax treatment of plans, **36:11**

**NONQUALIFIED**

Arrangements. Nonqualified Arrangements (this index)

Deferred Compensation (this index)

Executives (this index)

International Matters (this index)

**NONQUALIFIED—Cont'd**

Plans. Nonqualified Plans (this index)

**NONQUALIFIED ARRANGEMENTS**

Death benefits, tax considerations, **41:97, 41:98**

International context retirement benefits, plan coverage for nonresident aliens, **61:28 to 61:31**

**NONQUALIFIED PLANS**

Bona fide plans and plans for bona fide volunteers, deferred compensation plans, **54:5**

Church plans, deferred compensation plans, **54:7**

Death benefits, tax considerations, **41:98**

Distribution requirements, eligible plans, **54:10**

Eligible plans, **54:8 to 54:12**

Exceptions or exemptions

deferred compensation plans, **54:3 to 54:7**

ineligible plans, **54:15**

tax-exempt organizations, **54:1 to 54:15**

Governments, state and local, **54:1 to 54:15**

Grandfathered plans, deferred compensation plans, **54:4**

Ineligible plans, **54:13 to 54:15**

International context retirement benefits, expatriate coverage under nonqualified plans, **61:24 to 61:26**

Limits on deferral, eligible plans, **54:9**

Local governments, **54:1 to 54:15**

Nonemployee services, deferred compensation plans, **54:6**

Organizations, tax-exempt, **54:1 to 54:15**

Other definitional requirements, eligible plans, **54:11**

Other rules affecting, eligible plans, **54:12**

Rules, **54:12, 54:15**

Services as nonemployee, deferred compensation plans, **54:6**

State governments, **54:1 to 54:15**

Strategies, ineligible plans, **54:14**

Tax-exempt organizations, **54:1 to 54:15**

Volunteers, deferred compensation plans for bona fide volunteers, **54:5**

Welfare benefits, annuity plan, **44:29**

**NONRECOGNITION TREATMENT ELECTION FORMS**

Employee stock ownership plans, **App 50.2**

**NONRESIDENT ALIENS**

International context retirement benefits, plan coverage, **61:27 to 61:38**

**NON-SRA (SALARY REDUCTION AGREEMENT) CONTRIBUTIONS**

Tax-deferred annuities, application of coverage and nondiscrimination rules, **54:12**

**NONSTANDARD ACCRUAL FORMULAS**

Multiemployer plans, accrual of benefits, **57:17**

**NONVESTED PAYMENTS**

Executive compensation, adjustments to golden parachute payments, **65:51**

**NORMAL RETIREMENT**

Age, **19:5, 29:23**

Pensions, defined benefit pension plans, **11:17 to 11:32**

**“NORRIS” DECISION**

Sex discrimination, pension benefit plans, **29:31 to 29:33**

**NOT FOR PROFIT**

Nonprofit (this index)

**NOTICE**

Administration (this index)

American Recovery and Reinvestment Act of 2009 (ARRA), **39:124**

COBRA Health Care Continuation Coverage (this index)

Employee stock purchase plans, ordinary income treatment of discounted options, **64:19 to 64:21**

Family and Medical Leave Act, **App 30.3**

Fiduciary responsibility, voluntary fiduciary correction program of Department of Labor, **8:86**

Internal Revenue Service (this index)

Mergers, **6:25, 25:17, 25:18**

Multiemployer plans, special adjustments, **57:21 to 57:23**

Pension Benefit Guaranty Corporation (this index)

## INDEX

### **NOTICE—Cont'd**

- Qualified Plans (this index)
- Spin-offs, notice to government agencies, **25:17, 25:18**
- Status (this index)
- Termination of Plan (this index)
- Worker Adjustment and Retraining Notification Act, age discrimination, **29:23**

### **NUA**

- Net Unrealized Appreciation (this index)

### **NUMBER OR QUANTITY**

- Amount, Quantity or Number (this index)

### **NURSING MOTHERS' ROOM**

- Special benefits and services, dependent care, **63:56**

### **OBJECTIVES**

- Accounting, financial statements, **4:4, 4:20**
- Benefit objectives, generally, **1:2 to 1:9**
- Defined Benefit Pension Plans (this index)
- Management of benefits, planning, **5:12**
- Welfare benefits, funding postretirement benefits, **44:30**

### **OBJECTIVE STANDARDS**

- Executive compensation, exemptions from million dollar compensation deduction limitation of Section 162(m), **65:12**

### **OBRA**

- Omnibus Budget Reconciliation Act (this index)

### **OFFER OR OFFERS**

- COBRA health care continuation coverage, offering participants enrollment in new health programs, **39:59**
- Federal Securities Laws (this index)
- Tender Offers (this index)

### **OFFICERS**

- Executive compensation, disqualified individuals for golden parachute payments, **65:38**

### **OFFICES**

- Internal Revenue Service, user fee program, **6:30**

### **OFFSETS**

- International context retirement benefits, foreign pension, **61:37**
- Qualified Plans (this index)

### **OLDER WORKERS BENEFIT PROTECTION ACT (OWBPA)**

- Age discrimination, waivers and releases, **29:21**

### **OMNIBUS BUDGET RECONCILIATION ACT**

- Consolidated Omnibus Budget Reconciliation Act. COBRA Health Care Continuation Coverage (this index)

### **ONE YEAR MARRIAGE REQUIREMENT**

- Joint-and-survivor annuities, **18:4, 18:11**

### **ONGOING**

- Communication and administration, flexible/cafeteria plans, **52:65**

### **ON-SITE RECREATIONAL ACTIVITIES**

- Special benefits and services, health promotion, **63:18**

### **OPEB**

- Accounting by employer for postretirement benefits, **4:55 to 4:64, 4:66**

### **OPEN ENROLLMENT**

- Cafeteria plans, COBRA health care continuation coverage, **39:58**
- Divorce, qualified medical child support orders, **35:15**

### **OPENING BALANCES**

- Cash balance pension plan, design considerations, **53:18**

### **OPEN MEETING LAW**

- Governmental plans, **26:2**

### **OPERATING OR OPERATION**

- Accounting, operating assets and liabilities, **4:9, 4:10**
- Cash balance pension plan, **53:8 to 53:10**
- Deferred compensation, voluntary correction program for 409A operational failures, **14:60**
- Defined benefit pension plans, investment only contracts, **12:100**

**OPERATING OR OPERATION—Cont'd**

- Employee stock purchase plans, correction of operational errors, **64:35**
- Fiduciary responsibility, mandatory plan requirements, **8:17**
- International context retirement benefits, foreign operation pension plans, **61:39 to 61:41**
- Multiemployer plans, operational review, **57:84**
- Tax-deferred annuities, program, **54:5, 54:6**

**OPERATIONS**

- Vending operations for company food services, special benefits and services, **63:67**

**OPINIONS**

- Employee stock purchase plans, Accounting Principles Board (APB) Opinion No. 25, **64:25 to 64:27**
- Internal Revenue Service, actuarial opinion and annual report, **6:6**

**OPTIMIZATION OF CONTRIBUTION**

- Simplified employee pension plans, compensation of unincorporated businesses, **59:44**

**OPTIONS**

- Administration (this index)
- Controlled groups, special rules, **20:14**
- Death benefits, dividends and whole life insurance, **42:45**
- Deferred compensation, IRS final regulations, **14:49**
- Employee Stock Purchase Plans (this index)
- Executives (this index)
- Flexible/cafeteria plans, creating flexible credits, **52:20 to 52:22**
- Health Insurance (this index)
- Stock Options (this index)

**OPT-UP/OPT-DOWN**

- Flexible/cafeteria plans, creating flexible credits, **52:20, 52:21**

**ORDERS**

- Divorce (this index)
- Qualified Domestic Relations Orders (this index)

**ORDINARY INCOME**

- Employee stock purchase plans, treatment of discounted options, **64:18 to 64:21**

**ORGANIZATION**

- Benefit organization, **5:1 to 5:57**

**ORGANIZATIONS**

- Controlled groups, organizations performing management functions, **20:17**
- Health Maintenance Organizations (this index)
- Nonprofit Organizations (this index)
- Nonqualified plans, tax-exempt organizations, **54:1 to 54:15**
- Preferred Provider Organizations, managed care plans, **46:37**

**ORIGINAL COST METHOD**

- Defined benefit pension plans, valuation of assets, **12:51**

**ORTHODONTICS**

- Dental programs, **46:44**

**OUTCOME OR OUTCOMES**

- Health insurance, quality measures, **46:96**

**OUTPATIENT**

- Health Care (this index)

**OUTSIDE DIRECTORS**

- Executive compensation, **65:18, 65:26**

**OUTSIDE VENDORS**

- Management of benefits, coordinating services with outside vendors, **5:50 to 5:55**

**OVERBURDEN CREDIT**

- Multiemployer plans, pension termination insurance, **57:54**

**OVERLAP**

- COBRA, interaction with state continuation of coverage laws, **39:111, 39:112**
- Labor Management Relations Act of 1947 and ERISA, **29:6**

**OVERNIGHT DEPENDENT CARE REIMBURSEMENT**

- Special benefits and services, financial assistance, **63:47**

## INDEX

### **OVERTIME PROVISIONS**

Fair Labor Standards Act of 1938, **29:9**

### **OWBPA (OLDER WORKERS BENEFIT PROTECTION ACT)**

Age discrimination, waivers and releases, **29:21**

### **OWN ACCOUNT**

Death benefits, Social Security widow's benefits, **41:7**

### **OWNERSHIP AND OWNERS**

Controlled Groups (this index)

Death benefits, policy, **41:34, 41:36, 41:101, 42:83**

Executive compensation, golden parachute payments, **65:33**

Federal Securities Laws (this index)

Simplified employee pension plans, structuring for smaller business owners, **59:1 to 59:72**

Welfare benefits, corporate owned life insurance as advance funding of postretirement benefits, **44:27**

### **PACKAGED HEALTH CARE PLANS**

COBRA health care continuation coverage, **39:7**

### **PAID LEAVE OR TIME OFF**

Leave or Time Off (this index)

### **PAID-UP**

Death Benefits (this index)

### **PARACHUTES**

Corporations (this index)

### **PARENT'S BENEFITS**

Death benefits, Social Security survivor benefits, **41:12**

### **PARENT-SUBSIDIARY GROUPS**

Controlled groups, **20:7**

### **PARITY**

Crediting service, elapsed time method, **15:23**

Qualified plans, minimum vesting standards, **17:24**

### **PART A MEDICARE BENEFITS**

Welfare benefits, postretirement benefits, **44:10**

### **PART B MEDICARE BENEFITS**

Welfare benefits, postretirement benefits, **44:11**

### **PARTIAL MATTERS**

Mergers and acquisitions

Withdrawals and withdrawal liability, multiemployer plans, **36:20**

Termination of Plan (this index)

Withdrawals and withdrawal liability, multiemployer plans, **57:42**

### **PARTICIPANTS AND PARTICIPATION**

Cash or deferred arrangements, loans to plan participants, **51:35 to 51:40**

COBRA health care continuation coverage, **39:1 to 39:125**

Crediting service, service following break in service, **15:13**

Death Benefits (this index)

Defined Benefit Pension Plans (this index)

Defined Contribution Plans (this index)

Department of Labor, summary plan description and multiple classes of participants, **6:43**

Employee Stock Ownership Plans (this index)

Employee Stock Purchase Plans (this index)

Federal Securities Laws (this index)

Fiduciary Responsibility (this index)

Internal Revenue Service annual report, participating plan information, **6:10**

International context retirement benefits, plan coverage for nonresident aliens, **61:30**

Joint-and-survivor annuities, unmarried participant, **18:8**

Management of benefits, records, **5:32**

Maximum age requirements, **16:3**

Minimum Participation and Coverage (this index)

Multiemployer Plans (this index)

Qualified Plans (this index)

Severance pay plans, not for profit organizations, **58:30**

Simplified employee pension plans, eligibility to participate, **59:3**

Termination of Plan (this index)

### **PARTIES IN INTEREST**

Interested Parties (this index)

**PARTITION**

Multiemployer plans, pension termination insurance, **57:62**

**PARTNERSHIPS**

Controlled groups, special rule, **20:4**  
Severance pay plans, closely held corporations, **58:21**

**PART-TIME ARRANGEMENTS**

Special benefits and services, flexible work alternatives, **63:37 to 63:40**

**PAST MATTERS**

Prior or Former Matters (this index)

**PATIENT PROTECTION AND AFFORDABLE CARE ACT**

Genetic Information Nondiscrimination Act, wellness program provisions, **29:82**

**PATIENTS**

Health Care

**PATTERNS OF CONTRIBUTION**

Defined benefit pension plans, actuarial cost methods for financing, **12:42**

**PAY, SALARY OR WAGES**

Cash balance pension plan, pay-related credits, **53:15**  
Cash or Deferred Arrangements (this index)  
Death benefits, wages subject to Social Security taxes, **42:6 to 42:11**  
Defined Benefit Pension Plans (this index)  
Flexible/Cafeteria Plans (this index)  
Increases in salary, actuarial assumptions for financing defined benefit pension plans, **12:22**  
International context retirement benefits, payroll retention, **61:8**  
Reduction in salary  
Simplified Employee Pension Plans (this index)  
tax-deferred annuities, salary reduction agreement (SRA) contributions, **54:11**  
Severance Pay Plans (this index)  
Sick pay. Disability (this index)

**PAYMENT OR PAYMENTS**

Administration (this index)

**PAYMENT OR PAYMENTS—Cont'd**

American Recovery and Reinvestment Act of 2009 (ARRA), **39:120**  
Cash or Deferred Arrangements (this index)  
COBRA Health Care Continuation Coverage (this index)  
Corporate mergers and acquisitions, parachute payments, **36:34 to 36:41**  
Death Benefits (this index)  
Disability benefits, **38:5 to 38:24**  
Divorce, benefits under Retirement Equity Act of 1984, **34:16**  
Executives (this index)  
Failure to pay. Nonpayment (this index)  
Family and Medical Leave Act (this index)  
Fiduciary responsibility, mandatory plan requirements, **8:19**  
Installment Payments (this index)  
Internal Revenue Service, user fee program, **6:32, 6:35, 6:39**  
International context retirement benefits, deduction for benefits paid under plan coverage for nonresident aliens, **61:31**  
Leave or Time Off (this index)  
Multiemployer plans, collection of withdrawal liability, **57:46**  
Nonpayment (this index)  
Pension Benefit Guaranty Corporation, notice of inability to pay basic benefits, **6:61**  
Qualified plans, payment of counsel fees from plan assets does not violate ERISA, **27:32**  
Repayment (this index)  
Severance pay plans of not for profit organizations, benefit payment events, **58:32**  
Special benefits and services, down payment assistance for housing, **63:77**  
Termination of Plan (this index)

**PBGC**

Pension Benefit Guaranty Corporation (this index)

**PENALTIES OR SANCTIONS**

Employee stock purchase plans, ordinary income treatment of discounted options, **64:21**

## INDEX

### **PENALTIES OR SANCTIONS—Cont'd**

Fiduciary responsibility, penalty of perjury statement in application for voluntary fiduciary correction program of Department of Labor, **8:90**

Internal Revenue Service (this index)

Welfare Benefits (this index)

### **PENSION**

Pensions and Pension Plans (this index)

### **PENSION BENEFIT GUARANTY CORPORATION**

Accruals, reduction in benefit accruals, **6:51**

Advance notice of reportable events, **6:49**

Bankruptcy, prohibition on benefit increases where plan sponsor is in, **6:52**

Basic benefits, notice of inability to pay, **6:61**

Content of thirty-day notice, reportable events, **6:50**

Controlled groups, reporting, **20:23**

Corporate mergers and acquisitions, Revenue Act of 1987, **36:33**

Defined benefit pension plans, additional premium, **12:77**

Design of plan, model statement, **App 2.1**

Events reportable, **6:48 to 6:50**

Filings

general discussion, **6:47 to 6:62**

termination of plan, **6:54 to 6:58, 6:62, 24:11, 24:12**

Form PBGC-1, **6:47**

Governmental plans, **26:1, 26:5**

Inability to pay basic benefits, notice of, **6:61**

Increases in benefits, prohibition where plan sponsor is in bankruptcy, **6:52**

Information

general discussion, **6:3**

termination of plan, **24:19**

Insurance

multiemployer plans, pension termination insurance, **57:49, 57:50**

premiums, below

Interested parties, notice by trustee, **6:59**

Mergers, notice, **25:18**

Notice

inability to pay basic benefits, **6:61**

### **PENSION BENEFIT GUARANTY CORPORATION—Cont'd**

Notice—Cont'd

interested parties by trustee, **6:59**

mergers, **25:18**

reportable events, **6:48 to 6:50**

spin-offs, **25:18**

termination of plan, **6:55 to 6:58, 6:62, 24:10 to 24:12**

Post-event notice of reportable events, **6:48**

Premiums

corporate mergers and acquisitions, Revenue Act of 1987, **36:33**

defined benefit pension plans, additional premium, **12:77**

multiemployer plans, **57:50**

termination of plan, **24:4, 24:36**

Prohibition on benefit increases where plan sponsor is in bankruptcy, **6:52**

Reduction in benefit accruals, **6:51**

Reporting

general discussion, **6:47 to 6:62**

controlled groups, **20:23**

Spin-offs, notice, **25:18**

Sponsor of plan in bankruptcy, prohibition on benefit increases where, **6:52**

Termination of Plan (this index)

Thirty-day notice filing and content, reportable events, **6:50**

Trustee, filings, **6:59, 6:60**

### **PENSION PROTECTION ACT OF 2006 (PPA)**

Cash balance pension plan, **53:39**

Deferred compensation, **14:45, 14:46**

Governmental plans, **26:2**

### **PENSIONS AND PENSION PLANS**

Accounting (this index)

Americans with Disabilities Act, relationship, **29:54**

Cash Balance Pension Plan (this index)

Corporations (this index)

Death Benefits (this index)

Defined Benefit Pension Plans (this index)

Defined Contribution Plans (this index)

Disability (this index)

Dodd-Frank (this index)

European Union (this index)

Financing guidelines, **1:17**

International Matters (this index)

**PENSIONS AND PENSION PLANS**

—Cont'd

- Large pension plans, schedules, **6:20**
- Money purchase pension plans. Defined Contribution Plans (this index)
- Multiemployer Plans (this index)
- Pension Benefit Guaranty Corporation (this index)
- Preretirement planning, **60:3**
- Qualified Plans (this index)
- Sex discrimination in pension benefit plans, **29:28 to 29:34**
- Simplified Employee Pension Plans (this index)
- Small pension plans, schedules, **6:19**
- Welfare Benefits (this index)

**PEP (PENSION EQUITY PLAN)**

- Cash balance pension plan, design innovations, **53:32**

**PER CAPITA**

- Accounting by employer for postretirement benefits, assumed per capita claims cost by age, **4:59**

**PERCENTAGE**

- Minimum participation and coverage, **16:16, 16:18**
- Qualified plans, minimum accrual standards, **17:33, 17:34**
- Ratio Percentage Test (this index)
- Simplified Employee Pension Plans (this index)
- Tax-Deferred Annuities (this index)
- Welfare benefits, percent average benefits test, **43:22**

**PERFORMANCE**

- Controlled groups, organizations performing management functions, **20:17**
- Defined benefit pension plans, performance of investment, **12:124 to 12:127**
- Executives (this index)

**PERJURY**

- Fiduciary responsibility, penalty of perjury statement in application for voluntary fiduciary correction program of Department of Labor, **8:90**

**PERMANENCY**

- Termination of Plan (this index)

**PERMANENT BENEFIT PLAN**

- Death benefits, group life insurance, **41:81**

**PERMANENT INSURANCE**

- Defined benefit pension plans, group permanent insurance, **12:86 to 12:88**

**PERMISSION**

- Consent (this index)

**PERSONAL**

- Belongings, relocation assistance for moving, **63:74**
- Data on employees, management of benefits, **5:30**
- Group Personal Catastrophe Liability Insurance (this index)
- Reasons, time off with pay for individual needs, **63:29**
- Retirement planning, management of benefits, **5:39**
- Tax considerations, cash value life insurance in executive supplemental death benefits, **42:79**

**PHANTOM STOCK**

- Advantages and disadvantages, **56:21**
- Executives' stock acquisition plans, **56:20, 56:22**

**PHRASES AND WORDS**

- Definitions (this index)

**PHYSICIANS**

- Health care cost management, preadmission review, **44:12**
- Health insurance, compensation, **46:8**

**PICK-UP AND DROP-OFF SERVICES**

- Special benefits and services, convenience services, **63:58**

**PLAN ASSETS**

- Qualified plans, payment of counsel fees from does not violate ERISA, **27:32**

**PLAN AUDITORS**

- ERISA action against Enron executives, trustee, and plan auditor, **51:53 to 51:61**

**PLAN CONSIDERATIONS**

- Cash balance pension plan, **53:42**

## INDEX

### PLAN CONSIDERATIONS—Cont'd

Plan conversions, **53:43**

### PLAN MANAGEMENT

Qualified plans, employer's plan management, **27:31**

### PLANNING

Executives (this index)

Health care cost management, discharge planning, **44:15**

Management of Benefits (this index)

Preretirement Planning (this index)

Welfare benefits, nondiscrimination in cafeteria plans, **43:13**

### PLANS

Accounting (this index)

Administration (this index)

Administrator of plan

divorce, qualified medical child support orders, **35:4**

Internal Revenue Service, annual report, **6:5**

Age Discrimination (this index)

Amendment of plan

defined benefit pension plans, actuarial valuation for financing, **12:73**

divorce, Retirement Equity Act of 1984, **34:20**

fiduciary responsibility, **8:18, 8:21, 8:22**

Qualified Plans (this index)

welfare benefits, postretirement benefits, **44:51, 44:58**

Americans with Disabilities Act, impact on health benefit plans, **29:49 to 29:53**

Americans with Disabilities Act, relationship with pension plans, **29:54**

Assets (this index)

Bona fide plans

Age Discrimination in Employment Act, bona fide employee benefit plan exception, **29:18**

nonqualified plans, deferred compensation plans, **54:5**

severance pay plans, not for profit organizations, **58:28, 58:29**

Cafeteria plans. Flexible/Cafeteria Plans (this index)

Carveout plans. Health Care (this index)

Cash Balance Pension Plan (this index)

### PLANS—Cont'd

Cash or Deferred Arrangements (this index)

COBRA Health Care Continuation Coverage (this index)

Combined Plans (this index)

Contributory plans

Death Benefits (this index)

Qualified Plans (this index)

Controlled Groups (this index)

Corporations (this index)

Death Benefits (this index)

Deferred Compensation (this index)

Defined Benefit Pension Plans (this index)

Defined Benefit Plans (this index)

Defined Contribution Plans (this index)

Description of Plan (this index)

Design of Plan (this index)

Disability (this index)

Divorce (this index)

Employee Stock Ownership Plans (this index)

Employee Stock Purchase Plans (this index)

Excise Tax (this index)

Executives (this index)

Family and Medical Leave Act, impact on employee benefit plans, **29:59**

Federal Securities Laws (this index)

Fiduciary Responsibility (this index)

Flexible/Cafeteria Plans (this index)

401(k) Plans (this index)

Genetic Information Nondiscrimination Act of 2008 (GINA), exceptions for plans, **29:76**

Group or Groups (this index)

Health Care (this index)

Health Insurance (this index)

Individual Accounts (this index)

International Matters (this index)

Joint-and-survivor annuities, plans covered by Retirement Equity Act of 1984 (REA) rules, **18:2**

Management of Benefits (this index)

Medical (this index)

Mergers (this index)

Minimum Distribution (this index)

Minimum Funding (this index)

Minimum Participation and Coverage (this index)

**PLANS—Cont'd**

- Money purchase pension plans. Defined Contribution Plans (this index)
- Multiemployer Plans (this index)
- Multiple Employer Plans (this index)
- Nonqualified Plans (this index)
- Pensions and Pension Plans (this index)
- Preretirement planning, benefit plans, **60:3 to 60:8**
- Profit Sharing and Profit Sharing Plans (this index)
- Qualified Plans (this index)
- Reporting, generally, **4:2 to 4:38**
- Savings Plans (this index)
- Self-Insurance (this index)
- Severance Pay Plans (this index)
- Sex Discrimination (this index)
- Simplified Employee Pension Plans (this index)
- Single Plan (this index)
- Spin-Offs (this index)
- Sponsors and Sponsorship (this index)
- Stock Bonus Plans (this index)
- Summary Plan Descriptions (this index)
- Supplemental Plans (this index)
- Target Benefit Plans (this index)
- Tax-Deferred Annuities (this index)
- Termination of Plan (this index)
- Thrift Plans (this index)
- Top-Heavy Plans (this index)
- Welfare Benefits (this index)

**PLANT CLOSURES**

- Age discrimination, **29:22**

**PLAN TERMINATION AND LIQUIDATION**

- Deferred compensation, taxes and taxation, **14:57**

**PLANT SHUTDOWN**

- Defined benefit pension plans, actuarial assumptions for financing, **12:29**

**POINT-OF-SERVICE (POS) PLANS**

- Managed care plans, **46:38**

**POLICY OF INSURANCE**

- Insurance (this index)

**POLICY OR POLICIES**

- Accounting by defined benefit pension plans, significant accounting policies, **4:15**

**POLICY OR POLICIES—Cont'd**

- Internal Revenue Service (this index)

**POOLS OR POOLING**

- Death benefits, premium renewal rates for group life insurance, **42:16**
- Executive compensation, bonus pools, **65:13**

**POS (POINT-OF-SERVICE) PLANS**

- Managed care plans, **46:38**

**POST-DEATH DISTRIBUTIONS**

- Minimum distribution, **32:4, 32:7**

**POSTEMPLOYMENT BENEFITS**

- Accounting by employer, **4:75 to 4:78**

**POST-EVENT NOTICE OF REPORTABLE EVENTS**

- Pension Benefit Guaranty Corporation, **6:48**

**POSTRETIREMENT**

- Accounting (this index)
- Cash balance pension plan, health care subaccount, **53:33**
- Death Benefits (this index)
- Defined Benefit Pension Plans (this index)
- Joint-and-survivor annuities, spouse's benefits, **18:3 to 18:9**
- Medicare (this index)
- Welfare Benefits (this index)

**POST-TERMINATION**

- Defined benefit pension plans, benefits after termination of service, **11:58 to 11:61**

**POWER**

- Authority and Authorization (this index)

**PPA**

- Pension Protection Act of 2006 (PPA) (this index)

**PPO (PREFERRED PROVIDER ORGANIZATION)**

- Managed care plans, **46:37**

**PREADMISSION REVIEW**

- Health care cost management, utilization review, **44:10 to 44:12**

**PRE-DEATH DISTRIBUTIONS**

- Minimum distribution, **32:3, 32:6**

## INDEX

### PREDECESSOR EMPLOYERS

Minimum participation and coverage, service, **16:8**

### PREEMPTION OF STATE LAW

Fair Labor Standards Act of 1938, **29:11**

### PREEXISTING MATTERS

Divorce (this index)

### PREFERRED PROVIDER ORGANIZATION (PPO)

Managed care plans, **46:37**

### PREGNANCY

Health care cost management, high risk pregnancy management, **44:24**

### PREMIUMS

American Recovery and Reinvestment Act of 2009 (ARRA), **39:121**

COBRA Health Care Continuation Coverage (this index)

Death Benefits (this index)

Family and Medical Leave Act (this index)

Fiduciary liability insurance, **8B:11, 8B:12**

Pension Benefit Guaranty Corporation (this index)

Tax-deferred annuities, operation of program, **54:5**

### PREPARATION

Special benefits and services, educational assistance for retirement preparation, **63:7**

### PREPLAN EARNED INCOME DETERMINATION

Simplified employee pension plans, compensation of unincorporated businesses, **59:39**

### PRERETIREMENT

Administration of defined benefit plans, survivor benefits, **3:10**

Death Benefits (this index)

Joint-and-Survivor Annuities (this index)

Planning, Preretirement Planning (this index)

### PRERETIREMENT PLANNING

General discussion, **60:1 to 60:14**

Assets, risk management, **60:13**

### PRERETIREMENT PLANNING

#### —Cont'd

Benefit plans and retirement planning, **60:3 to 60:8**

Coverage, disability, **60:6**

Credit risk management, **60:11**

Developing retirement program, **60:2**

Disability

coverage, retirement planning and benefit plans, **60:6**

insurance, provider protection and risk management, **60:12**

Early retirement programs, retirement planning and benefit plans, **60:8**

Economic risk management, **60:9**

Existing assets, risk management, **60:13**

Financial planning, **60:14**

Insurance

disability insurance, risk management, **60:12**

liability insurance, risk management, **60:13**

life insurance, below

replacement insurance, risk management, **60:13**

risk management, **60:12, 60:13**

Liability insurance, risk management, **60:13**

Life insurance

provider protection, risk management, **60:12**

retirement planning and benefit plans, **60:7**

Management of risk, **60:9 to 60:13**

Market risk management, **60:10**

Medical benefits, retirement planning and benefit plans, **60:5**

Pension plans, retirement planning and benefit plans, **60:3**

Plans, retirement planning and benefit plans, **60:3 to 60:8**

Programs

developing retirement program, **60:2**

early retirement programs, retirement planning and benefit plans, **60:8**

Protection, risk management, **60:12, 60:13**

Provider protection, risk management, **60:12**

Replacement insurance, risk management, **60:13**

**PRERETIREMENT PLANNING**

—Cont'd

- Risk management, **60:9 to 60:13**
- Savings and thrift plans, retirement planning and benefit plans, **60:4**

**PRESCRIPTION DRUG PROGRAMS**

- Health insurance, carveout programs, **46:65**

**PRESENTATION**

- Accounting by defined benefit pension plans, presenting information on plan benefits, **4:13**
- Death benefits, funding of cash value life insurance in executive supplemental death benefits, **42:76**

**PRESENT HOME SALE**

- Special benefits and services, relocation assistance, **63:71**

**PRESENT VALUE**

- Death benefits, group life insurance, **41:91**
- Defined benefit pension plans, actuarial principles for financing, **12:11 to 12:13**
- Executive compensation, golden parachute payments, **65:63**

**PRESUMPTIONS**

- Multiemployer plans, collection of withdrawal liability, **57:44**

**PREVENTING EMPLOYER ABUSES**

- Termination of plan, recovery of excess assets, **37:13 to 37:15**

**PREVIOUS MATTERS**

- Prior or Former Matters (this index)

**PRICE**

- Employee stock purchase plans, option price, **64:8**
- Flexible/Cafeteria Plans (this index)
- Health insurance, quality measures, **46:97**

**PRIMARY HEALTH CARE**

**AMENDMENT**

- Age discrimination, Tax Equity and Fiscal Responsibility Act (TEFRA), **29:25**

**PRIMARY RESPONSIBILITY**

- Management of benefits, **5:1**

**PRIOR OR FORMER MATTERS**

- Department of Labor, summary plan description of merged former plans, **6:44**
- Divorce and Retirement Equity Act of 1984, former spouses, **34:21**
- Executive compensation, previously approved plans, **65:27**
- Health Insurance (this index)
- Joint-and-survivor annuities, rules, **18:1**
- Multiemployer plans, past-service credit, **57:15**

**PRIVATE REHABILITATION SERVICE VENDORS**

- Disability benefits, designing plans, **38:37**

**PRIVILEGES**

- Death Benefits (this index)
- Employee stock purchase plans, equal privileges, **64:7**

**PROCEEDINGS**

- Litigation (this index)

**PROCEEDS**

- Death Benefits (this index)

**PROCESSING**

- Administration of defined contribution plans, computerized loan application processing, **3:28**
- Claims (this index)
- COBRA Health Care Continuation Coverage (this index)
- Fiduciary responsibility, exemption request, **8:74**
- Management of Benefits (this index)

**PROFIT**

- Federal Securities Laws (this index)
- Nonprofit (this index)
- Sharing. Profit Sharing and Profit Sharing Plans (this index)

**PROFIT SHARING AND PROFIT SHARING PLANS**

- Cash or deferred arrangements, principal design alternatives, **51:8**
- Death Benefits (this index)
- Defined Contribution Plans (this index)
- Qualified Plans (this index)
- Welfare benefits, advance funding of post-retirement benefits, **44:28**

## INDEX

### PROGRAMS

- Administration (this index)
- Age discrimination, early retirement programs, **29:17**
- Carveout programs. Health Care (this index)
- COBRA health care continuation coverage, offering participants enrollment in new health programs, **39:59**
- Death Benefits (this index)
- Early retirement programs, **29:17, 60:8**
- Fiduciary responsibility, voluntary fiduciary correction program of Department of Labor, **8:79 to 8:99**
- Guidelines for employee benefit programs, **1:1, 1:10 to 1:16**
- Health Insurance (this index)
- Internal Revenue Service (this index)
- Introducing Program (this index)
- Preretirement Planning (this index)
- Qualified Plans (this index)
- Simplified employee pension plans, mass submitter approval program, **59:14**
- Special Benefits and Services (this index)
- Tax-deferred annuities, operation, **54:5, 54:6**

### PROHIBITIONS

- Fiduciary responsibility
  - prohibited transactions, **8:54 to 8:70**
  - prohibition against transferring plan assets outside United States, **8:39**
- Genetic Information Nondiscrimination Act of 2008 (GINA), **29:72**
- Labor Management Relations Act of 1947, **29:4**
- Pension Benefit Guaranty Corporation, benefit increases where plan sponsor is in bankruptcy, **6:52**
- Rehabilitation Act of 1973, **29:55**
- Termination of Plan (this index)

### PROJECTION OR PROJECTED

- Defined Benefit Pension Plans (this index)
- Welfare benefits, projecting cost and cash flow, **44:55**

### PROMOTION

- Special benefits and services, health promotion, **63:13 to 63:18**

### PROOF

- Evidence (this index)

### PROPERTY

- Fiduciary responsibility, prohibited transactions, **8:55 to 8:57, 8:65, 8:66, 8:70**

### PROPOSED MATTERS

- Regulations. Proposed Regulations (this index)

### PROPOSED REGULATIONS

- COBRA health care continuation coverage, **39:99, 39:107**
- Divorce, Retirement Equity Act of 1984, **34:18 to 34:26**
- Flexible/cafeteria plans, tax and legal considerations, **52:35 to 52:37**
- Qualified Plans (this index)

### PROSPECTIVE MATTERS

- Future Matters (this index)

### PROSTHODONTICS

- Dental programs, **46:43**

### PROTECTION

- Death benefits, whole life insurance and imputed cost of current protection, **42:39**
- Design of Plan (this index)
- European Union (this index)
- Minimum participation and coverage, participants, **16:14**
- Multiemployer plans, Retirement Protection Act of 1994, **57:74 to 57:76**
- Older Workers Benefit Protection Act (OWBPA), waivers and releases, **29:21**
- Preretirement planning, risk management, **60:12, 60:13**
- Simplified employee pension plans, creditors, **59:58**

### PROTOTYPES

- Simplified employee pension plans, approval, **59:13**

### PROVIDER

- Accounting by employer for postretirement benefits, reimbursement levels, **4:60**
- Internal Revenue Service, service provider information in annual report, **6:9**
- Preferred Provider Organizations, managed care plans, **46:37**

**PROVIDER—Cont'd**

Preretirement planning, protection, **60:12**

**PRUDENT PERSON RULE**

Fiduciary responsibility, standards, **8:34 to 8:38**

**PUBLIC COMPANIES**

Severance pay plans, **58:14 to 58:16**

**PUBLIC HEALTH SERVICE ACT**

Design of plan, Newborns' and Mothers' Health Protection Act of 1996, **2:14, App 2.3**

**PURCHASE**

- Accounting (this index)
- COBRA health care continuation coverage, purchase of businesses, **39:91 to 39:102**
- Defined benefit pension plans, purchase rates, **12:94**
- Defined Contribution Plans (this index)
- Employee Stock Ownership Plans (this index)
- Employee Stock Purchase Plans (this index)
- Federal Securities Laws (this index)
- Fiduciary liability insurance, **8B:4**
- Fiduciary responsibility, description of eligible transactions and corrections under voluntary fiduciary correction program, **8:95**
- Money purchase pension plans. Defined Contribution Plans (this index)
- Special Benefits and Services (this index)

**QDRO**

Qualified Domestic Relations Orders (this index)

**QJSA**

Joint-and-survivor annuities, postretirement spouse's benefits, **18:3 to 18:9**

**QMAC**

Cash or deferred arrangements, testing techniques to avoid excess contributions and excess aggregate contributions, **51:29**

**QMCSO (QUALIFIED MEDICAL CHILD SUPPORT ORDER)**

Divorce, welfare benefits, **35:2 to 35:19**

**QNEC**

Cash or deferred arrangements, testing techniques to avoid excess contributions and excess aggregate contributions, **51:29**

**QPSA**

Joint-and-Survivor Annuities (this index)

**QSLOB**

Qualified Separate Lines of Business (this index)

**QUALIFICATION**

- Disqualification (this index)
- Employee stock ownership plans, **13:17**
- Health Maintenance Organizations (HMOs), **46:31**
- International context retirement benefits, lack of tax qualification and plan coverage for nonresident aliens, **61:30**
- Multiemployer plans, tax qualification, **57:33**

**QUALIFIED**

- American Recovery and Reinvestment Act of 2009 (ARRA), qualified beneficiaries eligible for Trade Act assistance, **39:125**
- COBRA Health Care Continuation Coverage (this index)
- Death Benefits (this index)
- Domestic relations orders. Qualified Domestic Relations Orders (this index)
- Flexible/cafeteria plans, benefits, **52:21**
- Group Legal Services Plans (this index)
- Joint-and-Survivor Annuities (this index)
- Medical child support orders, divorce, **35:2 to 35:19**
- Plans. Qualified Plans (this index)
- Preretirement survivor annuity. Joint-and-Survivor Annuities (this index)
- Separate lines of business. Qualified Separate Lines of Business (this index)
- Severance pay plans, asset account limits, **58:5**

**QUALIFIED DOMESTIC RELATIONS ORDERS**

- Divorce (this index)
- Tax-deferred annuities, uniform minimum distribution rules, **54:14**

## INDEX

### QUALIFIED PLANS

- Accrual, minimum accrual standards, **17:1 to 17:49**
- Accuracy of employer's representations, Internal Revenue Service plan qualification process, **27:8**
- Administrative policy regarding self-correction, Internal Revenue Service plan qualification process, **27:17 to 27:19**
- Agreements. Contracts or agreements, below
- Allocation of accrued benefits by contribution source, minimum accrual standards, **17:30, 17:31**
- Alternatives, minimum vesting standards, **17:5 et seq.**
- Amendments
  - plan amendments
    - forfeitures, minimum vesting standards, **17:15**
    - minimum accrual standards, **17:48**
    - remedial amendment period, Internal Revenue Service plan qualification process, **27:10**
    - schedules, minimum vesting standards, **17:26**
- Amount. Minimum, below
- Appeal and review
  - examination of determination letter request, **27:9**
  - Internal Revenue Service procedures, **27:9 to 27:12**
  - procedure, **27:11**
- Arrangements, cash or deferred arrangements, effects on other benefits, **51:42**
- Assessing compliance, Internal Revenue Service plan qualification process, **27:24**
- Breaks in service, minimum vesting and accrual standards, **17:23, 17:44 to 17:47**
- Buybacks, minimum accrual standards, **17:47**
- CAP (closing agreement program), Internal Revenue Service, **27:15, 27:19**
- Cash or deferred arrangements, effects on other benefits, **51:42**
- Cashouts, minimum accrual standards, **17:46**

### QUALIFIED PLANS—Cont'd

- Cash plans, minimum vesting standards, **17:12**
- Changes. Amendments, above
- Closing agreement program (CAP), Internal Revenue Service, **27:15, 27:19**
- Combined plans
  - minimum accrual standards, **17:43**
  - simplified employee pension plans, **59:17**
- Compliance, Internal Revenue Service plan qualification process, **27:16, 27:24**
- Computation period, minimum vesting standards, **17:20**
- Contracts or agreements
  - closing agreement program (CAP), Internal Revenue Service, **27:15, 27:19**
- Contributions
  - Defined Contribution Plans (this index)
    - minimum accrual standards, **17:30, 17:31**
    - minimum vesting standards, **17:3 et seq.**
- Contributory plans
  - minimum vesting standards, **17:13**
- Corrections, Internal Revenue Service procedures, **27:17 to 27:19**
- Counsel fees from plan assets does not violate ERISA, payment of, **27:32**
- Coverage
  - fiduciary insurance coverage, Internal Revenue Service plan qualification process, **27:24**
  - pension plan coverage information, IRS annual report, **6:17**
- Date. Time or date, below
- Death Benefits (this index)
- Deferred
  - cash or deferred arrangements, effects on other benefits, **51:42**
  - plans, minimum vesting standards, **17:12**
- Defined benefit plans
  - minimum accrual standards, **17:31 et seq., 17:38, 17:42, 17:45**
  - minimum vesting standards, **17:4**
- Defined Contribution Plans (this index)

**QUALIFIED PLANS—Cont'd**

- Demonstrations, Internal Revenue Service plan qualification process, **27:5**
- Determination letters, Internal Revenue Service, **27:1 to 27:12**
- Effective date, minimum accrual standards, **17:39**
- Elapsed time method, minimum vesting standards, **17:21**
- Employee Stock Ownership Plans (this index)
- Employer's personal liability for potential IRS sanctions, legal advice concerning, **27:31**
- Employer's plan management or administrative duties, legal advice concerning potential code violations is not related to, **27:31**
- ERISA
  - increased ERISA fiduciary litigation, **27:30**
  - payment of counsel fees from plan assets does not violate, **27:32**
- Examination, Internal Revenue Service plan qualification process, **27:14 to 27:28**
- Examination of determination letter request, **27:9**
- Examples of IRS submissions, **App 27.1**
- Fiduciary insurance coverage, Internal Revenue Service plan qualification process, **27:24**
- Field directive, multiemployer plans and Internal Revenue Service plan qualification process, **27:23**
- Filings, Internal Revenue Service procedures, **27:3 to 27:8**
- Forfeitures, minimum vesting standards, **17:14 to 17:16**
- Forms, Internal Revenue Service plan qualification process, **27:4, 27:5**
- 401(k) Fix-It Guide, **App 27.2**
- Fractional rule benefit, minimum accrual standards, **17:35**
- Funding
  - welfare benefits, advance funding of postretirement benefits, **44:28**
- General rule, minimum vesting standards, **17:22**
- Graduated vesting, minimum vesting standards, **17:8**

**QUALIFIED PLANS—Cont'd**

- Guidelines for examination, multiemployer plans and Internal Revenue Service plan qualification process, **27:21**
- Imposition of monetary sanctions, Internal Revenue Service plan qualification process, **27:22**
- Income
  - ERISA, above
- Increased ERISA fiduciary litigation, **27:30**
- Information
  - pension plan coverage information, IRS annual report, **6:17**
- Insurance, Internal Revenue Service plan qualification process, **27:24**
- Interested parties' notice
  - Internal Revenue Service procedures, **27:6**
- Internal Revenue Service
  - Accountant's Statement and Opinion, annual report, **6:18**
  - pension plan coverage information, annual report, **6:17**
  - process for plan qualification, **27:1 to 27:32**
- International Matters (this index)
- IRS and DOL self-audit correction and enforcement program, **27:29**
- IRS "focused audits" and attorney-client privilege
  - generally, **27:29 to 27:32**
  - code violations, potential, legal advice concerning, **27:31**
  - counsel fees from plan assets does not violate ERISA, payment of, **27:32**
  - employer's administration duties, legal advice concerning potential code violations is not related to, **27:31**
  - employer's plan management, legal advice concerning potential code violations is not related to, **27:31**
  - ERISA, payment of counsel fees from plan assets does not violate, **27:32**
  - legal advice concerning potential code violations is not related to employer's plan management or administration duties, **27:31**
  - payment of counsel fees from plan assets does not violate ERISA, **27:32**

**QUALIFIED PLANS—Cont'd**

- IRS “focused audits” and attorney-client privilege—Cont'd
  - personal liability of employer for potential code violations, legal advice concerning, **27:31**
  - plan assets, payment of counsel fees from does not violate ERISA, **27:32**
  - potential code violations, legal advice concerning, **27:31**
  - potential code violations is not related to employer’s plan management or administration duties, legal advice concerning, **27:31**
- IRS sanctions, potential, legal advice concerning personal liability of employer, **27:31**
- Legal advice
  - employer’s personal liability for potential IRS sanctions, concerning, **27:31**
  - potential code violations is not related to employer’s plan management or administration duties, concerning, **27:31**
- Letters
  - determination letters, Internal Revenue Service, **27:1 to 27:12**
- Litigation
  - increased ERISA fiduciary litigation, **27:30**
- Materials to file, Internal Revenue Service plan qualification process, **27:4, 27:5**
- Minimum
  - accrual standards, **17:1 to 17:49**
  - vesting standards, **17:1 to 17:49**
- Monetary sanctions, Internal Revenue Service plan qualification process, **27:19, 27:22**
- Multiemployer plans, Internal Revenue Service plan qualification process, **27:13, 27:20 to 27:24**
- Nondiscrimination, minimum vesting standards, **17:17**
- Notice
  - interested parties’ notice, above
- Parity, minimum vesting standards, **17:24**
- Participants and participation
  - contributions of participants, minimum vesting standards, **17:3, 17:4**

**QUALIFIED PLANS—Cont'd**

- Participants and participation—Cont'd
  - post-effective date participation, minimum accrual standards, **17:39**
  - withdrawals by participants, forfeitures and minimum vesting standards, **17:16**
- Parties. Interested parties’ notice, above
- Payment of counsel fees from plan assets does not violate ERISA, **27:32**
- Pension plans
  - coverage information, IRS annual report, **6:17**
  - welfare benefits, advance funding of postretirement benefits, **44:28**
- Percentages, minimum accrual standards, **17:33, 17:34**
- Permitted forfeitures, minimum vesting standards, **17:14 to 17:16**
- Plan assets, payment of counsel fees from does not violate ERISA, **27:32**
- Potential code violations is not related to employer’s plan management or administration duties, legal advice concerning, **27:31**
- Process of Internal Revenue Service for plan qualification, **27:1 to 27:32**
- Profit sharing plans
  - welfare benefits, advance funding of postretirement benefits, **44:28**
- Programs
  - closing agreement program (CAP), Internal Revenue Service, **27:15, 27:19**
  - voluntary compliance program, Internal Revenue Service plan qualification process, **27:16**
- Purpose, minimum vesting and accrual standards, **17:1 et seq.**
- Recordkeeping
  - minimum accrual standards, **17:49**
  - minimum vesting standards, **17:28**
- Regulations
  - final regulations, above
- Remedies or relief
  - amendment period, Internal Revenue Service plan qualification process, **27:10**
  - monetary sanctions, Internal Revenue Service plan qualification process, **27:19**

**QUALIFIED PLANS—Cont'd**

- Representations of employer, Internal Revenue Service plan qualification process, **27:8**
- Request for determination letter, Internal Revenue Service plan qualification process, **27:9**
- Revenue Procedure 2008-50, **27:25, 27:27**
- Revenue Procedure 2013-12, **27:26**
- Review. Appeal and review, above
- Right to accrued benefits, purpose of minimum vesting standards, **17:2**
- Rules
  - minimum accrual standards, **17:28, 17:35, 17:40 to 17:43**
  - minimum vesting standards, **17:12, 17:13, 17:23, 17:24**
  - special rules, below
- Sanctions, Internal Revenue Service plan qualification process, **27:17, 27:19, 27:22**
- Schedules, minimum vesting standards, **17:5 et seq., 17:26**
- Scope of determination letters, Internal Revenue Service plan qualification process, **27:2**
- Securities. Stock or securities, below
- Self-correction, Internal Revenue Service procedures, **27:17 to 27:19**
- Separation from service, minimum vesting standards, **17:25**
- Service
  - minimum accrual standards, **17:36 to 17:39, 17:44 to 17:47**
  - minimum vesting standards, **17:19 to 17:23, 17:25, 17:27**
- Setoffs. Offsets, above
- Simplified employee pension plans, combining with, **59:17**
- Source of contribution, minimum accrual standards, **17:30, 17:31**
- Special rules
  - minimum accrual standards, **17:40 to 17:43**
  - minimum vesting standards, **17:12, 17:13**
- Standards, minimum vesting and accrual, **17:1 to 17:49**
- Statutes. Legislation, above
- Submissions, Internal Revenue Service plan qualification process, **App 27.1**

**QUALIFIED PLANS—Cont'd**

- Tax
    - annuity payments, **31:7**
    - basis recovery, **31:3**
    - employer securities, **31:12**
    - excise tax, above
    - Internal Revenue Service, above
    - life insurance, **31:8**
    - lump sum distributions, **31:4**
    - participant loans, **31:9**
    - plan termination distributions, **31:14**
    - premature distributions, **31:13**
    - qualified domestic relations order, **31:11**
    - restoration payments, **31:10**
    - rollovers, **31:5**
    - substantially equal payments, **31:6**
  - Tax Reform Act of 1986, minimum vesting standards, **17:15 to 17:18**
  - Termination of plan
    - minimum vesting standards, **17:18**
  - Time or date
    - effective date, minimum accrual standards, **17:39**
    - qualification of plan, **27:7**
    - remedial amendment period, Internal Revenue Service plan qualification process, **27:10**
    - service, minimum vesting standards, **17:19 to 17:21**
    - year or years, below
  - Top-heavy plans
    - minimum accrual standards, **17:40 to 17:43**
  - Vesting, minimum vesting standards, **17:1 to 17:49**
  - Voluntary
    - compliance program, Internal Revenue Service plan qualification process, **27:16**
  - Welfare benefits, advance funding of post-retirement benefits, **44:28**
  - Withdrawals, forfeitures and minimum vesting standards, **17:16**
- QUALIFYING**
- Disqualifying (this index)
  - Employer security, fiduciary prohibited transactions, **8:67**
  - Events. COBRA Health Care Continuation Coverage (this index)

## INDEX

### QUALITY MEASURES

Health insurance, **46:90 to 46:97**

### QUANTITY OR NUMBER

Amount, Quantity or Number (this index)

### QUARTERLY CONTRIBUTION REQUIREMENT

Minimum funding, special rules for determining, **23:16**

### QUESTIONS

Internal Revenue Service, applicability of amount of fee paid, **6:38**

### RABBI TRUSTS

Deferred compensation, **14:27, 14:43**

### RAILROAD RETIREMENT ACT

Disability benefits, long-term disability, **38:18**

Governmental plans, **26:2, 26:5**

### RANGE OF REASONABLE ACTUARIAL ASSUMPTIONS

Defined benefit pension plans, financing, **12:32**

### RATE OR RATES

Accounting (this index)

Cash Balance Pension Plan (this index)

Cash or deferred arrangements, contribution rate adjustments, **51:31**

Death Benefits (this index)

Defined benefit pension plans, deposit administration purchase rates, **12:94**

Employee stock purchase plans, long-term capital gains, **64:15**

Sex discrimination, conversion rates in developing unisex tables, **29:40**

Special benefits and services, mortgage interest rate differential, **63:76**

Termination of plan, lump sum interest rates and recovery of excess assets, **37:22**

### RATING

Death Benefits (this index)

Experience Rating (this index)

Health insurance, **46:79 to 46:82**

### RATIO PERCENTAGE TEST

Minimum coverage standards under Tax Reform Act of 1986, **16:18**

Minimum participation and coverage, **16:18**

### REA

Retirement Equity Act of 1984 (REA) (this index)

### REAL PROPERTY

Fiduciary responsibility, prohibited transactions, **8:65, 8:66**

### REASONABLE

Actuarial assumptions, **12:32, 23:11**

Compensation of executives, golden parachute payments, **65:64 to 65:68**

### RECAPTURE

Termination of plan, recovery of excess assets, **37:6 to 37:12**

### RECEIVABLE CONTRIBUTIONS

Accounting by defined benefit pension plans, **4:8**

### RECHARACTERIZATION

Cash or deferred arrangements, testing techniques to avoid excess contributions and excess aggregate contributions, **51:27**

### RECLASSIFICATION

Cash or deferred arrangements, testing techniques to avoid excess contributions and excess aggregate contributions, **51:28**

### RECOGNITION

Accounting by employer for postretirement benefits, balance sheet recognition, **4:67**

### RECOMMENDED ACTION

Multiemployer plans, Internal Revenue Service, **57:85**

### RECORDS AND RECORDKEEPING

Administration of defined benefit plans, calculation of benefits, **3:7, 3:8**

Management of benefits, use of electronic data processing, **5:29 to 5:34**

Multiemployer plans, special adjustments, **57:21 to 57:23**

Qualified Plans (this index)

### RECOVERY

Basis (this index)

Excess assets, termination of plan, **37:1 to 37:24**

**RECOVERY—Cont'd**

Profit. Federal Securities Laws (this index)

**RECREATIONAL MATTERS**

Special Benefits and Services (this index)

**REDUCED PREMIUM PAYMENTS**

American Recovery and Reinvestment Act of 2009 (ARRA) (this index)

**REDUCTION**

American Recovery and Reinvestment Act of 2009 (ARRA), reduced premium payment requirement, **39:121**

Cash or deferred arrangements, risk reducing design features, **51:30**

COBRA health care continuation coverage, charge for coverage, **39:25**

Death Benefits (this index)

Defined benefit pension plans, actuarial reduction for early retirement, **11:34**

Multiemployer plans, benefits, **57:52, 57:59**

Pension Benefit Guaranty Corporation, benefit accruals, **6:51**

Salary. Pay, Salary or Wages (this index)

Welfare benefits, eligible charge reduction plans, **44:6**

**REEMPLOYMENT ASSISTANCE**

Disability benefits, designing plans, **38:39**

**REESTABLISHMENT**

Termination-reestablishment transactions, recovery of excess assets on plan termination, **37:14**

**REFERRAL SERVICE**

Special benefits and services, information resources for dependent care, **63:48**

**REFUNDS**

Internal Revenue Service, user fee program, **6:36**

**REFUSAL**

First Refusal Right (this index)

**REGISTRATION**

Federal Securities Laws (this index)

Internal Revenue Service, annual registration statement, **6:8**

**REGULATION AND REGULATORY MATTERS**

Health insurance, **46:71 to 46:73**

Mergers, regulatory law, **25:3**

Reporting to regulatory agencies, **6:1 to 6:62**

Spin-offs, regulatory law, **25:3**

Termination of plan, regulatory guidelines and requirements for recovery of excess assets, **37:13 to 37:24**

**REGULATIONS**

Cash balance pension plan, **53:39**

COBRA health care continuation coverage, **39:99, 39:107, 39:110**

Controlled Groups (this index)

Design of Plan (this index)

Divorce, Retirement Equity Act of 1984, **34:18 to 34:26**

Family and Medical Leave Act (this index)

Final Regulations (this index)

Flexible/cafeteria plans, tax and legal considerations, **52:31 to 52:37**

Interim Regulations (this index)

Proposed Regulations (this index)

Qualified Plans (this index)

Securities and Exchange Commission, reporting requirements, **4:33**

**REGULATORY MATTERS**

Regulation and Regulatory Matters (this index)

**REHABILITATION**

Act of 1973. Rehabilitation Act of 1973 (this index)

Disability benefits, designing plans, **38:34 to 38:38**

**REHABILITATION ACT OF 1973**

General discussion, **29:55 to 29:57**

Prohibitions, **29:55**

Section 504, **29:56**

Sections 501 and 503, **29:57**

**REIMBURSEMENT**

Accounting by employer for postretirement benefits, provider reimbursement levels, **4:60**

American Recovery and Reinvestment Act of 2009 (ARRA), **39:121**

Deferred compensation, IRS final regulations, **14:52**

## INDEX

### REIMBURSEMENT—Cont'd

- Disability, self-insured medical reimbursement plans, **38:49**
- Special benefits and services, financial assistance for dependent care, **63:46, 63:47**

### RELEASE OR RELEASES

- Age discrimination, Older Workers Benefit Protection Act (OWBPA), **29:21**
- Fiduciary prohibited transactions, release of future claims by employer, **8:64**

### RELIEF

- Remedies or Relief (this index)

### RELOCATION ASSISTANCE

- Special benefits and services, housing assistance, **63:70 to 63:76**

### REMEDIES OR RELIEF

- Multiemployer plans, funding relief and pension termination insurance, **57:60**
- Qualified Plans (this index)

### REMOVAL FROM GROSS ESTATE

- Death benefits, assignment, **41:92**

### REMUNERATION

- Executive compensation committee, de minimis remuneration, **65:19**

### RENEGADE DEPENDENTS

- COBRA health care continuation coverage, qualifying events, **39:14 to 39:16**

### RENEWAL RATES

- Death benefits, premiums for group life insurance, **42:15 to 42:18**

### REORGANIZATION

- Multiemployer plans, pension termination insurance, **57:51 to 57:54**

### REPEAL

- Corporate mergers and acquisitions, repeal of "General Utilities," **36:16**

### REPLACEMENT

- Eyeglasses, vision care programs, **46:62**
- Income. Replacement Income (this index)
- Insurance, preretirement planning, **60:13**

### REPLACEMENT INCOME

- General discussion, **38:1 to 44:60**
- Design of plan, **2:2**

### REPORTING

- Annual reports
  - Internal Revenue Service, **6:4 to 6:21**
  - termination of plan, duties of terminated plans, **24:35**
- Defined Benefit Pension Plans (this index)
- Defined Contribution Plans (this index)
- ERISA (this index)
- Executives (this index)
- Federal Securities Laws (this index)
- Health benefit plans, **4:26 to 4:32**
- Labor Management Reporting and Disclosure Act, **29:7**
- Management of Benefits (this index)
- Pension Benefit Guaranty Corporation (this index)
- Plans, generally, **4:2 to 4:38**
- Regulatory agencies, reporting to, **6:1 to 6:62**
- Securities and Exchange Commission, plans, **4:33 to 4:38**
- Simplified employee pension plans, reporting deferrals to IRS, **59:71**
- Termination of plan, duties of terminated plans, **24:35**
- Welfare Benefits (this index)

### REPRESENTATIONS OF EMPLOYER

- Internal Revenue Service plan qualification process, **27:8**

### REQUESTS

- Family and Medical Leave Act, **App 30.5**
- Fiduciary responsibility, exemption process, **8:73, 8:74**
- Internal Revenue Service (this index)
- Simplified employee pension plans, sample request for illustration, **App 59.10**

### RESERVE OR RESERVES

- Death Benefits (this index)
- Health insurance, cost of claims, **46:83**
- International context retirement benefits, qualified reserve plans, **61:44**
- Welfare Benefits (this index)

### RESOURCES

- Special benefits and services, information resources for dependent care, **63:48 to 63:51**

**RESPIRE CARE**

Special benefits and services, financial assistance for dependent care, **63:45**

**RESPONSE**

Family and Medical Leave Act, response of employer to request for leave, **App 30.5**

Objectives of benefits, response to employee needs, **1:2**

**RESPONSIBILITIES**

Duties and Responsibilities (this index)

**RESTORATIVE SERVICES**

Dental programs, **46:42**

**RESTRICTIONS**

Limitations (this index)

**RESTRUCTURING**

Cash or deferred arrangements, testing techniques to avoid excess contributions and excess aggregate contributions, **51:26**

**RESULTS**

Death Benefits (this index)

**RETENTION**

Health insurance, cost of claims, **46:83**

International context retirement benefits, retention on covered payroll, **61:8**

Management of benefits, retention of records, **5:34**

Objectives of benefits, retention of qualified employees, **1:3**

**RETIREMENT**

Administration (this index)

Age Discrimination (this index)

Cash Balance Pension Plan (this index)

COBRA health care continuation coverage, retirees, **39:20**

Death Benefits (this index)

Deferred compensation and supplementary retirement income, **14:6**

Deferred Compensation (this index)

Defined Benefit Pension Plans (this index)

Defined Contribution Plans (this index)

Disability (this index)

Early retirement. Early Retirement (this index)

Employee Retirement Income Security Act. ERISA (this index)

**RETIREMENT—Cont'd**

Equity Act of 1984. Retirement Equity Act of 1984 (REA) (this index)

Flexible/cafeteria plans, benefits, prices and credits, **52:58, 52:59**

Health insurance, retirees, **46:78**

Individual Retirement Accounts (this index)

Internal Revenue Service, annual report, **6:16**

International Matters (this index)

Management of benefits, use of electronic data processing, **5:36 to 5:39**

Multiemployer Plans (this index)

National Labor Relations Act, rights of retired employees, **29:3**

Normal Retirement (this index)

Postretirement (this index)

Preretirement (this index)

Qualified Plans (this index)

Severance pay plans of large or public companies, induced retirement benefits, **58:16**

Special benefits and services, retirement preparation educational assistance, **63:7**

Welfare Benefits (this index)

**RETIREMENT EQUITY ACT OF 1984 (REA)**

Joint-and-survivor annuities, plans covered by rules, **18:2**

**RETIREMENT PROTECTION ACT OF 1994**

Multiemployer plans, **57:74 to 57:76**

**RETROACTIVE OR RETROSPECTIVE MATTERS**

Application of withdrawal liability, multiemployer plans, **57:39**

Review and data analysis, health care cost management, **44:16**

**RETURN**

Cash balance pension plan, market rate of return limitation, **53:40**

Death Benefits (this index)

Defined benefit pension plans, return on investment, **12:23**

Fiduciary responsibility, return of contributions to employer, **8:31**

## INDEX

### RETURN—Cont'd

Internal Revenue Service, tax return of fiduciary of employee benefit trust, **6:15**

### REVENUE ACT OF 1987

Corporate mergers and acquisitions, **36:31 to 36:33**

Defined benefit pension plans, minimum funding standards, **12:60**

### REVENUE PROCEDURE 2008-50

Expansion of qualified plan correction program, **27:27**

### REVENUE PROCEDURE 2013-12

Qualified plans, **27:26**

### REVENUE PROCEDURE 2015-27

Qualified plans, **27:28**

### REVENUE RECONCILIATION ACT OF 1989

Tax-deferred annuities, Tax Reform Act of 1986 changes, **54:25**

### REVENUE RULING 79-90

Defined benefit pension plans, death benefits, **11:53**

### REVERSION OF ASSETS

Termination of plan, **24:26, 37:24**

### REVIEW

Appeal and Review (this index)

### REVISED PLAN AGGREGATION RULES

Deferred compensation, IRS final regulations, **14:55**

### REVOCAION OF ELECTION

Election or Choice (this index)

### RIDERS

Health insurance, **46:28**

### RIGHTS

COBRA Health Care Continuation Coverage (this index)

Defined Contribution Plans (this index)

Design of plan, model statement of ERISA rights, **App 2.2**

Divorce, alternate recipients named in qualified medical child support orders, **35:5**

### RIGHTS—Cont'd

Employee Stock Purchase Plans (this index)

First Refusal Right (this index)

National Labor Relations Act, retired employees, **29:3**

Qualified plans, purpose of minimum vesting standards, **17:2**

Termination of Plan (this index)

Welfare benefits, right to modify plan as cost control measure for postretirement benefits, **44:51**

### RISK

Cash or deferred arrangements, risk reducing design features, **51:30**

Death Benefits (this index)

Health care cost management, high risk pregnancy management, **44:24**

Preretirement planning, risk management, **60:9 to 60:13**

Severance pay plans, substantial risk of forfeiture (SRF) plans, **58:29**

### ROLE

Cash balance pension plan, role of savings plan, **53:27**

Management of Benefits (this index)

Objectives of benefits, role of employee cost sharing, **1:7**

### ROLLOVERS

Governmental plans, **26:8**

Minimum distribution, **32:14, 32:15**

Pension Protection Act, **32:15**

### ROOM FOR NURSING MOTHERS

Special benefits and services, dependent care, **63:56**

### RULES

Basis recovery rules. Basis (this index)

Cash or Deferred Arrangements (this index)

Controlled Groups (this index)

Corporate mergers and acquisitions, nondiscriminatory coverage and benefits under acquiring company's plans, **36:26, 36:30**

Death Benefits (this index)

Deferred compensation, IRS final regulations, **14:58**

Defined Contribution Plans (this index)

**RULES—Cont'd**

- Design of plan, Newborns' and Mothers' Health Protection Act of 1996, **2:14**, **App 2.3**
- Divorce (this index)
- Executives (this index)
- Federal Securities Laws (this index)
- Fiduciary Responsibility (this index)
- Flexible/Cafeteria Plans (this index)
- General Rules (this index)
- Governing Rules (this index)
- Group Legal Services Plans (this index)
- International Matters (this index)
- Joint-and-survivor annuities, **18:1**, **18:2**
- Mergers (this index)
- Minimum Distribution (this index)
- Mult employer Plans (this index)
- Nondiscrimination (this index)
- Nonqualified plans, **54:12**, **54:15**
- Qualified Plans (this index)
- Qualified Separate Lines of Business (this index)
- Simplified Employee Pension Plans (this index)
- Special Rules (this index)
- Spin-Offs (this index)
- Tax-Deferred Annuities (this index)
- Termination of Plan (this index)
- Transition or Transitional (this index)

**RULINGS**

- Internal Revenue Service (this index)

**SAFEGUARDS**

- Termination of plan, Pension Benefit Guaranty Corporation, **24:18**, **24:19**

**SAFE HARBORS**

- Americans with Disabilities Act, health benefit plans, **29:50**
- Cash balance pension plan, age discrimination, **53:41**
- Corporate mergers and acquisitions, nondiscriminatory coverage and benefits under acquiring company's plans, **36:25**
- Welfare benefits, **43:10**

**SALARY**

- Pay, Salary or Wages (this index)

**SALES**

- COBRA health care continuation coverage, businesses, **39:91 to 39:102**
- Corporate mergers and acquisitions, **36:1 to 36:54**
- Executive compensation, assets, **65:35**
- Federal Securities Laws (this index)
- Fiduciary Responsibility (this index)
- Purchase (this index)
- Special Benefits and Services (this index)

**SANCTIONS**

- Penalties or Sanctions (this index)

**SARSEP**

- Simplified Employee Pension Plans (this index)

**SATISFACTION**

- Patients, health insurance, **46:92**

**SAVINGS**

- Cash Balance Pension Plan (this index)
- Medical savings accounts, **46:99**
- Plans. Savings Plans (this index)
- Special benefits and services, educational assistance for dependents of employees, **63:11**
- Tax-deferred annuities, cost savings/efficiency standards, **54:36**

**SAVINGS PLANS**

- Preretirement planning, **60:4**
- Securities and Exchange Commission, reporting requirements, **4:33 to 4:38**

**SCHEDULES**

- Internal Revenue Service (this index)
- Mergers, special schedules for defined benefit plans, **25:7 to 25:9**, **25:11**
- Qualified plans, minimum vesting standards, **17:5 et seq.**, **17:26**
- Securities and Exchange Commission, reporting requirements, **4:37**
- Welfare benefits, dollar schedules, **44:47**

**SCHEDULING BY EMPLOYEE**

- Special benefits and services, vacations, **63:21**

**SCHOLARSHIPS**

- Special benefits and services, educational assistance for dependents of employees, **63:9**

## INDEX

### SCHOOLS

- Education (this index)
- Special Benefits and Services (this index)

### SCOPE

- Internal Revenue Service plan qualification process, determination letters, **27:2**
- Management of benefits, activities of Benefits Department, **5:6**

### S CORPORATIONS

- Severance pay plans, closely held corporations, **58:22**

### SCREENING GUIDELINES

- Health care cost management, large case management, **44:22**

### SEC

- Securities and Exchange Commission (this index)

### SECONDARY FLEXIBILITY

- Flexible/cafeteria plans, **52:25**

### SECOND QUALIFYING EVENT NOTICE

- COBRA health care continuation coverage, **39:40, 39:41, App 39.3**

### SECULAR TRUSTS

- Deferred compensation, **14:28**

### SECURITIES

- Act of 1933. Federal Securities Laws (this index)
- Exchange Act of 1934. Federal Securities Laws (this index)
- Executives' golden parachute payments, securities violations, **65:52 to 65:54**
- Federal Securities Laws (this index)
- Fiduciary responsibility, prohibited transactions, **8:65 to 8:67**
- Securities and Exchange Commission (this index)
- Stock (this index)

### SECURITIES AND EXCHANGE COMMISSION

- Accounting requirements, **4:36**
- Changes in plan equity statement, reporting requirements, **4:35**
- Disclosure, reporting requirements, **4:36**
- Divorce, qualified domestic relations orders, **34:2**

### SECURITIES AND EXCHANGE

#### COMMISSION—Cont'd

- Financial condition statement, reporting requirements, **4:34**
- Form 11-K filing requirements, **4:38**
- Income statement, reporting requirements, **4:35**
- Regulations, reporting requirements, **4:33**
- Reporting requirements for plans, **4:33 to 4:38**
- Savings plans, reporting requirements, **4:33 to 4:38**
- Schedules, reporting requirements, **4:37**
- Statements, reporting requirements, **4:34, 4:35**
- Stock purchase plans, reporting requirements, **4:33 to 4:38**

### SECURITIES LAW

- Employee stock ownership plans, **50:12, 50:70 to 50:76**

### SECURITY

- Controlled groups, Revenue Act of 1987, **36:32**
- Employee Retirement Income Security Act. ERISA (this index)
- Qualified Plans (this index)

### SELECTED RESTORATIVE SERVICES

- Dental programs, **46:42**

### SELECTION

- Administration of benefit plans, retirement benefit selection forms, **App 3.10**
- Defined Benefit Pension Plans (this index)
- Fiduciary standards, selecting educators and advisors, **8:36**
- Health insurance, problems with multiple benefit options, **46:98**
- Management of Benefits (this index)

### SELECTIVE COVERAGE OF CONTROLLED GROUP

- International context retirement benefits, expatriate coverage under U.S. qualified plans, **61:21**

### SELF-CORRECTION

- Internal Revenue Service procedures, qualified plans, **27:17 to 27:19**

### SELF-DEALING TRANSACTIONS

- Fiduciary responsibility, **8:71, 8:72**

**SELF-EMPLOYMENT**

Simplified Employee Pension Plans (this index)

**Tax**

death benefits, financing Social Security benefits, **42:4**

Simplified Employee Pension Plans (this index)

**SELF-INSURANCE**

Death benefits, voluntary employee beneficiary association trust life benefits, **42:28 to 42:33**

Health insurance, cost of claims, **46:84 to 46:88**

Plans that are self-insured

COBRA health care continuation coverage, charge for coverage, **39:24**

medical plans, **38:49, 43:2 to 43:5**

**SEMINARS**

Special benefits and services, information resources for dependent care, **63:49**

**SENIOR MANAGEMENT**

Welfare benefits, educating senior management, **44:59**

**SEPARATE ENTITY**

Defined benefit pension plans, trust funds, **12:110**

**SEPARATE LINES OF BUSINESS**

Qualified Separate Lines of Business (this index)

**SEPARATE PLAN**

Welfare benefits, ERISA reporting and disclosure requirements, **44:41**

**SEPARATION FROM SERVICE**

Qualified plans, minimum vesting standards, **17:25**

**SEPARATION OF SPOUSES**

COBRA health care continuation coverage, qualifying events, **39:16**

**SEP PLANS**

Simplified Employee Pension Plans (this index)

**SERVICE OR SERVICES**

Accounting by employer for postretirement benefits, service cost determi-

**SERVICE OR SERVICES—Cont'd**

nation, **4:55 to 4:64**

Administration of defined benefit plans, service records, **3:8**

Affiliated Groups (this index)

Breaks in Service (this index)

Controlled Groups (this index)

Crediting Service (this index)

Defined Benefit Pension Plans (this index)

Disability benefits, rehabilitation, **38:36, 38:37**

Executive compensation, golden parachute payments, **65:67**

Fiduciary responsibility, prohibited transactions, **8:60, 8:61**

Group Legal Services Plans (this index)

Health care cost management, outpatient management services, **44:18**

Health Insurance (this index)

In-Service (this index)

Internal Revenue Service annual report, service provider information, **6:9**

International context retirement benefits, expatriate coverage under U.S. qualified plans, **61:9**

Management of Benefits (this index)

Minimum Participation and Coverage (this index)

Multiemployer Plans (this index)

Nonqualified plans, deferred compensation plans, **54:6**

Qualified Plans (this index)

Separation from Service (this index)

Severance pay plans of closely held corporations, affiliated service groups, **58:24**

Special Benefits and Services (this index)

**SET-ASIDE LIMITS**

Multiemployer plans, welfare plan reserve limits, **57:69**

**SETOFFS**

Offsets (this index)

**SETTLEMENTS**

Accounting by employer, **4:46, 4:70**

**SEVERANCE**

Crediting service, elapsed time method, **15:18**

Period of severance, **15:20**

**SEVERANCE—Cont'd**

- Deferred compensation, IRS final regulations, **14:50**
- Pay plans. Severance Pay Plans (this index)

**SEVERANCE PAY PLANS**

- General discussion, **58:1 to 58:33**
- Affiliated service groups, closely held corporations, **58:24**
- Age discrimination, **29:20**
- Benefits
  - death benefits, funding of ten or more employers' plans, **58:13**
  - eligibility, shareholder-employee plans of closely held corporations, **58:18**
  - large or public companies, **58:15, 58:16**
  - not for profit organizations, **58:32, 58:33**
- Bona fide plans, not for profit organizations, **58:28, 58:29**
- Closely held corporations, **58:17 to 58:26**
- Contributions of employer, not for profit organizations, **58:31**
- Control groups, closely held corporations, **58:23**
- Coverage of employees only plans, closely held corporations, **58:26**
- Death benefits, funding of ten or more employers' plans, **58:13**
- Deductible limits, single employer trust, **58:4**
- Definition, **58:1**
- Distinctions, **58:1**
- Eligibility, shareholder-employee plans of closely held corporations, **58:18, 58:19**
- Employee-only plans, closely held corporations, **58:26**
- ERISA, not for profit organizations, **58:28**
- Experience-rated arrangements, funding of ten or more employers' plans, **58:8**
- Fiduciary concerns, funding of ten or more employers' plans, **58:12**
- Forfeiture, not for profit organizations, **58:29, 58:33**
- Funding, **58:2 to 58:13**
- Groups, closely held corporations, **58:23, 58:24**

**SEVERANCE PAY PLANS—Cont'd**

- Induced retirement benefits, large or public companies, **58:16**
- Large companies, **58:14 to 58:16**
- Leased employees, closely held corporations, **58:25**
- Limits
  - deductible limits, single employer trust, **58:4**
  - qualified asset account limits, single employer trust, **58:5**
  - ten or more employers' plans, funding, **58:7**
- Multiemployer plans, funding, **58:6 to 58:13**
- Not for profit organizations, **58:27 to 58:33**
- Participation in plan, not for profit organizations, **58:30**
- Partnership plans, closely held corporations, **58:21**
- Payment of benefit events, not for profit organizations, **58:32**
- Public companies, **58:14 to 58:16**
- Qualified asset account limits, single employer trust, **58:5**
- S corporations, closely held corporations, **58:22**
- Shareholder-employee plans, closely held corporations, **58:17 to 58:19**
- Single employer trust, funding, **58:3 to 58:5**
- Sole proprietor plans, closely held corporations, **58:20**
- Structure of benefits for employees, large or public companies, **58:15**
- Substantial risk of forfeiture (SRF) plans, not for profit organizations, **58:29**
- Taxation, funding of ten or more employers' plans, **58:11**
- Ten or more employers' plans, funding, **58:6 to 58:13**
- Termination of plan, funding of ten or more employers' plans, **58:10**
- Unfunded plans, **58:2**
- Withdrawal of employer, funding of ten or more employers' plans, **58:9**

**SEX DISCRIMINATION**

- Actuarial basis statement, defined benefit plans, **29:39**

**SEX DISCRIMINATION—Cont'd**

- Benefit plans and benefits
  - defined benefit plans, **29:36 to 29:39**
  - employee benefit plans, **29:27**
  - employment practices related to benefit plans, effect of unisex tables on, **29:44**
  - maternity benefits, developing unisex tables, **29:43**
  - pension benefit plans, **29:28 to 29:34**
- Blended annuity tables, developing unisex tables, **29:41, 29:42**
- Conversion
  - factors, defined benefit plans, **29:37**
  - rates, developing unisex tables, **29:40**
- Coverage, sources of, **29:26**
- Defined benefit plans, **29:36 to 29:39**
- Defined contribution plans, **29:35**
- Developing unisex tables, **29:40 to 29:46**
- Developments after “Norris” decision, pension benefit plans, **29:32**
- Disability plans, effect of unisex tables on, **29:46**
- Employee benefit plans, **29:27**
- Equal Employment Opportunity Commission, pension benefit plans, **29:28, 29:34**
- Federal laws, generally, **29:26 to 29:46**
- Guidelines of Equal Employment Opportunity Commission, pension benefit plans, **29:28**
- Health insurance plans, effect of unisex tables on, **29:45**
- Influence of “Norris” decision, pension benefit plans, **29:33**
- “Manhart” decision, pension benefit plans, **29:30**
- Maternity benefits, developing unisex tables, **29:43**
- Medical insurance plans, effect of unisex tables on, **29:45**
- “Norris” decision, pension benefit plans, **29:31 to 29:33**
- Option factors, defined benefit plans, **29:38**
- Pension benefit plans, **29:28 to 29:34**
- Plans
  - benefit plans and benefits, above disability plans, developing unisex tables, **29:46**

**SEX DISCRIMINATION—Cont'd**

- Plans—Cont'd
  - medical and health insurance plans, developing unisex tables, **29:45**
- Practical considerations in developing blended factors, unisex tables, **29:42**
- Sources of law and coverage, **29:26**
- Statement of actuarial basis, defined benefit plans, **29:39**
- Unisex tables, developing, **29:40 to 29:46**

**SHAREHOLDERS**

- Approval
  - employee stock purchase plans, **64:5, 64:29**
  - executive compensation, **65:20 to 65:24, 65:27, 65:60**
- Executives (this index)
- Severance pay plans of closely held corporations, shareholder-employee plans, **58:17 to 58:19**

**SHARES OF STOCK**

- Stock (this index)

**SHARING**

- Costs and Expenses (this index)
- Death Benefits (this index)
- Job sharing, flexible work alternatives, **63:38**
- Profit Sharing and Profit Sharing Plans (this index)
- Responsibility, paid time off bank, **63:32**

**SHELTERS**

- Tax-sheltered annuities, tax-deferred annuities, **54:7 to 54:9, 54:19**

**SHOPPING FACILITIES**

- Special benefits and services, subsidized, **63:62**

**SHORTFALLS**

- Multiemployer plans, contributions, **57:19**

**SHORT-TERM DISABILITY**

- Disability (this index)

**SHUTDOWN OF PLANT**

- Defined benefit pension plans, actuarial assumptions for financing, **12:29**

**SICKNESS**

- Disability (this index)
- Pay. Disability (this index)

## INDEX

### SICKNESS—Cont'd

Special benefits and services, sick dependent care reimbursement, **63:46**

### SIGNIFICANT ACCOUNTING POLICIES

Defined benefit pension plans, **4:15**

### SIGNIFICANT GAP DOCTRINE

COBRA health care continuation coverage, duplicate coverage, **39:73**

### SIMPLIFIED

Employee pension plans. Simplified Employee Pension Plans (this index)  
Loan administration design elements, administration of defined contribution plans, **3:27**

### SIMPLIFIED EMPLOYEE PENSION PLANS

General discussion, **59:1 to 59:72**

Adjustments, compensation of unincorporated businesses, **59:41**

Allocation of contributions, **59:23, 59:47**

Alternative compliance method, ERISA considerations, **59:10**

Annual matters

cost of living and other annual limits, **App 59.2**

IRA contributions, employee taxation of SEP contributions, **59:63**

Approval, establishing SEP arrangements, **59:13 to 59:15**

Arrangements, **59:1 to 59:72**

Averaging of income, five-year and ten-year, **App 59.9**

Benefits, employee pension benefit plans, **59:12**

Businesses, **59:1 to 59:72**

Calculation of earned income, unincorporated businesses, **59:40, 59:43**

Carryforward of nondeductible contributions, **59:54**

Combinations

SEP and SARSEP, **59:66**

SEP arrangements and qualified plans, **59:17**

Comparison of five-year and ten-year income averaging, **App 59.9**

Compensation, **59:27 to 59:44**

Compliance, ERISA considerations, **59:10**

### SIMPLIFIED EMPLOYEE PENSION PLANS—Cont'd

Contributions

general discussion, **59:18 to 59:25**

allocation, **59:23, 59:47**

compensation, unincorporated businesses, **59:36, 59:37, 59:44**

employee taxation of SEP contributions, **59:59 to 59:63**

employer contribution limitations, **59:48 to 59:58**

excess SARSEP contributions, **59:69**

SARSEPs without employer contributions, **59:65**

Controlled employers, employee taxation of SEP contributions, **59:63**

Corporations, set-up and establishment dates for, **App 59.3**

Cost of living limits, **App 59.2**

Creditor protection, employer contribution and deduction limitations, **59:58**

Custom document approval and existing plans, establishing SEP arrangements, **59:15**

Date. Time or date, below

Deduction

employer deduction limitations, **59:48 to 59:58**

half of self-employment tax, compensation of unincorporated businesses, **59:38**

IRA contributions, **59:19**

Deferrals

excess amounts unique to SARSEPs, **59:68, 59:70**

reporting to IRS, **59:71**

Definitions

earned income, **59:34**

self-employed individual's compensation, **59:35**

Determination of preplan earned income, compensation of unincorporated businesses, **59:39**

Disallowed deferrals, excess SARSEP contributions, **59:70**

Discrimination rules, contributions, **59:25**

Distributions, **59:26**

Dividend income, compensation, **59:31**

Documents

custom document approval and existing plans, establishing SEP arrangements, **59:15**

**SIMPLIFIED EMPLOYEE PENSION PLANS—Cont'd**

- Documents—Cont'd
  - execution of documents, contributions, **59:21**
  - IRS model documents, **59:6 to 59:8, App 59.5, App 59.6**
- Dollar limitations, **59:53, 59:61**
- Earned income, compensation of unincorporated businesses, **59:34, 59:39, 59:40, 59:43**
- Elective
  - contributions, **59:20**
  - excess elective deferrals, excess amounts unique to SARSEPs, **59:68**
- Eligibility to participate, **59:3**
- ERISA considerations, establishing SEP arrangements, **59:9 to 59:11**
- Establishment, **59:5 to 59:16, App 59.3, App 59.4**
- Excess
  - amounts unique to SARSEPs, **59:67 to 59:70**
  - contributions, employee taxation of SEP contributions, **59:62**
- Excise tax on nondeductible contributions, **59:55**
- Exclusions, employee taxation of SEP contributions, **59:60, 59:61**
- Execution of documents, contributions, **59:21**
- Existing plans, custom document approval, **59:15**
- Family members, compensation limits, **59:29**
- Federal matters
  - Internal Revenue Service, below securities laws, establishing SEP arrangements, **59:16**
  - taxes, employer contribution and deduction limitations, **59:50**
- FICA taxes, employer contribution and deduction limitations, **59:50**
- Five-year income averaging, comparison with ten-year income averaging, **App 59.9**
- Forms, IRS model documents, **59:7, 59:8, App 59.5, App 59.6**
- Formula, allocation of contributions, **59:23**

**SIMPLIFIED EMPLOYEE PENSION PLANS—Cont'd**

- 401(k) plan vs SEP and SARSEP, **App 59.1**
- FUTA taxes, employer contribution and deduction limitations, **59:50**
- Income
  - comparison of five-year and ten-year income averaging, **App 59.9**
  - dividend income, compensation, **59:31**
  - earned income, compensation of unincorporated businesses, **59:34, 59:39, 59:40, 59:43**
  - federal income tax withholding, employer contribution and deduction limitations, **59:50**
- Individual retirement account (IRA), **59:19, 59:63**
- Information package, **App 59.11**
- Integration
  - allocating integrated contributions, **59:47**
  - illustrations, unincorporated entity, **App 59.7, App 59.8**
  - Social Security with SEP, **59:46**
- Internal Revenue Service
  - model documents, **59:6 to 59:8, App 59.5, App 59.6**
  - reporting deferrals to, **59:71**
- IRA (individual retirement account), **59:19, 59:63**
- IRS. Internal Revenue Service, above
- Limitations
  - compensation, **59:28 to 59:30**
  - cost of living and other annual limits, **App 59.2**
  - dollar limitations, **59:53, 59:61**
  - employer contribution and deduction limitations, **59:48 to 59:58**
  - percentage exclusion limits, employee taxation of SEP contributions, **59:60**
- Listing of required modifications and information package, **App 59.11**
- Mass submitter approval program, establishing SEP arrangements, **59:14**
- Model documents, IRS, **59:6 to 59:8, App 59.5, App 59.6**
- Modifications, listing of required modifications, **App 59.11**

**SIMPLIFIED EMPLOYEE PENSION PLANS—Cont'd**

- Multiemployer plans, compensation limits, **59:30**
- Multiple entities, compensation of unincorporated businesses, **59:42**
- Municipal taxes, employer contribution and deduction limitations, **59:56**
- Net earned income calculator for self-employed individuals, **59:43**
- Nondeductible contributions, employer contribution and deduction limitations, **59:54, 59:55**
- Optimization of contribution, compensation of unincorporated businesses, **59:44**
- Owners, structuring for smaller business owners, **59:1 to 59:72**
- Participate, eligibility to, **59:3**
- Percentage
  - exclusion limits, employee taxation of SEP contributions, **59:60**
  - limitations on employer deductions, **59:52**
- Permitted withdrawals, contributions, **59:24**
- Preplan earned income determination, compensation of unincorporated businesses, **59:39**
- Protection of creditors, employer contribution and deduction limitations, **59:58**
- Prototype approval, establishing SEP arrangements, **59:13**
- Qualified plans, combining with SEP arrangements, **59:17**
- Reduction of salary. Salary reduction SEP, below
- Reporting deferrals to IRS, **59:71**
- Request for illustration, sample, **App 59.10**
- Required employment, contributions, **59:22**
- Rules
  - discrimination rules, contributions, **59:25**
  - special rules for certain occupations, compensation, **59:32**
- Salary reduction SEP
  - general discussion, **59:64 to 59:70**
  - 401(k) plan vs SARSEP, **App 59.1**

**SIMPLIFIED EMPLOYEE PENSION PLANS—Cont'd**

- Salary reduction SEP—Cont'd
  - integrated SARSEP illustration, unincorporated entity, **App 59.8**
  - Sample request for illustration, **App 59.10**
- SARSEP. Salary reduction SEP, above
- Self-employment
  - compensation of unincorporated businesses, **59:35, 59:38**
  - taxes and taxation, below
- Set-up and establishment dates, **App 59.3, App 59.4**
- Smaller business owners, structuring for, **59:1 to 59:72**
- Social Security, integration with SEP, **59:46**
- Sole proprietor, earned income, **59:40**
- Special rules for certain occupations, compensation, **59:32**
- State aspects, employer contribution and deduction limitations, **59:56, 59:57**
- Structuring for smaller business owners, **59:1 to 59:72**
- Summary of adjustments, compensation of unincorporated businesses, **59:41**
- Taxes and taxation
  - deduction for half of self-employment tax, compensation of unincorporated businesses, **59:38**
  - employee taxation of SEP contributions, **59:59 to 59:63**
  - excise tax on nondeductible contributions, **59:55**
  - federal income tax withholding, employer contribution and deduction limitations, **59:50**
  - FUTA taxes, employer contribution and deduction limitations, **59:50**
  - municipal taxes, employer contribution and deduction limitations, **59:56**
  - self-employment taxes
    - compensation of unincorporated businesses, **59:38**
    - employer contribution and deduction limitations, **59:51**
  - state taxes, employer contribution and deduction limitations, **59:56**
- Ten-year income averaging, comparison with five-year income averaging, **App 59.9**

**SIMPLIFIED EMPLOYEE PENSION PLANS—Cont'd**

- Time or date
  - annual matters, above
  - set-up and establishment dates, **App 59.3, App 59.4**
- Top-heavy SEPs, **59:45**
- Unincorporated businesses
  - compensation, **59:33 to 59:44**
  - integrated SARSEP illustration, **App 59.8**
  - integrated SEP illustration, **App 59.7**
  - set-up and establishment dates, **App 59.4**
- Withdrawals permitted, contributions, **59:24**
- Written allocation formula, contributions, **59:23**

**SINGLE EMPLOYER TRUST**

- Severance pay plans, funding, **58:3 to 58:5**

**SINGLE PLAN**

- Mergers, characteristics, **25:5**
- Spin-offs, characteristics, **25:5**

**SISTER-BROTHER GROUPS**

- Controlled groups, **20:8**

**SMALL EMPLOYERS**

- COBRA Health Care Continuation Coverage (this index)

**SMALLER BUSINESS OWNERS**

- Simplified employee pension plans, structuring, **59:1 to 59:72**

**SMALL MERGERS**

- Special rule, **25:12**

**SMALL SPIN-OFFS**

- Special rule, **25:15**

**SOCIAL MATTERS**

- European Union (this index)
- Special benefits and services, social-recreational programs, **63:16 to 63:18**

**SOCIAL SECURITY**

- Cash or deferred arrangements, **51:41**
- COBRA health care continuation coverage, monitoring benefits, **39:66**
- Death Benefits (this index)

**SOCIAL SECURITY—Cont'd**

- Defined Benefit Pension Plans (this index)
- Disability (this index)
- Divorce (this index)
- Family benefits, **41:13**
- Flexible/cafeteria plans, tax and legal considerations, **52:28**
- Integration with Social Security
  - defined benefit pension plans, **11:23 to 11:25**
  - disability benefits, long-term disability plans, **38:31**
  - simplified employee pension plans, **59:46**
- International Matters (this index)
- Qualified Plans (this index)
- Simplified employee pension plans, integration with, **59:46**

**SOLE PROPRIETOR**

- Severance pay plans, closely held corporations, **58:20**
- Simplified employee pension plans, earned income, **59:40**

**SOLE SOURCE INTEGRATED HEALTH CARE STRATEGY**

- Health care cost management, **44:2 to 44:7**

**SOURCE OR SOURCES**

- Age discrimination, law and coverage, **29:14**
- Americans with Disabilities Act, law and coverage, **29:48**
- Disability benefits, payments, **38:5 to 38:24**
- Family and Medical Leave Act, law and coverage, **29:58**
- Flexible/Cafeteria Plans (this index)
- Genetic Information Nondiscrimination Act of 2008 (GINA), source of law and coverage, **29:60**
- Health care cost management, sole source integrated health care strategy, **44:2 to 44:7**
- Qualified plans, source of contribution, **17:30, 17:31**
- Sex discrimination, law and coverage, **29:26**
- Tax-deferred annuities, source of annuity premiums, **54:5**

## INDEX

### SOVEREIGN POWERS

Governmental plans, **26:2**

### SPANNING

Crediting service, service-spanning rules, **15:21**

### SPD

Summary Plan Descriptions (this index)

### SPECIAL ACTUARIAL CALCULATIONS

Defined benefit pension plans, financing, **12:72 to 12:77**

### SPECIAL ADJUSTMENTS

Multiemployer plans, **57:9 to 57:33**

### SPECIAL BENEFITS AND SERVICES

General discussion, **63:1 to 63:78**

Absence from work, time off with pay, **63:19 to 63:32**

#### Activities

convenience services, recreational activity discounts, **63:61**

health promotion, social-recreational programs, **63:17, 63:18**

Adoption of children, financial assistance, **63:43**

Advantages, business, **63:3**

After-school care, dependent care, **63:54**

Alternatives, flexible work alternatives, **63:33 to 63:40**

Arrangements, flexible work alternatives, **63:33 to 63:40**

#### Assistance

educational assistance, **63:4 to 63:12**

financial assistance, dependent care, **63:42 to 63:47**

health promotion, employee assistance programs, **63:14**

housing assistance, **63:69 to 63:77**

Bank of paid time off, **63:30 to 63:32**

Basic part-time arrangements, flexible work alternatives, **63:39**

Before-school care, dependent care, **63:54**

Business advantages, **63:3**

Cafeterias, company food services, **63:65**

Care, dependents, **63:41 to 63:56**

Caregiver fair, information resources for dependent care, **63:51**

Carrying two homes, relocation assistance, **63:72**

### SPECIAL BENEFITS AND SERVICES

#### —Cont'd

#### Centers

child care center sponsored by employer, **63:52**

resource center for information, dependent care, **63:50**

Compressed workweek, flexible work alternatives, **63:36**

Concessionaire approach, company food services, **63:66**

Convenience services, **63:57 to 63:68**

Credit unions for employees, convenience services, **63:68**

Department stores, purchase discounts, **63:63, 63:64**

Dependents of employees

care, **63:41 to 63:56**

educational assistance, **63:8 to 63:11**

Differential in mortgage interest rate, relocation assistance, **63:76**

Discounts on purchases, convenience services, **63:59 to 63:64**

Discount stores, purchase discounts, **63:63**

Down payment assistance, housing assistance, **63:77**

Drop-off and pick-up services, convenience services, **63:58**

Duration of vacations, time off with pay, **63:20**

Educational assistance, **63:4 to 63:12**

Elections, time off with pay for individual needs, **63:28**

Emergency dependent care reimbursement, financial assistance, **63:46**

#### Fairs

caregiver fair, information resources for dependent care, **63:51**

health fairs, **63:15**

Financial assistance, dependent care, **63:42 to 63:47**

Flexible work alternatives, **63:33 to 63:40**

Flextime, flexible work alternatives, **63:35**

Food services, convenience services, **63:65 to 63:67**

Full-time arrangements, flexible work alternatives, **63:34 to 63:36, 63:40**

Health promotion, **63:13 to 63:18**

**SPECIAL BENEFITS AND SERVICES**

**—Cont'd**

- Holidays
  - school holiday program, dependent care, **63:53**
  - time off with pay, **63:24**
- Housing assistance, **63:69 to 63:77**
- Individual needs, time off with pay, **63:25 to 63:29**
- Information resources. dependent care, **63:48 to 63:51**
- Insurance for long-term care, financial assistance for dependent care, **63:44**
- Items of company, purchase discounts, **63:60**
- Job sharing, flexible work alternatives, **63:38**
- Jury duty, time off with pay for individual needs, **63:26**
- Liberalization, vacations, **63:22**
- Loans for students, educational assistance for dependents of employees, **63:10**
- Long-term care insurance, financial assistance for dependent care, **63:44**
- Matching gifts, educational assistance, **63:12**
- Merchandise that is work-related, purchase discounts, **63:60**
- Military service, time off with pay for individual needs, **63:27**
- Mortgage interest rate differential, relocation assistance, **63:76**
- Moving from the fringe, **63:2**
- Moving personal belongings, relocation assistance, **63:74**
- Needs
  - individual needs, time off with pay, **63:25 to 63:29**
  - programs for specific needs, dependent care, **63:52 to 63:56**
- New home purchase, relocation assistance, **63:75**
- Nursing mothers' room, dependent care, **63:56**
- On-site recreational activities, health promotion, **63:18**
- Overnight dependent care reimbursement, financial assistance, **63:47**
- Part-time arrangements, flexible work alternatives, **63:37 to 63:40**
- Pay, time off with pay, **63:19 to 63:32**

**SPECIAL BENEFITS AND SERVICES**

**—Cont'd**

- Personal belongings, relocation assistance for moving, **63:74**
- Personal reasons, time off with pay for individual needs, **63:29**
- Pick-up and drop-off services, convenience services, **63:58**
- Preparation for retirement, educational assistance, **63:7**
- Present home sale, relocation assistance, **63:71**
- Prevalence of paid time off bank, **63:31**
- Programs
  - dependent care, **63:52 to 63:56**
  - educational assistance, **63:5 to 63:7**
  - health promotion, **63:14, 63:16 to 63:18**
- Promotion of health, **63:13 to 63:18**
- Purchase
  - discounts, convenience services, **63:59 to 63:64**
  - relocation assistance, purchasing new home, **63:75**
- Recreational matters
  - purchase discounts, recreational activity discounts, **63:61**
  - social-recreational programs, health promotion, **63:16 to 63:18**
- Referral service, information resources for dependent care, **63:48**
- Reimbursement, financial assistance for dependent care, **63:46, 63:47**
- Relocation assistance, housing assistance, **63:70 to 63:76**
- Resources, information resources for dependent care, **63:48 to 63:51**
- Respite care, financial assistance for dependent care, **63:45**
- Retirement preparation, educational assistance, **63:7**
- Room for nursing mothers, dependent care, **63:56**
- Sales
  - present home sale, relocation assistance, **63:71**
  - purchase, above
- Savings assistance, educational assistance for dependents of employees, **63:11**
- Scheduling by employee, vacations, **63:21**

## INDEX

### SPECIAL BENEFITS AND SERVICES

#### —Cont'd

- Scholarships, educational assistance for dependents of employees, **63:9**
- Schools
  - dependent care, **63:53, 63:54**
  - educational assistance, **63:4 to 63:12**
- Seminars, information resources for dependent care, **63:49**
- Shared responsibility, paid time off bank, **63:32**
- Sharing of job, flexible work alternatives, **63:38**
- Shopping facilities, subsidized, **63:62**
- Sick dependent care reimbursement, financial assistance, **63:46**
- Social-recreational programs, health promotion, **63:16 to 63:18**
- Special features, vacations, **63:23**
- Spending account, financial assistance for dependent care, **63:42**
- Sponsored child care center, dependent care, **63:52**
- Sports activities, health promotion, **63:17**
- Stores, purchase discounts, **63:63, 63:64**
- Student loans, educational assistance for dependents of employees, **63:10**
- Subsidized shopping facilities, purchase discounts, **63:62**
- Summer camp, dependent care, **63:55**
- Supporting shared responsibility, paid time off bank, **63:32**
- Telecommuting, flexible work alternatives, **63:40**
- Temporary quarters, relocation assistance, **63:73**
- Time
  - flexible work alternatives, **63:33 to 63:40**
  - pay, time off with, **63:19 to 63:32**
- Tuition assistance, educational assistance, **63:6**
- Vacations, time off with pay, **63:20 to 63:23**
- Vending operations, company food services, **63:67**
- Work/life library, information resources for dependent care, **63:50**
- Work-related merchandise, purchase discounts, **63:60**

### SPECIAL ESTATE TAX CONSIDERATIONS

- Death benefits, **41:94**

### SPECIAL EXCLUSIONS OR EXEMPTIONS

- Exclusions or Exemptions (this index)

### SPECIAL FEATURES

- Special benefits and services, vacations, **63:23**

### SPECIAL LIMITATIONS

- Health insurance, **46:28**

### SPECIAL RIDERS

- Health insurance, **46:28**

### SPECIAL RULES

- Controlled groups, **20:4, 20:12 to 20:15**
- Divorce, qualified domestic relations orders, **34:19 to 34:26**
- Executive compensation, conditionally exempt golden parachute payments, **65:58**
- Fiduciary responsibility, prohibited transactions, **8:68**
- Mergers, small mergers of defined benefit plans, **25:12**
- Minimum distribution, **32:16**
- Minimum funding, **23:10 to 23:17**
- Qualified Plans (this index)
- Simplified employee pension plans, compensation, **59:32**
- Spin-offs, small spin-offs of defined benefit plans, **25:15**

### SPECIAL SCHEDULES

- Mergers, defined benefit plans, **25:7 to 25:9, 25:11**

### SPECIALTY REVIEWS

- Health care cost management, **44:19 to 44:28**

### SPENDING

- Accounts
  - flexible/cafeteria plans, benefits, prices and credits, **52:55 to 52:57**
  - special benefits and services, financial assistance for dependent care, **63:42**

**SPIN-OFFS**

- Analysis
  - defined benefit plans, assets and liabilities, **25:14**
  - defined contribution plans, assets and liabilities, **25:16**
- Assets of plans
  - general discussion, **25:1 to 25:5, 25:14 to 25:18, 25:20**
  - termination of plan, recovery of excess assets, **37:15**
- Characteristics of single plan, **25:5**
- Defined benefit pension plans, actuarial valuation for financing, **12:75**
- Defined benefit plans, assets and liabilities, **25:14, 25:15**
- Defined contribution plans, assets and liabilities, **25:16**
- Executive compensation, shareholder approval, **65:24**
- Governing legal rules, **25:4**
- Internal Revenue Service, notice to, **25:17**
- Legal background, **25:2 to 25:5**
- Liabilities of plans, **25:1 to 25:5, 25:14 to 25:18, 25:20**
- Multiemployer plans, **25:20**
- Notice to government agencies, **25:17, 25:18**
- Pension Benefit Guaranty Corporation, notice to, **25:18**
- Plans
  - assets of plans, above
  - characteristics of single plan, **25:5**
  - defined benefit pension plans, actuarial valuation for financing, **12:75**
  - defined benefit plans, assets and liabilities, **25:14, 25:15**
  - defined contribution plans, assets and liabilities, **25:16**
  - liabilities, **25:1 to 25:5, 25:14 to 25:18, 25:20**
  - multiemployer plans, **25:20**
  - termination of plan, recovery of excess assets, **37:15**
- Regulatory law, **25:3**
- Rules
  - governing legal rules, **25:4**
  - special rule for small spin-offs, defined benefit plans, **25:15**
- Single plan, characteristics of, **25:5**
- Small spin-offs, special rule, **25:15**

**SPIN-OFFS—Cont'd**

- Special rule for small spin-offs, defined benefit plans, **25:15**
- Statutory law, **25:2**
- Termination of plan, recovery of excess assets, **37:15**
- SPLIT-COINSURANCE**
  - Major medical insurance, **46:22**
- SPLIT-DOLLAR**
  - Death benefits, executive supplemental death benefits, **41:35, 41:103, 42:80 to 42:82**
- SPLIT-FUNDED DEFINED BENEFIT PLANS**
  - Death benefits, whole life insurance, **42:85 to 42:90**
- SPONSORS AND SPONSORSHIP**
  - International context retirement benefits, expatriate coverage under U.S. qualified plans, **61:6**
  - Plan sponsor
    - bankruptcy, **6:52, 24:18**
    - COBRA health care continuation coverage, **39:6**
    - multiemployer plans, responsibility for withdrawal liability, **57:37**
    - Termination of Plan (this index)
    - Special benefits and services, sponsored child care center, **63:52**
- SPORTS ACTIVITIES**
  - Special benefits and services, health promotion, **63:17**
- SPOUSES**
  - COBRA Health Care Continuation Coverage (this index)
  - Divorce (this index)
  - Joint-and-Survivor Annuities (this index)
  - Marriage (this index)
  - Surviving Spouse (this index)
- SPRINGING TRUSTS**
  - Deferred compensation, **14:29**
- SRA (SALARY REDUCTION AGREEMENT) CONTRIBUTIONS**
  - Tax-deferred annuities, application of coverage and nondiscrimination rules, **54:11**

## INDEX

### SRF (SUBSTANTIAL RISK OF FORFEITURE) PLANS

Severance pay plans, not for profit organizations, **58:29**

### STAFFING OF BENEFITS DEPARTMENT

Management of benefits, **5:6 to 5:10**

### STAFF PRACTICE MODELS

Health Maintenance Organizations (HMOs), **46:33**

### STANDARD MATTERS

Accounts. Minimum Funding (this index)  
Termination of plan, Pension Benefit Guaranty Corporation, **6:56, 6:57, 24:6, 24:11**

### STANDARD OF LIVING

Defined benefit pension plans, maintenance, **11:6**

### STANDARDS

Defined Benefit Pension Plans (this index)  
Executive compensation, objective standards, **65:12**  
Fair Labor Standards Act of 1938 (this index)  
Fiduciaries (this index)  
Fifty-Employee Standard (this index)  
Financial Accounting Standard. Accounting (this index)  
Health insurance, eligibility, **46:68**  
Minimum Funding (this index)  
Minimum participation and coverage, **16:1, 16:2, 16:15 to 16:20**  
Objectives of benefits, competitive position within industry standards, **1:5**  
Qualified plans, minimum vesting and accrual standards, **17:1 to 17:49**  
Tax-deferred annuities, cost savings/efficiency standards, **54:36**

### STANDING

Americans with Disabilities Act, standing of beneficiaries to bring suit, **29:52**

### STATE

Disability benefits, vocational rehabilitation, **38:35**  
Divorce, qualified medical child support orders, **35:7 to 35:13**  
Health Insurance (this index)  
Laws. State Laws (this index)

### STATE—Cont'd

Nonqualified plans, state governments, **54:1 to 54:15**  
Simplified employee pension plans, employer contribution and deduction limitations, **59:56, 59:57**  
Unemployment Benefits (this index)

### STATE LAWS

Cash or deferred arrangements, income tax laws, **51:46**  
COBRA, interaction with state continuation of coverage laws, **39:111 to 39:116**  
Death benefits, group life insurance laws, **41:53 to 41:66, 41:79**  
Divorce, qualified medical child support orders, **35:8 to 35:13**  
Employee stock purchase plans, **64:40**  
Fair Labor Standards Act of 1938, preemption, **29:11**  
Health insurance, **46:73**

### STATEMENTS

Accounting (this index)  
Design of plan, model statements, **App 2.1, App 2.2**  
Fiduciary responsibility, penalty of perjury statement in application for voluntary fiduciary correction program of Department of Labor, **8:90**  
Internal Revenue Service (this index)  
Securities and Exchange Commission, reporting requirements, **4:34, 4:35**  
Sex discrimination, statement of actuarial basis, **29:39**  
Termination of plan, distribution statement, **24:16**

### STATES

State (this index)

### STATUS

Change in status  
COBRA health care continuation coverage, change in family status notice, **39:42 to 39:45, 39:65**  
flexible/cafeteria plans, regulations, **52:32, 52:36**  
Internal Revenue Service, notice, **6:23**  
minimum participation and coverage, **16:10**

**STATUS—Cont'd**

- Change in status—Cont'd notice
  - COBRA health care continuation coverage, change in family status notice, **39:42 to 39:45, 39:65**
  - Internal Revenue Service, **6:23**
  - termination of plan, **24:37**
  - termination of plan, notice, **24:37**
- COBRA Health Care Continuation Coverage (this index)
- Controlled groups, collectively bargained status of plan, **20:21**
- Defined Benefit Pension Plans (this index)
- Family (this index)
- Group Legal Services Plans (this index)
- Multiemployer plans, tax-exempt status, **57:7**
- Notice. Change in status, above

**STATUTE OF LIMITATIONS**

- Employee stock ownership plans, **50:118**
- ERISA fee disclosure, **8:127**
- Fiduciary duty breach, **8:3, 8:127**

**STATUTES**

- Legislation (this index)

**STAY IN HOSPITAL**

- Design of plan, Newborns' and Mothers' Health Protection Act of 1996, **2:14, App 2.3**

**STOCK**

- Bonus plans. Stock Bonus Plans (this index)
- Controlled groups, special rules, **20:12, 20:13**
- Employee Stock Ownership Plans (this index)
- Employee Stock Purchase Plans (this index)
- Executives (this index)
- Fiduciary Responsibility (this index)
- Holders. Shareholders (this index)
- Options. Stock Options (this index)
- Purchase plans, Securities and Exchange Commission reporting requirements, **4:33 to 4:38**
- Qualified Plans (this index)

**STOCK BONUS PLANS**

- Death benefits, **41:52**

**STOCK BONUS PLANS—Cont'd**

- Employee Stock Ownership Plans (this index)

**STOCK DROP LITIGATION**

- Employee stock ownership plans
- Stock-drop cases, **13:34**
- Fiduciary Responsibility (this index)

**STOCK OPTIONS**

- Executives, stock acquisition plans, **56:6 to 56:16**

**STOCK RIGHTS**

- Deferred compensation, IRS final regulations, **14:49**

**STOP-LOSS INSURANCE**

- Health insurance, cost of claims, **46:88**

**STORES**

- Special benefits and services, purchase discounts, **63:63, 63:64**

**STRUCTURING**

- Death benefits, survivor benefit plans and group insurance, **41:29**
- Simplified employee pension plans, **59:1 to 59:72**

**STUDENT LOANS**

- Special benefits and services, educational assistance for dependents of employees, **63:10**

**SUBACCOUNT**

- Cash balance pension plan, postretirement health care subaccount, **53:33**

**SUBJECTS OF BARGAINING**

- Collective bargaining, **29:2**

**SUBMISSIONS**

- Internal Revenue Service (this index)

**SUBMITTER**

- Simplified employee pension plans, mass submitter approval program, **59:14**

**SUBROGATION**

- Health insurance, anti-duplication clauses, **46:76**

**SUBSEQUENT MATTERS**

- Shareholder approval, executive compensation, **65:21**

## INDEX

### **SUBSIDIARIES**

Controlled groups, parent-subsidiary groups, **20:7**

International Matters (this index)

### **SUBSIDIES**

Cash balance pension plan, design considerations, **53:21**

Special benefits and services, subsidized shopping facilities, **63:62**

### **SUBSTANCE ABUSE REVIEW**

Health care cost management, specialty reviews, **44:25 to 44:28**

### **SUBSTANTIAL RISK OF FORFEITURE (SRF) PLANS**

Severance pay plans, not for profit organizations, **58:29**

### **“SUBSTANTIAL SURPLUS,” LACK OF BREACH**

Termination of plan, **24:30**

### **SUBSTANTIVE PLAN**

Accounting by employer for postretirement benefits, **4:61**

### **SUBSTITUTION OF INSUREDS**

Death benefits, whole life insurance, **42:67**

### **SUCCESSOR PLANS**

Termination of plan, recovery of excess assets, **37:23**

### **SUCCESSORS**

Controlled Groups (this index)

### **SUFFICIENCY DEMONSTRATION**

Termination of plan, **24:13**

### **SUMMARY ANNUAL REPORTS**

Termination of plan, duties of terminated plans, **24:35**

### **SUMMARY PLAN DESCRIPTIONS**

Cash or deferred arrangements, **51:49**

Department of Labor (this index)

Design of Plan (this index)

Termination of plan, duties of terminated plans, **24:34**

### **SUMMER CAMP**

Special benefits and services, dependent care, **63:55**

### **SUNGLASSES**

Vision care programs, **46:62**

### **SUPPLEMENTAL DEATH BENEFITS**

Death Benefits (this index)

### **SUPPLEMENTAL PLANS**

Welfare benefits, postretirement health care benefits, **44:8**

### **SUPPLEMENTAL SECURITY INCOME**

Disability benefits, long-term disability, **38:16**

### **SUPPORT OR SUPPORTING**

Divorce (this index)

Fiduciary responsibility, supporting documentation for application for voluntary fiduciary correction program of Department of Labor, **8:89**

Special benefits and services, supporting shared responsibility, **63:32**

Termination of plan, judicial support in recovery of excess assets, **37:3 to 37:10**

### **SUPREME COURT**

Design of Plan (this index)

Fiduciary Responsibility (this index)

### **SURETY BONDS**

Deferred compensation, **14:30**

### **SURGICAL COVERAGE**

Health insurance, **46:7 to 46:9**

### **SURRENDER**

Death benefits, whole life insurance, **42:36, 42:62**

### **SURVEYS AND SURVEYING**

Management of benefits, planning, **5:13, 5:14**

### **SURVIVING SPOUSE**

COBRA health care continuation coverage, widowed spouses and state continuation of coverage laws, **39:114**

Death Benefits (this index)

### **SURVIVOR**

Administration of defined benefit plans, survivor benefits preretirement, **3:10**

Death Benefits (this index)

Divorce (this index)

**SURVIVOR—Cont'd**

Joint-and-Survivor Annuities (this index)  
Spouse. Surviving Spouse (this index)

**SUSPENSION**

Employee stock purchase plans, mandatory suspension of participation, **64:37**

**SWAP DEALERS AND MAJOR SWAP PARTICIPANTS**

Dodd-Frank, **8A:4**

**SYSTEM OR SYSTEMS**

Flexible/cafeteria plan implementation, interactive systems, **52:66**  
Health care cost management, evaluating review system impact, **44:30 to 44:32**  
Management of benefits, factors that influence system design, **5:28**

**TAFT-HARTLEY ACT**

Disability benefits, **38:40**

**TAKEOVERS**

Corporations, use or misuse of plan assets, **36:47, 36:48**

**TAMRA**

Technical and Miscellaneous Revenue Act of 1988 (TAMRA) (this index)

**TARGET BENEFIT PLANS**

Defined benefit pension plans, **11:4**

**TARP (TROUBLED ASSETS RELIEF PROGRAM)**

Deferred Compensation (this index)

**TAX AND TAXATION**

Alternative minimum tax  
death benefits, whole life insurance, **42:64**  
employee stock purchase plans, long-term capital gains, **64:17**  
Basis (this index)  
Capital Gains (this index)  
Cash or Deferred Arrangements (this index)  
Controlled Groups (this index)  
Corporations (this index)  
Death Benefits (this index)  
Deductions  
defined benefit pension plans, contribution levels for financing, **12:65**

**TAX AND TAXATION—Cont'd****Deductions—Cont'd**

international context retirement benefits, expatriate coverage under U.S. qualified plans, **61:19, 61:23**  
tax-deferred annuities, deductibility of contributions to Section 501(c)(18) plans, **54:32**

Deferral of tax. Tax-Deferred Annuities (this index)

Deferred Compensation (this index)

Defined Contribution Plans (this index)

Design of plan, effects of various types of compensation, **App 2.4**

Disability benefits, **38:48 to 38:54**

Divorce (this index)

Employee stock ownership plans, **50:8 to 50:10, 50:44, 50:60 et seq.**

Employee Stock Ownership Plans (this index)

Employee Stock Purchase Plans (this index)

Estate Tax (this index)

European Union (this index)

Excise Tax (this index)

Executives (this index)

Exempt. Tax-exempt, below

FICA Taxes (this index)

Flexible/cafeteria plans, tax considerations, **52:26 to 52:37**

Group Legal Services Plans (this index)

Income Tax (this index)

Internal Revenue Service (this index)

International Matters (this index)

Minimum Distribution (this index)

Minimum tax. Alternative minimum tax, above

Miscellaneous considerations

Withholding

corporate mergers and acquisitions, parachute payments, **36:38**

Multiemployer Plans (this index)

Municipal Taxes (this index)

Objectives of benefits, maximum tax effectiveness to employee and company, **1:6**

Qualified Plans (this index)

Return of fiduciary of employee benefit trust, Internal Revenue Service, **6:15**

Self-Employment (this index)

## INDEX

### TAX AND TAXATION—Cont'd

- Severance pay plans, funding of ten or more employers' plans, **58:11**
- Sheltered annuities, tax-deferred annuities, **54:7 to 54:9, 54:19**
- Simplified Employee Pension Plans (this index)
- Tax deductions. Deductions, above
- Tax Equity and Fiscal Responsibility Act (TEFRA) (this index)
- Tax-exempt
  - disability benefits, tax-exempt trusts, **38:50**
  - multiemployer plans, tax-exempt status, **57:7**
  - nonqualified plans, tax-exempt organizations, **54:1 to 54:15**
- Tax Reform Act of 1986 (this index)
- Tax return of fiduciary of employee benefit trust, Internal Revenue Service, **6:15**
- Tax withholding. Withholding, below
- Welfare Benefits (this index)
- Withholding
  - administration of benefit plans, election, **App 3.11**
  - disability benefits, sick pay, **38:54**
  - Internal Revenue Service, **6:27**
  - simplified employee pension plans, federal income tax withholding, **59:50**

### TAX-DEFERRED ANNUITIES

- General discussion, **54:1 to 54:37**
- Advantages, **54:2**
- Amendments. Changes, below
- Analysis, incentive compensation arrangements for nonprofit organizations, **54:34**
- Application or applicability
  - coverage and nondiscrimination rules, **54:10 to 54:12**
  - ERISA, **54:3**
- Arrangements
  - incentive compensation arrangements for nonprofit organizations, **54:33 to 54:37**
  - unfunded deferred compensation arrangements, **54:21 to 54:31**
- Background
  - incentive compensation arrangements for nonprofit organizations, **54:33**

### TAX-DEFERRED ANNUITIES—Cont'd

- Background—Cont'd
  - unfunded deferred compensation arrangements, **54:22**
- Benefits
  - defined benefit plans of nonprofit organizations, **54:20**
  - new limitations on benefits, Tax Reform Act of 1986 changes, **54:8**
- Changes
  - Tax Reform Act of 1986 changes, **54:7 to 54:9, 54:23 to 54:28**
  - Technical and Miscellaneous Revenue Act of 1988 (TAMRA), unfunded deferred compensation arrangements, **54:29**
- Compensation
  - incentive compensation arrangements for nonprofit organizations, **54:33 to 54:37**
  - unfunded deferred compensation arrangements, **54:21 to 54:31**
- Contributions
  - application of coverage and nondiscrimination rules, **54:10 to 54:12**
  - deductibility of contributions to Section 501(c)(18) plans, **54:32**
  - Tax Reform Act of 1986 changes, **54:8, 54:9, 54:24**
- Cost savings/efficiency standards, incentive compensation arrangements for nonprofit organizations, **54:36**
- Coverage rules, application of, **54:10 to 54:12**
- Deductibility of contributions to Section 501(c)(18) plans, **54:32**
- Defined benefit plans of nonprofit organizations, **54:20**
- Distribution or distributions
  - Tax Reform Act of 1986 changes, unfunded deferred compensation arrangements, **54:26**
  - uniform minimum distribution rules, **54:13 to 54:18**
- Early distributions, uniform minimum distribution rules, **54:16**
- Effective dates, Tax Reform Act of 1986 changes, **54:28**
- Effect of tax-sheltered annuity contributions on individual retirement accounts, Tax Reform Act of 1986 changes, **54:9**

**TAX-DEFERRED ANNUITIES—Cont'd**

- Elective deferrals, unfunded deferred compensation arrangements, **54:30**
- Eligibility, **54:4**
- ERISA, applicability of, **54:3**
- Funding, operation of program, **54:6**
- Gross receipts percentage, incentive compensation arrangements for nonprofit organizations, **54:35**
- Incentive compensation arrangements for nonprofit organizations, **54:33 to 54:37**
- Individual retirement accounts, Tax Reform Act of 1986 changes, **54:9**
- Large distributions, uniform minimum distribution rules, **54:16**
- Limitations on contributions and benefits, Tax Reform Act of 1986 changes, **54:8**
- Loans, uniform minimum distribution rules, **54:17**
- Mandatory deferrals, unfunded deferred compensation arrangements, **54:30**
- Minimum distribution rules, uniform, **54:13 to 54:18**
- Net earnings percentage, incentive compensation arrangements for nonprofit organizations, **54:37**
- New limitations on contributions and benefits, Tax Reform Act of 1986 changes, **54:8**
- Noncompliance, unfunded deferred compensation arrangements, **54:31**
- Nondiscrimination rules, application of, **54:10 to 54:12**
- Nonprofit organizations
  - defined benefit plans, **54:20**
  - incentive compensation arrangements, **54:33 to 54:37**
- Non-SRA (salary reduction agreement) contributions, application of coverage and nondiscrimination rules, **54:12**
- Operation of program, **54:5, 54:6**
- Percentage
  - gross receipts, incentive compensation arrangements for nonprofit organizations, **54:35**
  - net earnings, incentive compensation arrangements for nonprofit organizations, **54:37**

**TAX-DEFERRED ANNUITIES—Cont'd**

- Plans
    - deductibility of contributions to Section 501(c)(18) plans, **54:32**
    - defined benefit plans of nonprofit organizations, **54:20**
    - Premiums, operation of program, **54:5**
    - Program operation, **54:5, 54:6**
    - Qualified domestic relations orders, uniform minimum distribution rules, **54:14**
    - Revenue Reconciliation Act of 1989, Tax Reform Act of 1986 changes, **54:25**
  - Rules
    - application of coverage and nondiscrimination rules, **54:10 to 54:12**
    - uniform minimum distribution rules, **54:13 to 54:18**
  - Salary reduction agreement (SRA) contributions, application of coverage and nondiscrimination rules, **54:11**
  - Source of annuity premiums, operation of program, **54:5**
  - Tax Reform Act of 1986 changes, **54:7 to 54:9, 54:23 to 54:28**
  - Tax-sheltered annuities, **54:7 to 54:9, 54:19**
  - Technical matters
    - analysis, incentive compensation arrangements for nonprofit organizations, **54:34**
    - corrections under Revenue Reconciliation Act of 1989, Tax Reform Act of 1986 changes, **54:25**
    - Technical and Miscellaneous Revenue Act of 1988 (TAMRA) changes, unfunded deferred compensation arrangements, **54:29**
  - Transferring sheltered annuity, **54:19**
  - Unfunded deferred compensation arrangements, **54:21 to 54:31**
  - Uniform minimum distribution rules, **54:13 to 54:18**
  - Withdrawals, uniform minimum distribution rules, **54:18**
- TAX EQUITY AND FISCAL RESPONSIBILITY ACT (TEFRA)**
- Age discrimination, primary health care amendment, **29:25**

## INDEX

### TAX GROSS-UPS

Gross-Up (this index)

### TAX REFORM ACT OF 1986

Death benefits, whole life insurance, **42:66**

Divorce, technical corrections to Retirement Equity Act of 1984, **34:10 to 34:17**

Tax-deferred annuities, changes, **54:7 to 54:9, 54:23 to 54:28**

### TECHNICAL AND MISCELLANEOUS REVENUE ACT OF 1988 (TAMRA)

Divorce, technical corrections to Retirement Equity Act of 1984, **34:10 to 34:17**

Tax-deferred annuities, unfunded deferred compensation arrangements, **54:29**

### TECHNICAL MATTERS

Correction or Corrections (this index)

Tax-Deferred Annuities (this index)

### TECHNICAL REQUIREMENTS

Employee stock ownership plans, **50:2**

### TEFRA

Tax Equity and Fiscal Responsibility Act (TEFRA) (this index)

### TELECOMMUTING

Special benefits and services, flexible work alternatives, **63:40**

### TEMPORARY MATTERS

Disability insurance required by law, short-term disability, **38:6**

Divorce and Retirement Equity Act of 1984, temporary regulations, **34:18 to 34:26**

Special benefits and services, relocation assistance for temporary quarters, **63:73**

### TEN-YEAR INCOME AVERAGING

Simplified employee pension plans, **App 59.9**

### TERMINATION

COBRA Health Care Continuation Coverage (this index)

Death benefits, premium payments for whole life insurance, **42:52**

Defined Benefit Pension Plans (this index)

### TERMINATION—Cont'd

Early termination

coverage, COBRA health care continuation coverage, **39:79 to 39:90**  
plan, Internal Revenue Service, **24:24**

Multiemployer Plans (this index)

Plan. Termination of Plan (this index)

### TERMINATION OF PLAN

General discussion, **24:1 to 24:38**

Abuses by employer, recovery of excess assets, **37:13 to 37:15**

Accounting (this index)

Actuarial matters

error, recovery of excess assets, **37:7**

PBGC, enrolled actuary certification program, **24:5**

valuation for financing, defined benefit pension plans, **12:74**

Additional considerations, when assets cannot be recaptured, **37:11**

Allocation of assets

Department of Labor letter, recovery of excess assets, **37:20**

fiduciary responsibility, **8:29, 8:30**

rules, Internal Revenue Service, **24:25**

Annual

information, Pension Benefit Guaranty Corporation, **24:20**

reports, duties of terminated plans, **24:35**

Application or applicability, recovery of excess assets, **37:1, 37:2, 37:9**

Assets

allocation of assets, above distribution, distress termination, **24:14, 24:16, 24:17**

recovery of excess assets, **37:1 to 37:24**

reversion of assets, **24:26, 37:24**

Bankruptcy of plan sponsor, prohibition on benefit increases, **24:18**

Beneficiaries, notice of benefit commitments, **6:57**

Benefits

defined benefit pension plans, actuarial valuation for financing, **12:74**

election of benefits, distress termination, **24:15**

payment of unaccrued benefits required prior to recapture, recovery of excess assets, **37:6 to 37:10**

**TERMINATION OF PLAN—Cont'd**

- Benefits—Cont'd
  - prohibition on benefit increases where plan sponsor is in bankruptcy, Pension Benefit Guaranty Corporation, **24:18**
- Breach of fiduciary duty, ERISA considerations, **24:31**
- Change in status notice, duties of terminated plans, **24:37**
- Choice of insurer, recovery of excess assets, **37:21**
- Collectively bargained plans, recovery of excess assets, **37:5**
- Commitments, notice to participants and beneficiaries of benefit commitments, **6:57**
- Complete termination, Internal Revenue Service determination letters, **24:27**
- Contingent rights, recovery of excess assets, **37:8**
- Controlled groups
  - partial plan termination, **20:19**
  - withdrawal liability, limitations on, **24:38**
- Deferred compensation, IRS final regulations, **14:57**
- Defined benefit pension plans, actuarial valuation for financing, **12:74**
- Demonstration of sufficiency, distress termination, **24:13**
- Department of Labor letter on fiduciary responsibility and plan terminations, recovery of excess assets, **37:18 to 37:23**
- Determinations
  - ERISA, recovery of excess assets, **37:19**
  - letters for complete termination, Internal Revenue Service, **24:27**
- Discrimination, Internal Revenue Service, **24:23**
- Distress termination, Pension Benefit Guaranty Corporation, **6:58, 24:7 to 24:17**
- Distribution of plan assets, distress termination, **24:14, 24:16, 24:17**
- Duties and responsibilities
  - fiduciaries, below
  - terminated plans' duties, **24:34 to 24:38**

**TERMINATION OF PLAN—Cont'd**

- Early termination rules, Internal Revenue Service, **24:24**
- Effect of ERISA, recovery of excess assets, **37:2**
- Election of benefits, distress termination, **24:15**
- Enrolled actuary certification program, **24:5**
- ERISA
  - breach of fiduciary duty, **24:31**
  - considerations, **24:30 to 24:33**
  - failure to investigate and monitor claims, **24:32**
  - prohibited transaction claim, **24:33**
  - recovery of excess assets, **37:2, 37:19**
  - “substantial surplus,” lack of breach, **24:30 to 24:33**
- Events
  - reportable events, **24:3**
- Excess assets, recovery on termination, **37:1 to 37:24**
- Excise tax on asset reversion, recovery of excess assets, **37:24**
- Fiduciaries
  - recovery of excess assets, **37:12, 37:18 to 37:23**
  - responsibility
    - allocation of assets, **8:29, 8:30**
    - recovery of excess assets, **37:18 to 37:23**
- Filings, Pension Benefit Guaranty Corporation, **6:54 to 6:58, 6:62, 24:11, 24:12**
- Financing. Funding or financing, below
- Full vesting, Internal Revenue Service, **24:21**
- Funding or financing
  - defined benefit pension plans, actuarial valuation, **12:74**
  - recovery of excess assets, **37:16, 37:17**
  - severance pay plans, funding of ten or more employers' plans, **58:10**
- Guidelines, recovery of excess assets, **37:13 to 37:24**
- Impact on plan sponsors, recovery of excess assets, **37:10**
- Implementation of distress termination, Pension Benefit Guaranty Corporation, **24:9**
- Increases in benefits, prohibitions, **24:18**

## INDEX

### TERMINATION OF PLAN—Cont'd

- Information, Pension Benefit Guaranty Corporation, **24:20**
- Insurer choice, recovery of excess assets, **37:21**
- Intent to terminate notice, Pension Benefit Guaranty Corporation, **6:55**
- Internal Revenue Service
  - general discussion, **6:22, 24:21 to 24:29**
  - payment of unaccrued benefits required prior to recapture, recovery of excess assets, **37:9**
  - 20 % Rule, **24:29**
- Investigation, failure to investigate and monitor claims, **24:32**
- Judicial support, recovery of excess assets, **37:3 to 37:10**
- Labor Department letter on fiduciary responsibility and plan terminations, recovery of excess assets, **37:18 to 37:23**
- Letters
  - Department of Labor letter on fiduciary responsibility and plan terminations, recovery of excess assets, **37:18 to 37:23**
  - determination letters for complete termination, Internal Revenue Service, **24:27**
- Liability
  - distress termination, liability of employer, **24:8**
  - limitations on controlled group withdrawal liability, **24:38**
- Limitations on controlled group withdrawal liability, **24:38**
- Lump sum interest rates, recovery of excess assets, **37:22**
- Missing participants, distributions for, **24:17**
- Multiemployer plans, Pension Benefit Guaranty Corporation, **6:62, 57:49, 57:50**
- Notice
  - change in status, duties of terminated plans, **24:37**
  - distress termination, **6:58**
  - Pension Benefit Guaranty Corporation, **6:55 to 6:58, 6:62, 24:10 to 24:12**
- Partial termination
  - controlled groups, **20:19**

### TERMINATION OF PLAN—Cont'd

- Partial termination—Cont'd
  - Internal Revenue Service, **24:28**
- Participants
  - missing participants, distributions for, **24:17**
  - notice of benefit commitments, Pension Benefit Guaranty Corporation, **6:57**
  - rights, recovery of excess assets, **37:12**
- Payment
  - premiums to Pension Benefit Guaranty Corporation, duties of terminated plans, **24:36**
  - unaccrued benefits required prior to recapture, recovery of excess assets, **37:6 to 37:10**
- Pension Benefit Guaranty Corporation
  - general discussion, **24:1 to 24:20**
  - distress termination, **6:58, 24:7 to 24:17**
  - enrolled actuary certification program, **24:5**
  - events, reportable, **24:3**
  - filings, **6:54 to 6:58, 6:62, 24:11, 24:12**
  - multiemployer plans, **6:62, 57:49, 57:50**
  - notice, **6:55 to 6:58, 6:62, 24:10 to 24:12**
  - payment of premiums to Pension Benefit Guaranty Corporation, duties of terminated plans, **24:36**
  - plans insured by the PBGC, **24:2**
  - premiums, **24:4**
  - reportable events, **24:3**
- Permanency
  - funding, recovery of excess assets, **37:17**
  - Internal Revenue Service, **24:22 to 24:25**
- Plans insured by the PBGC, **24:2**
- Premiums, PBGC, **24:4, 24:36**
- Preventing employer abuses, recovery of excess assets, **37:13 to 37:15**
- Prohibited transaction claim, ERISA considerations, **24:33**
- Prohibitions
  - benefit increases where plan sponsor is in bankruptcy, Pension Benefit Guaranty Corporation, **24:18**

**TERMINATION OF PLAN—Cont'd**

- Prohibitions—Cont'd
  - discrimination, Internal Revenue Service, **24:23**
- Qualified Plans (this index)
- Recapture, recovery of excess assets, **37:6 to 37:12**
- Recovery of excess assets, **37:1 to 37:24**
- Regulatory guidelines and requirements, recovery of excess assets, **37:13 to 37:24**
- Reportable events, **24:3**
- Reports
  - duties of terminated plans, **24:35**
  - reportable events, **24:3**
- Responsibilities. Duties and responsibilities, above
- Reversion of assets, **24:26, 37:24**
- Rights
  - contingent rights, recovery of excess assets, **37:8**
  - employer's right to excess assets, **37:4, 37:5**
  - participants' rights, recovery of excess assets, **37:12**
- Rules
  - asset allocation rules, **24:25**
  - early termination rules, **24:24**
  - payment of unaccrued benefits required prior to recapture, recovery of excess assets, **37:9**
- Safeguards, Pension Benefit Guaranty Corporation, **24:18 to 24:20**
- Severance pay plans, funding of ten or more employers' plans, **58:10**
- Spin-off termination transactions, recovery of excess assets, **37:15**
- Sponsor of plan
  - Pension Benefit Guaranty Corporation, prohibition on benefit increases where plan sponsor is in bankruptcy, **24:18**
  - recovery of excess assets, impact on plan sponsors, **37:10**
- Standards for fiduciary, recovery of excess assets, **37:12**
- Standard termination, Pension Benefit Guaranty Corporation, **6:56, 6:57, 24:6, 24:11**
- Statement, distribution on distress termination, **24:16**

**TERMINATION OF PLAN—Cont'd**

- Status change notice, duties of terminated plans, **24:37**
- “Substantial surplus,” lack of breach, ERISA considerations, **24:30 to 24:33**
- Successor plans, recovery of excess assets, **37:23**
- Sufficiency demonstration, distress termination, **24:13**
- Summary annual reports, duties of terminated plans, **24:35**
- Summary plan descriptions, duties of terminated plans, **24:34**
- Transactions, recovery of excess assets, **37:14, 37:15**
- 20 % Rule, Internal Revenue Service, **24:29**
- Unaccrued benefits, payment prior to recovery of excess assets, **37:6 to 37:10**
- Withdrawal liability, limitations on controlled group, **24:38**

**TERM LIFE INSURANCE**

- Life Insurance (this index)

**TESTS AND TESTING**

- Administration (this index)
- Average Benefit Test (this index)
- Cash or deferred arrangements, meeting ADP/ACP tests, **51:21 to 51:34**
- Defined Contribution Plans (this index)
- Employee stock purchase plans, test of employment, **64:14**
- Genetic Information Nondiscrimination Act of 2008 (GINA), **29:69**
- Minimum participation and coverage, **16:15 to 16:20**
- Ratio Percentage Test (this index)
- Welfare Benefits (this index)

**THIRD PARTY**

- Liability, disability benefits, **38:46**

**THRIFT PLANS**

- Cash or deferred arrangements, principal design alternatives, **51:9 to 51:12**
- Preretirement planning, **60:4**

**TIME OFF**

- Leave or Time Off (this index)

## INDEX

### TIME OR DATE

Accelerated or Acceleration (this index)  
Accounting (this index)  
Advance Matters (this index)  
Annual Matters (this index)  
COBRA Health Care Continuation Coverage (this index)  
Crediting Service (this index)  
Death Benefits (this index)  
Deferral or Deferred (this index)  
Defined Benefit Pension Plans (this index)  
Department of Labor, filing summary plan description, **6:41**  
Divorce (this index)  
Duration (this index)  
Early (this index)  
Effective Date or Dates (this index)  
Elapsed Time Method (this index)  
Employee Stock Purchase Plans (this index)  
Executives (this index)  
Expedited Matters (this index)  
Fiduciary Responsibility (this index)  
Future Matters (this index)  
Grace Periods (this index)  
Internal Revenue Service (this index)  
Minimum participation and coverage, admission, **16:9, 16:10**  
Monthly Matters (this index)  
Multiemployer plans, termination, **57:56**  
Qualified Plans (this index)  
Retroactive or Retrospective Matters (this index)  
Simplified Employee Pension Plans (this index)  
Special Benefits and Services (this index)  
Statute of Limitations (this index)  
Subsequent Matters (this index)  
Tables. Timetables (this index)  
Temporary Matters (this index)  
Year or Years (this index)

### TIMETABLES

Administration of benefit plans, **App 3.2**  
Divorce, qualified medical child support orders, **35:9**

### TITLE II

Genetic Information Nondiscrimination Act of 2008 (GINA), **29:61**

### TOP-HEAVY PLANS

Controlled groups, **20:22**  
Multiemployer plans, discrimination, **57:25**  
Qualified Plans (this index)  
Simplified employee pension plans, **59:45**

### TRA

Tax Reform Act (this index)

### TRACKING

COBRA claim experience, **39:67**

### TRADE ACT

American Recovery and Reinvestment Act of 2009 (ARRA), COBRA continuation period for qualified beneficiaries, **39:125**

### TRADES

Controlled groups, commonly controlled trades, **20:3**

### TRADING

Insider (this index)

### TRAINING

Management of benefits, in-house training, **5:10**  
Worker Adjustment and Retraining Notification Act, age discrimination, **29:23**

### TRANSACTIONS

COBRA health care continuation coverage, purchase and sales of businesses, **39:95**  
Corporate mergers and acquisitions, tax treatment of plans, **36:11**  
Employee Stock Ownership Plans (this index)  
Executive compensation, change in control and golden parachute payments, **65:32 to 65:35**  
Federal Securities Laws (this index)  
Fiduciary Responsibility (this index)  
Internal Revenue Service (this index)  
Termination of plan, recovery of excess assets, **37:14, 37:15**

### TRANSFER OR TRANSFERS

Assets (this index)  
Corporate mergers and acquisitions, multiemployer plans, **36:21**

**TRANSFER OR TRANSFERS—Cont'd**

- Crediting service, transfers between methods, **15:24**
- Employee Stock Ownership Plans (this index)
- Employee transfers
  - guidelines for designing benefit programs, **1:16**
- Liability or Liabilities (this index)
- Minimum distribution, **32:14, 32:15**
- Multiemployer plans, **36:21, 57:64**
- Pension Protection Act, **32:15**
- Qualified Plans (this index)
- Tax-deferred annuities, transferring sheltered annuity, **54:19**

**TRANSITION OR TRANSITIONAL**

- Accounting by employer for postretirement benefits, **4:65**
- Cash balance pension plan, **53:25 to 53:28**
- Rules
  - executive compensation, **65:25 to 65:28**

**TRANSMITTAL FORMS**

- Internal Revenue Service, user fee program, **6:34**

**TRAVEL**

- Death benefits, business travel insurance, **41:23**

**TRENDS**

- Accounting by employer for postretirement benefits, health care cost trend rate, **4:58**
- Defined benefit pension plans, current trends in early and late retirement, **11:37, 11:43**

**TROUBLED ASSETS RELIEF PROGRAM (TARP)**

- Deferred Compensation (this index)

**TRUSTEED**

- Funding vehicles, defined benefit pension plans, **12:80**

**TRUSTEES**

- ERISA action against Enron executives, trustee, and plan auditor, **51:53 to 51:61**
- Fiduciary responsibility, **8:26**

**TRUSTEES—Cont'd**

- Pension Benefit Guaranty Corporation, filings, **6:59, 6:60**

**TRUSTS**

- Death Benefits (this index)
- Defined Benefit Pension Plans (this index)
- Fiduciary responsibility, mandatory trust requirements, **8:23 to 8:27**
- Funds (this index)
- Group Legal Services Plans (this index)
- Internal Revenue Service, annual return of fiduciary of employee benefit trust, **6:15**
- Severance pay plans, single employer trust, **58:3 to 58:5**
- Welfare benefits, advance funding of post-retirement benefits, **44:23 to 44:26**

**TUITION ASSISTANCE**

- Special benefits and services, educational assistance, **63:6**

**TURNOVER**

- Defined benefit pension plans, actuarial assumptions for financing, **12:20**

**UNACCRUED BENEFITS**

- Termination of plan, payment prior to recovery of excess assets, **37:6 to 37:10**

**UNALLOCATED**

- Defined benefit pension plans, allocated vs unallocated funding vehicles, **12:81**

**UNCOLLECTIBLE**

- Multiemployer Plans (this index)

**UNDERWRITING**

- Death benefits, group insurance, **41:16, 41:24**
- Genetic Information Nondiscrimination Act of 2008 (GINA), acquisition of genetic information, **29:75**

**UNEMPLOYMENT BENEFITS**

- Financing tables, state unemployment insurance, **App 40.4**
- Insurance
  - state financing tables, **App 40.4**
  - total unemployment insurance, **App 40.2**

## INDEX

### UNEMPLOYMENT BENEFITS

#### —Cont'd

#### State

benefit fact tables, **App 40.3**

financing tables, **App 40.4**

tax rates for 1998, **App 40.1**

Total unemployment insurance, **App 40.2**

### UNFUNDED

#### Arrangements

Deferred Compensation (this index)

International Matters (this index)

Severance pay plans, **58:2**

Vested benefits, defined benefit pension plans, **12:36**

### UNIFORMED SERVICES

#### EMPLOYMENT AND

#### REEMPLOYMENT RIGHTS ACT

#### (USERRA)

COBRA, interaction with, **39:108 to 39:110**

### UNIFORM MINIMUM DISTRIBUTION RULES

Tax-deferred annuities, **54:13 to 54:18**

### UNINCORPORATED BUSINESSES

Simplified Employee Pension Plans (this index)

### UNINSURED

Death benefits, **41:48 to 41:52, 41:98, 42:91 to 42:98**

Defined Benefit Pension Plans (this index)

Fiduciary responsibility, allocation of assets on termination of uninsured plan, **8:29**

### UNIONS

Credit unions for employees, special benefits and services, **63:68**

European Union (this index)

Labor Unions (this index)

### UNISEX TABLES

Sex discrimination, **29:40 to 29:46**

### UNIVERSAL LIFE INSURANCE

Death benefits, whole life insurance, **42:57**

### UNLIMITED

COBRA continuation coverage, **39:20**

### UNMARRIED PARTICIPANT

Joint-and-survivor annuities, postretirement spouse's benefits, **18:8**

### UNPAID LEAVE OR TIME OFF

Leave or Time Off (this index)

### UNPREDICTABLE CONTINGENT EVENT

Defined benefit pension plans, financing, **12:28, 12:64**

### UNREALIZED APPRECIATION

Net Unrealized Appreciation (this index)

### UNREASONABLE COMPENSATION

Executive compensation, golden parachute payments, **65:65**

### UNRELATED TRANSACTIONS

Internal Revenue Service, user fee program, **6:30**

### UPDATED SUMMARY PLAN DESCRIPTION

Department of Labor, **6:45**

### URGENT CARE CLAIMS

Design of plan, procedures, **2:10**

### URI CASE STUDY

Flexible/cafeteria plans, integrated approach, **App 52.1**

### U.S. V. WINDSOR

General discussion, **2:15 to 2:19**

### USE

Corporate takeovers, use of plan assets in, **36:47, 36:48**

Death Benefits (this index)

Flexible/cafeteria plans, maximizing use of benefit dollars, **52:4**

Utilization (this index)

### USER FEES

Internal Revenue Service (this index)

### USERRA (UNIFORMED SERVICES EMPLOYMENT AND REEMPLOYMENT RIGHTS ACT)

COBRA, interaction with, **39:108 to 39:110**

### UTILIZATION

Health Insurance (this index)

**UTILIZATION—Cont'd**

- Review
  - dental programs, **46:50**
  - health care cost management, **44:8 to 44:18**

**VACATIONS**

- Special benefits and services, time off with pay, **63:20 to 63:23**

**VALUATION**

- Assets (this index)
- Defined Benefit Pension Plans (this index)
- Defined Contribution Plans (this index)
- Employee stock ownership plans, **50:5**
- ESOP characteristics and multiple functions
  - Employee stock ownership plans, **13:11**
- Executive compensation, golden parachute payments, **65:61 to 65:63**

**VALUE**

- Death Benefits (this index)
- Executives (this index)
- Fiduciary responsibility, fair market value determinations, **8:82**
- Present Value (this index)

**VARIANCE**

- Employee stock purchase plans, administrative variance, **64:3**

**VARIATIONS OF PREMIUM PAYMENT**

- Death benefits, whole life insurance, **42:47 to 42:52**

**VEBA**

- Voluntary Employee Beneficiary Associations (this index)

**VENDING OPERATIONS**

- Special benefits and services, company food services, **63:67**

**VENDORS**

- Disability benefits, private rehabilitation service vendors, **38:37**
- Management of benefits, coordinating services with outside vendors, **5:50 to 5:55**

**VESTED**

- Benefits, defined benefit pension plans, **11:60, 12:36**
- Payments, executive compensation, **65:50**

**VESTING**

- Administration of defined benefit plans, **3:4**
- Cash balance pension plan, design considerations, **53:19**
- Cash or deferred arrangements, basic Section 401(k) rules, **51:17**
- Crediting Service (this index)
- Defined Benefit Pension Plans (this index)
- Defined Contribution Plans (this index)
- Multiemployer plans, special adjustments, **57:10 to 57:13**
- Qualified plans, minimum vesting standards, **17:1 to 17:49**
- Termination of plan, full vesting, **24:21**
- Welfare benefits, postretirement benefits, **44:42 to 44:44**

**VETERANS' PENSIONS**

- Disability benefits, long-term disability, **38:17**

**VFC (VOLUNTARY FIDUCIARY CORRECTION) PROGRAM**

- Fiduciary responsibility, Department of Labor, **8:79 to 8:99**

**VIOLATIONS**

- Executive compensation, securities violation golden parachute payments, **65:52 to 65:54**

**VISION CARE PROGRAMS**

- General discussion, **46:52 to 46:62**

**VOCATIONAL REHABILITATION**

- Disability benefits, designing plans, **38:35**

**VOLUNTARY**

- Accounting by defined benefit pension plans, disclosures, **4:18**
- Deferred Compensation (this index)
- Employee beneficiary associations. Voluntary Employee Beneficiary Associations (this index)
- European Union (this index)
- Fiduciary Responsibility (this index)
- Flexible/cafeteria plans, benefit, **52:17**
- Internal Revenue Service (this index)
- Qualified Plans (this index)

**VOLUNTARY EMPLOYEE BENEFICIARY ASSOCIATIONS**

- Controlled groups, regulations, **20:26**

## INDEX

### **VOLUNTARY EMPLOYEE BENEFICIARY ASSOCIATIONS —Cont'd**

Death benefits, **42:28 to 42:33**  
Welfare Benefits (this index)

### **VOLUNTEERS**

Nonqualified plans, deferred compensation plans for bona fide volunteers, **54:5**

### **VOTING RIGHTS**

Employee stock ownership plans, **50:6, 50:47 to 50:50**

### **WAGES**

Pay, Salary or Wages (this index)

### **WAITING PERIODS**

Disability benefits, long-term disability plans, **38:30**

### **WAIVER**

Age discrimination, Older Workers Benefit Protection Act (OWBPA), **29:21**  
COBRA health care continuation coverage, **39:50**  
Death Benefits (this index)  
Joint-and-survivor annuities, **18:5, 18:12**  
Minimum funding standard, special rules, **23:15**

### **“WEBB” CASE**

Corporate mergers and acquisitions, post-ERISA tax treatment of plans, **36:15**

### **WELFARE BENEFITS**

Accounting (this index)  
Actions of employer, postretirement benefits, **44:53 to 44:60**  
Active plan, ERISA reporting and disclosure requirements for postretirement benefits, **44:40**  
Actuarial method, funding calculations for postretirement benefits, **44:31, 44:32**  
Adoption of children, nondiscrimination, **43:26, 43:27**  
Advance funding, postretirement benefits, **44:18 to 44:29, 44:56**  
Age, postretirement health care benefits, **44:2 to 44:8**  
Aggregation, self-insured medical plans, **43:5**

### **WELFARE BENEFITS—Cont'd**

Analyzing matters, actions of employer for postretirement benefits, **44:54, 44:56**  
Arrangements, financing for postretirement benefits, **44:15 to 44:29**  
Asset transfer, advance funding of postretirement benefits, **44:26**  
Assistance  
    adoption of children, nondiscrimination, **43:26, 43:27**  
    dependent care assistance, nondiscrimination, **43:19 to 43:22**  
    educational assistance, nondiscrimination, **43:23 to 43:25**  
Auditing documents and communications, actions of employer for postretirement benefits, **44:57**  
Background, nondiscrimination, **43:1**  
Bankruptcy, vesting and curtailment of postretirement benefits, **44:44**  
Cafeteria plans, nondiscrimination, **43:6 to 43:13**  
Calculations, funding of postretirement benefits, **44:30 to 44:32**  
Care  
    dependent care assistance, nondiscrimination, **43:19 to 43:22**  
    health care, postretirement benefits, **44:2 to 44:8**  
    long-term care, postretirement benefits, **44:14**  
Carveout plans, postretirement health care benefits, **44:5**  
Case law, vesting and curtailment of postretirement benefits, **44:43**  
Cash flow projections, actions of employer for postretirement benefits, **44:55**  
Charge reduction plans, postretirement health care benefits, **44:6**  
Communications  
    auditing communications, actions of employer for postretirement benefits, **44:57**  
    cost control measures, postretirement benefits, **44:52**  
Concentration test, nondiscrimination, **43:9, 43:21**  
Control of costs, postretirement benefits, **44:45 to 44:52**

**WELFARE BENEFITS—Cont'd**

- Coordinated plans, postretirement health care benefits, **44:7**
- Corporate owned life insurance, advance funding of postretirement benefits, **44:27**
- Cost
  - control measures, postretirement benefits, **44:45 to 44:52**
  - elements of expense, Financial Accounting Standard 106, **44:37**
  - projecting cost, actions of employer for postretirement benefits, **44:55**
- Coverage
  - analyzing coverage, actions of employer for postretirement benefits, **44:54**
  - limits on duration of coverage, cost control measures for postretirement benefits, **44:50**
  - minimum participation and coverage, welfare plans, **16:21**
- Current financing of postretirement benefits, **44:16, 44:17**
- Curtailed of postretirement benefits, **44:42 to 44:44**
- Definitions, Financial Accounting Standard 106, **44:36**
- Dependents
  - care assistance, nondiscrimination, **43:19 to 43:22**
  - group term life insurance, nondiscrimination, **43:18**
- Design of plan, cost control measures for postretirement benefits, **44:46**
- Developing action plan, postretirement benefits, **44:60**
- Disclosure
  - ERISA, postretirement benefits, **44:39 to 44:41**
  - Financial Accounting Standard 106, postretirement benefits, **44:38**
- Divorce (this index)
- Document auditing, actions of employer for postretirement benefits, **44:57**
- Dollar schedules, cost control measures for postretirement benefits, **44:47**
- Duration of coverage limits, cost control measures for postretirement benefits, **44:50**
- Education
  - actions of employer for postretirement

**WELFARE BENEFITS—Cont'd**

- Education—Cont'd
  - benefits, educating senior management, **44:59**
  - nondiscrimination, educational assistance, **43:23 to 43:25**
- Effective dates, Financial Accounting Standard 106, **44:35**
- Elements of expense, Financial Accounting Standard 106, **44:37**
- Eligibility
  - cafeteria plans, nondiscrimination, **43:7**
  - dependent care assistance, nondiscrimination, **43:20**
  - group term life insurance, nondiscrimination, **43:15**
  - postretirement health care benefits, **44:6**
  - self-insured medical plans, nondiscrimination, **43:3**
  - voluntary employee beneficiary associations, nondiscrimination, **43:30**
- ERISA reporting and disclosure requirements, postretirement benefits, **44:39 to 44:41**
- Excess pension asset transfer, advance funding of postretirement benefits, **44:26**
- Fiduciary Responsibility (this index)
- Financial Accounting Standard 106, postretirement benefits, **44:34 to 44:38**
- Financing arrangements for postretirement benefits, **44:15 to 44:29**
- Fringe benefit, nondiscrimination in educational assistance, **43:24**
- Funding
  - postretirement benefits, **44:18 to 44:32, 44:56**
- Group legal services, nondiscrimination, **43:28**
- Group term life insurance
  - nondiscrimination, **43:14 to 43:18**
- Health care, postretirement benefits, **44:2 to 44:8**
- Health Maintenance Organizations, Medicare benefits, **44:12**
- Insurance
  - life insurance, below
  - self-insured medical plans, nondiscrimination, **43:2 to 43:5**

## INDEX

### WELFARE BENEFITS—Cont'd

- Key definitions, Financial Accounting Standard 106, **44:36**
- Key employee concentration test, nondiscrimination, **43:9**
- Life insurance
  - corporate owned life insurance, advance funding of postretirement benefits, **44:27**
  - group term life insurance, above postretirement benefits, generally, **44:13**
- Limitations
  - contributions, cost control measures for postretirement benefits, **44:48**
  - duration of coverage, cost control measures for postretirement benefits, **44:50**
- Long-term care, postretirement benefits, **44:14**
- Medical plans, self-insured, nondiscrimination, **43:2 to 43:5**
- Medicare benefits, postretirement benefits, **44:9 to 44:12**
- Minimum participation and coverage, welfare plans, **16:21**
- Modification of plan, postretirement benefits, **44:51, 44:58**
- Multiemployer plans, **57:65 to 57:73**
- Nondiscrimination, **43:1 to 43:31**
- Nonduplication carveout plans, postretirement health care benefits, **44:5**
- Nonqualified annuity plan, advance funding of postretirement benefits, **44:29**
- Objectives of funding postretirement benefits, **44:30**
- Part A Medicare benefits, postretirement benefits, **44:10**
- Part B Medicare benefits, postretirement benefits, **44:11**
- Penalties
  - cafeteria plans, nondiscrimination, **43:12**
  - voluntary employee beneficiary associations, nondiscrimination, **43:31**
- Pension
  - qualified pension plans, advance funding of postretirement benefits, **44:28**

### WELFARE BENEFITS—Cont'd

- Pension—Cont'd
  - transfer of excess pension assets, advance funding of postretirement benefits, **44:26**
- Percent average benefits test, nondiscrimination in dependent care assistance, **43:22**
- Planning, nondiscrimination in cafeteria plans, **43:13**
- Plans
  - accounting, **4:26 to 4:32**
  - advance funding of postretirement benefits, **44:18 to 44:22**
  - cafeteria plans, nondiscrimination, **43:6 to 43:13**
  - coordinated plans, postretirement health care benefits, **44:7**
  - design of plan, cost control measures for postretirement benefits, **44:46**
  - developing action plan, postretirement benefits, **44:60**
  - divorce, **35:4, 35:18**
  - eligible charge reduction plans, postretirement health care benefits, **44:6**
  - ERISA reporting and disclosure requirements, postretirement benefits, **44:39 to 44:41**
  - fiduciary responsibility, allocation of assets on termination of plan, **8:30**
  - group term life insurance, nondiscrimination, **43:16, 43:17**
  - minimum participation and coverage, welfare plans, **16:21**
  - modification of plan, postretirement benefits, **44:51, 44:58**
  - multiemployer plans, **57:65 to 57:73**
  - nonduplication carveout plans, postretirement health care benefits, **44:5**
  - nonqualified annuity plan, advance funding of postretirement benefits, **44:29**
  - postretirement health care benefits, **44:5 to 44:8**
  - qualified pension or profit sharing plans, advance funding of postretirement benefits, **44:28**
  - reporting, **4:26 to 4:32**
  - self-insured medical plans, nondiscrimination, **43:2 to 43:5**
  - supplemental plans, postretirement health care benefits, **44:8**

**WELFARE BENEFITS—Cont'd**

- Postretirement benefits
  - general discussion, **44:1 to 44:60**
  - accounting, **44:33 to 44:38, 57:72**
  - multiemployer plans, accounting, **57:72**
- Previous accounting requirements, postretirement benefits, **44:33**
- Profit sharing plans, advance funding of postretirement benefits, **44:28**
- Projecting cost and cash flow, actions of employer for postretirement benefits, **44:55**
- Qualified pension or profit sharing plans, advance funding of postretirement benefits, **44:28**
- Reporting
  - ERISA, **44:39 to 44:41**
  - plans, **4:26 to 4:32**
- Reserve or reserves
  - multiemployer plans, reserve limits, **57:67 to 57:69**
  - retired lives reserves, **44:21**
- Retirement
  - nondiscrimination in group term life insurance, retiree life plans, **43:17**
  - postretirement, above
- Right to modify plan, cost control measures for postretirement benefits, **44:51**
- Rules, nondiscrimination in adoption of children, **43:27**
- Safe harbors, **43:10**
- Section 401(h) trust, advance funding of postretirement benefits, **44:23 to 44:26**
- Self-insured medical plans, nondiscrimination, **43:2 to 43:5**
- Separate plan, ERISA reporting and disclosure requirements, **44:41**
- Supplemental plans, postretirement health care benefits, **44:8**
- Taxes and taxation
  - current financing of postretirement benefits, **44:17**
  - discriminatory group term life insurance plans, **43:16**
  - Section 401(h) trust, advance funding of postretirement benefits, **44:25**
  - voluntary employee beneficiary associations, advance funding of

**WELFARE BENEFITS—Cont'd**

- Taxes and taxation—Cont'd
  - postretirement benefits, **44:20**
- Tests
  - cafeteria plans, nondiscrimination, **43:7 to 43:9**
  - dependent care assistance, nondiscrimination, **43:20 to 43:22**
  - group term life insurance, nondiscrimination, **43:15**
  - self-insured medical plans, nondiscrimination, **43:3, 43:4**
  - voluntary employee beneficiary associations, nondiscrimination, **43:30**
- Transfer of excess pension assets, advance funding of postretirement benefits, **44:26**
- Trusts, advance funding of postretirement benefits, **44:23 to 44:26**
- VEBAs. Voluntary employee beneficiary associations, below
- Vesting of postretirement benefits, **44:42 to 44:44**
- Voluntary employee beneficiary associations
  - advance funding of postretirement benefits, **44:19 to 44:21**
  - nondiscrimination, **43:29 to 43:31**
- Working condition fringe benefit, nondiscrimination in educational assistance, **43:24**

**WELLNESS PROGRAMS**

- Affordable Care Act and Genetic Information Nondiscrimination Act, **29:82**

**WHOLE LIFE INSURANCE**

- Death Benefits (this index)

**WIDOWS AND WIDOWERS**

- Surviving Spouse (this index)

**WIFE AND HUSBAND**

- Spouses (this index)

**WITHDRAWAL OR WITHDRAWALS**

- Defined benefit pension plans, actuarial assumptions for financing, **12:20**
- In-Service Withdrawals (this index)
- Liability. Multiemployer Plans (this index)
- Multiemployer Plans (this index)

INDEX

**WITHDRAWAL OR WITHDRAWALS**

—Cont'd

- Qualified plans, forfeitures and minimum vesting standards, **17:16**
- Severance pay plans, funding of ten or more employers' plans, **58:9**
- Simplified employee pension plans, contributions, **59:24**
- Tax-deferred annuities, uniform minimum distribution rules, **54:18**

**WITHHOLDING**

- Tax and Taxation (this index)

**WORDS AND PHRASES**

- Definitions (this index)

**WORKER ADJUSTMENT AND  
RETRAINING NOTIFICATION  
ACT**

- Age discrimination, **29:23**

**WORKERS' COMPENSATION**

- Disability (this index)

**WORK/LIFE**

- Benefits
  - flexible/cafeteria plans, **52:61**

**WORK/LIFE—Cont'd**

- Library, information resources for dependent care, **63:50**

**WORK-RELATED MERCHANDISE**

- Special benefits and services, purchase discounts, **63:60**

**WRAPAROUND PROGRAMS**

- Major medical insurance, **46:12**

**WRITTEN**

- Allocation formula, simplified employee pension plans, **59:23**
- Binding contract, executive compensation, **65:25**
- Explanation, joint-and-survivor annuities, **18:7, 18:14**

**YEAR OR YEARS**

- Administration (this index)
- Annual Matters (this index)
- Crediting service, **15:1 to 15:4**
- Executive compensation, million dollar compensation deduction limitation of Section 162(m), **65:4**
- Minimum funding, changes in plan year, **23:13**
- Minimum participation and coverage, **16:8**
- Qualified Plans (this index)