

VS. 105B PROGRAMS



Is your self-funded section 125 plan ERISA Compliant?
To guarantee ERISA compliance a plan **MUST** have
been audited by DOL

A DOL audit will test your plan's:

- Service agreement for transparency
- Claims processing system for efficiency
- Explanation of Benefits (EOBs) form for accuracy
- Summary Plan Descriptions (SPDs) for comprehensiveness and user-friendliness

WorXsiteHR has collaborated with the DOL on all of the above, resulting in the DOL's certification of ERISA compliance and stamp of approval on the HealthWorX plan



- HWX is not a 105b program
- HWX is a no-cost, DOL approved Section 125 ERISA healthcare plan
- HWX has no monthly "activity" requirement
- HWX's IRS certified, non-profit partner subsidizes employee healthcare premiums and services

In addition to Minimal Essential Care, HWX also includes:



• Telemedicine



• Hospital Indemnity



• Accident Insurance



• Life Insurance