

## The 2026 Compliance & Audit Checklist

*Strategic Advocacy for Every Employer.*

### 1. ACA & Healthcare Compliance

- **Electronic Filing (Form 1094/1095-C):** Verify that all required ACA reporting is filed electronically by the **March 31st** deadline.
- **PCORI Fee Assessment:** Ensure your plan is prepared for the Patient-Centered Outcomes Research Institute fee, typically due by July 31st.
- **Summary of Benefits and Coverage (SBC):** Confirm that all employees (new and existing) have received an updated SBC as part of their enrollment package.

### 2. Retirement & 401(k) Fiduciary Oversight

- **Non-Discrimination Testing (NDT):** Complete your mid-year testing by **June 30th** to ensure your Section 125 and 401(k) plans remain compliant for highly compensated employees (HCEs).
- **Form 5500 Filing:** Audit your plan's financial data to meet the **July 31st** filing deadline (for calendar-year plans).
- **Fee Disclosure Review:** Perform your annual audit of plan fees to fulfill your ERISA-required duty of prudence.

### 3. Operational & Retention Strategy

- **Adaptive Telehealth Integration:** Verify that your 2026 plan design fully utilizes permanent "First Dollar" Telehealth coverage to reduce out-of-pocket costs.
- **Disability Gap Analysis:** Review your Short and Long-Term Disability limits to ensure they align with current executive and staff salary tiers.
- **Employee Wellness Communication:** Establish a quarterly "Financial Wellness" touchpoint to simplify benefit understanding and increase plan participation.