

Understanding ERISA

State-level Information Resources

- **Departments of Labor/Industrial Relations**

Federal-level Information Resources

- **US Department of Labor Policies**
- **US Department of Labor Mandated Procedures**
- **Frequently Asked Questions**



ERISA Chiropractic State Association Education Materials

Links to ERISA Websites

The American Chiropractic Association provides four website links for chiropractic state associations and doctors of chiropractic to access as possible resources of additional information on ERISA (Employee Retirement Income Security Act) and ERISA-related procedures.

State-level Information Resources:

1. To file a complaint with a state Department of Labor or Industrial Relations, go to the following website:

| www.naic.org/state_contacts/sid_websites.htm#

This includes contact information for all states' Departments of Labor or Industrial Relations, which may advocate, for doctors of chiropractic and chiropractic state associations, in situations where a violation of a state statute(s) has occurred.

Federal-level Information Resources:

2. To obtain information on the following topics, access the website included below:

- Protection provided by ERISA regulations
- How to obtain a copy of a Summary Plan Description
- How to file a request to receive health benefits
- Health plan claim review/processing timeline requirements
- Steps to take following a denial of benefits

| www.dol.gov/ebsa/Publications/how_to_file_claim.html

3. To answer your general questions on ERISA procedures, go to this website:

| www.dol.gov/ebsa/FAQs/faq_claims_proc_reg.html

4. To file an enrollee/beneficiary complaint with a U.S. Department of Labor regional office, go to this website:

| www.dol.gov/ebsa/aboutebsa/main.html#section4



Websites Provided by:

- National Association of Insurance Commissioners
- U.S. Department of Labor, Employment Standards Administration Wage and Hour Division provides this website.
- U.S. Department of Labor, Employee Benefits Service Administration

Disclaimer

The American Chiropractic Association offers these websites as possible resources of information on ERISA but does not guarantee the information provided on these websites. The American Chiropractic Association encourages any questions relating to information on the websites be directed as indicated on the website.

Questions

Please contact the ACA with any questions concerning ERISA guidelines at: PDR@amerchiro.org or by calling 800/986-4636.