



Memo: **Important Information Regarding 5500 Filing**

The ACEC Life/Health Plan¹ is a single employee benefit plan in which unrelated employers that are member firms in the American Council of Engineering Companies (ACEC) are eligible to participate. As a result, the ACEC Life/Health Plan is classified as a multiple employer plan for purposes of the Employee Retirement Income Security Act of 1974 (“ERISA”).

Under ERISA, one annual report on Form 5500 is filed for a multiple employer plan. Individual member firms which obtain health and welfare benefits through the Life/Health Trust should not file a Form 5500. Specifically, as indicated on page 14 of the 2016 Instructions for Form 5500, “Participating employers do not file individually for this type of plan [i.e., a multiple employer plan].”

An attachment to the Form 5500 filed by the Trust lists all participating member firms, identified both by name and employer identification number. This attachment has the effect of notifying the Internal Revenue Service and Department of Labor that the annual report filed by the Trust applies with respect to member firms, and that such member firms are not required to file their own form 5500 with respect to the Life/Health Plan.

Every year the Trust gets an extension on the filing of the 5500 due to the size and complexity of the filing. Filings are typically due on October 15th of each year when the extension is granted. Once the filing is completed the Trust will send the member firms a Summary Annual Report (SAR) that is to be distributed to all enrolled employees on or before the government deadlines, which are typically December 15th of each year. The SAR will have instructions and actual deadlines as to when the report needs to be distributed.

If you have any questions please contact Scott Casler, CFO, at (469) 287-8208 or by email, at scott@aceclht.com.

¹ The “ACEC Life/Health Plan” refers to ACEC Life/Health Trust member firms on a UnitedHealthcare or Guardian plan only.