

# EFFECTIVE COMMUNICATION STRATEGIES FOR ERISA PLANS



Tonic Bitseff, JD LLM,  
Buchalter

Tonic will discuss the opportunities and the challenges in providing ERISA disclosures using electronic media.



Mary Jane Eadson JD,  
Principal, Eadson  
Compliance Center

Mary will outline ERISA's disclosure requirements, providing an inventory of "must have" documents and practical tips to ensure those documents are accessible and effective.



John Derrick, CEO  
Skywriter Systems Inc.

John will demonstrate White Hat's turn-key system for personalized document delivery and disclosure schedules that customize employee benefit disclosures and communication so they are targeted, timely, and tangible.



Douglas Lutkus, Principal  
White Hat LLC

Douglas will discuss the process of creating clear, concise, and compliant communications to help employees make informed benefit decisions.

*“[T]his pension field is an esoteric and abstruse one, bordering on the mysterious or the occult”*

-Rhode Island Senator  
John Chafee

# ERISA Can Be Your Friend

- Exhaustion
- Deference
- Federal Court Jurisdiction
- Limited Discovery
- No Jury Trial
- Limitation on Damages
- Preemption
- Common Administration

# An Introduction to ERISA

- *Employee Retirement Income Security Act of 1974*
- ERISA is built on common law trust principles.
- ERISA has four main parts and two new ones.
  - Part 1. Reporting and Disclosure
  - Part 4. Fiduciary Responsibility
  - Part 5. Administration and Enforcement
  - Part 6. Continuation of Health Coverage
  - Part 7. Group Health Plan Portability, Access, and Renewability Requirements
- A person is a “fiduciary” to the extent that the person exercises any discretionary authority or discretionary control respecting the management of the plan **or** exercises any authority or control in the disposition of plan assets.
- Prudent man acting in a like capacity and familiar with such matters.
- **This is known as the prudent expert rule.**



# Customized Communication

Tailoring Training & Outreach to Make Your Message Meaningful

Presented by, **Douglas Lutkus**



Custom Employee Communication Solutions

doug@whitehatllc.com | October 24th, 2018

# MEANINGFUL COMMUNICATIONS

## DOL

DOL requires a fiduciary to act as a prudent expert

DOL requires plans to provide participants sufficient information to make informed decisions

DOL requires participant disclosures to be written in a manner calculated to be understood by the average plan participant

## FIDUCIARY

The fiduciary must decide what process is prudent

The fiduciary must decide whether or not the information meets established requirements and is sufficient

The fiduciary must interpret and translate technical and ensure that participant communications are both accurate and understandable



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# MEANINGFUL COMMUNICATIONS

## Disclosure Improvement Process Overview

**Phases**      Plan - Document - Implement - Audit

**Practices**      Law

**Goals**

- Help protect the plan sponsor
- Assist the administrator in performing their duties
- Aid employees in making informed decisions



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# MEANINGFUL COMMUNICATIONS

Sufficient Information to Make Informed Decisions

Securities and Exchange Commission, Strategic Plan Fiscal Years 2014 - 2018

## Strategic Goal 3:

*“Facilitate Access to the Information Investors Need to Make Informed Investment Decisions...”*

THE FEDERAL SECURITIES LAWS require that corporations, investment companies, and other entities provide investors with timely and meaningful information about, among other things, their operations and financial condition. **Because an educated and informed investor ultimately provides the best defense against fraud and costly mistakes,** these laws place great emphasis on providing material information to the investing public.



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# MEANINGFUL COMMUNICATIONS

Written in a manner  
calculated to be  
understood by the  
average plan participant

## **CALCULATION INCLUDES:**

- Education
- Familiarity
- “Average” for Plan
- Potential to Mislead

## **ACCURACY IS CHALLENGING:**

- Legal terms
- Industry terms
- Insurance terms
- Legal concepts
- Industry concepts

Health

Leave

Retirement

Explanation of Benefits

Family and Medical

A, B, C Shares

In / Out of Network

Vacation

12b-1

Co-Pay  
Co-Insurance

Sick

Vesting:  
Cliff  
Graded

# MEANINGFUL COMMUNICATIONS

## Unbiased Voluntary Benefit Training

- Designed to educate not entice enrollment
- Highlights areas that can be costly to the employee
- Uniform messaging to employees
- Vetted materials helping protect the plan sponsor
- Evidence of prudent activities



# MEANINGFUL COMMUNICATIONS

## Communication Policy

### Policy overview:

- Mirrors the law
- Governs the process
- Demonstrates the intent to comply with ERISA
- Enables a third party to take over and follow



# MEANINGFUL COMMUNICATIONS

## Audit

- Evaluate the Disclosure Improvement Process
- Evaluate Administrator Performance
- Evaluate Independent Third Party Performance





# Buchalter

## Electronic Disclosure Methods Under ERISA

Presented by  
**Tonie Bitseff**  
Tbitseff@Buchalter.com

- Document your prudent process.
- Follow the plan document.
- Communicate Clearly
  - Substance [SPD, SMM, SBC, HIPAA, COBRA, QMCSO, SARS]
  - THE ALL POWERFUL DOCUMENTS
  - Form [Written Understandable Documentation]
  - HOW TO USE ELECTRONIC COMMUNICATION
  - Recipients [Employees, Enrollees, Beneficiaries]
  - Time [Open Enrollment, Changes, Other Events]

- The DOL in 2002 issued regulatory guidelines that expanded electronic delivery methods.
- IRS Regulations issued in November 2006 implement Electronic Signatures in Global and National Commerce Act.
  - Applies to IRS notices and participant elections.
  - Effective for communications made on or after January 1, 2007.

Delivery must:

- provide opportunity for free paper copy on request. (DOL & IRS No Consent Rules)
- meet content and timing requirements applicable to paper notice. be reasonably designed to be as understandable as paper. (IRS)
- protect individual's account and benefit confidentiality. (DOL)
- Identify the **subject matter and its significance**. (IRS) provide notice electronically or non-electronically, notifying recipient of document's significance. (DOL)
- provide **access** instructions. (IRS)
- provide notice of undelivered mail, or provide an e-mail confirming **receipt** of transmitted information. (DOL)

# Requirements Simplified

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Buchalter

- How do you access it?
- Why is it important?
- Did you get it?

TWO TYPES:     Integral to workplace access  
                         Consent

# No Prior Consent

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Buchalter

- If general disclosure requirements are met, no consent is required if employees have access to documents at any location they could perform work duties, and access to electronic information system is an integral part of their duties. (DOL)
- IRS elections require user authentication, an opportunity to confirm, modify or rescind the terms before they become effective, and written confirmation of the final election. (IRS)

# Requirements Simplified

---

Buchalter

- How do you access it?
- Why is it important?
- Did you get it?
  
- Will you access the delivery everyday as part of your work duties?

# Prior Consent Required

---

## Buchalter

- If there is no work-related computer access, consent is needed. (DOL)
- Must affirmatively consent (electronically or through hardcopy signature) and provide an electronic delivery address. (DOL and IRS)
- For electronic disclosures (other than CD or DVD) individual's consent must demonstrate ability to access information electronically. (DOL and IRS)



# Requirements Simplified

---

Buchalter

- How do you access it?
- Why is it important?
- Did you get it?
  
- Will you access the delivery everyday as part of your work duties? OR Did you consent?
  - Does consent demonstrate access?

- Before obtaining consent, administrator must provide statement stating:
  - document type to which consent applies (and its **significance**).
  - that consent can be withdrawn anytime without charge.
  - **procedures for withdrawing** consent or updating contact information for document receipt.
  - right to request and obtain **free paper** version of electronically furnished document.
  - necessary electronic devices, software and hardware, needed to **access** information.
- DOL and IRS Rules use slightly different terms, but are essentially the same requirements. The IRS rules allow charges for paper copies and some limitations on withdrawal of consent.

# Requirements Simplified

---

Buchalter

- How do you access it?
- Why is it important?
- Did you get it?
- Will you access the delivery everyday as part of your work duties? OR Did you consent?
  - Does consent demonstrate access?
  - Was consent informed consent?

- If software or hardware changes materially risk individual's ability to access or retain electronic documents, several steps are required under the DOL rules:
  - Prior to the system change, individual must receive change notification.
  - Upon notification, individual may withdraw consent.
  - If the individual does not withdraw consent, he or she must again consent to electronic document receipt.

# Requirements Simplified

Buchalter

- How do you access it?
- Why is it important?
- Did you get it?
- Will you access the delivery everyday as part of your work duties? OR Did you consent?
  - Does consent demonstrate access?
  - Was consent informed consent?
  - Is the consent still valid?

- Summaries of Benefits and Coverage
  - Electronic delivery in connection with online enrollment or online renewal of coverage.
    - For covered individuals, follow the DOL safe-harbor
    - Electronic disclosure those not yet enrolled can include an internet posting if a postcard or email informs employees that the documents are available at the web address or by paper free of charge
- Benefit Statements for Directed 401(k) Accounts
  - Continuous access to a website with proper notice.
  - Permitted use of voluntary e-mail address.
    - Paper notice or electronic interaction.

# ERISA Can Be Your Tricky Buchalter

- Computer kiosk**
- COBRA Notice**
- Company website**

- How do you access it?
- Why is it important?
- Did you get it?
- Will you access the delivery everyday as part of your work duties? OR Did you consent?
  - Does consent demonstrate access?
  - Was consent informed consent?
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# ERISA Can Be Your Tricky Buchalter

- Computer kiosk** made available for participant use does not satisfy DOL requirements. (DOL)
  - Location where work duties are performed.
  - Use **integral** to work duties.
- COBRA Notice**
  - 1<sup>st</sup> class mail to home address where a covered spouse or dependents reside.
- Company website** made available does not satisfy the DOL requirements. (DOL)
  - Must provide **notice of the posting**.

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**Presented By: Douglas Lutkus**



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# MEANINGFUL COMMUNICATIONS

## Benefit Administration Platform

**Plan**      Who system access / security  
Who recipient

**Do**      Calendar clear, concise and compliant communications

**Check**      E-mail confirming receipt

**Act**      To continually improve process



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# MEANINGFUL COMMUNICATIONS

## Benefit Administration Platform Planning

- System access levels administration, auditor, broker, recipient...
- System security set-up to work with e-mail and provide optional VPN access.
- Recipients [Employees, Non-employees, Enrollees, Beneficiaries, Deskless]
- Deskless planning
  - Electronic information system integral to work duties, time clock and other training and communication capabilities, any employee required to clock in, receive daily instruction, or use email? Qualifies for electronic disclosure without consent.
  - Kiosks used correctly can not only help deliver documents but extend the open enrollment period.....
- Non- employee planning
  - Consent to personal e-mail address



# MEANINGFUL COMMUNICATIONS

## Benefit Administration Platform

### **Do Calendar Clear, Concise and Compliant Communications**

- Calendar [Open Enrollment, Changes, Other Events]
- What is important! Flag certain items using the “envelope” feature, for the recipient so that the significance of the communication is clear and concise on the fact of the transmission.
- Include any standard language or disclaimers appropriate to that type of disclosure



# MEANINGFUL COMMUNICATIONS

## Benefit Administration Platform Check

- Did they get it? BAP confirms electronic receipt and allows user response and verification of receipt.
- Did they consent? BAP can generate a notice and with a reply so that consent can be collected in a way that we know there was access to informed consent that remains valid.





# MEANINGFUL COMMUNICATIONS

Benefit Administration Platform Act to continually improve the process

Plan Do Check Act is a continual improvement process,

Adjustments to help attain the process goals:

- Help protect the plan sponsor
- Assist the administrator in performing their duties
- Aid employees in making informed decisions



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# MEANINGFUL COMMUNICATIONS

## Benefit Administration Platform Summary

- Based on a methodology accepted by organizations, companies and governments worldwide.
- Provides administrators with the tools needed to meet the DOL and IRS delivery requirements
- Library that supports personalized document integration
- Is flexible and scalable enough to reach the right people at the right time



# THE ALL-POWERFUL DOCUMENTS

*“There are infinite shades of gray. Writing often  
appears so black and white.”*

*Rebecca Solnit*

# SO, WHAT CAN HAPPEN?

*EADSON COMPLIANCE  
CENTER, LLC*

- NO PLAN DOCUMENT / SPD / PLAN AMENDMENT:
  - \$152 per day for failure to furnish information requested by DOL + \$110 per participant per day for failure to disclose.
- NO SUMMARY OF BENEFITS & COVERAGE:
  - \$1,128 per failure (participant) per day.
- MISSING ERISA-REQUIRED LANGUAGE:
  - Could void document depending on extent resulting in penalties for no document.
  - Civil penalties brought by participant.
  - Stop Loss carrier, carrier or third party administrator conflict with Plan Sponsor's intent.
  - Red flag to DOL auditor.
- LANGUAGE IS NOT CLEARLY WRITTEN or NOT WRITTEN TO BE UNDERSTOOD BY THE AVERAGE PARTICIPANT:
  - Ambiguity ruled in favor of the reader.
  - No reader can understand the Plan language!

# SPD: COMMON PROBLEMS

*EADSON COMPLIANCE  
CENTER, LLC*

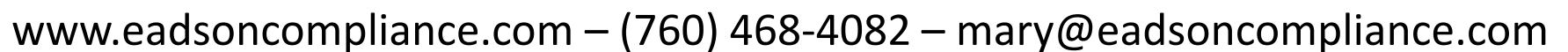
- **NOT SPECIFIC ENOUGH:**
  - COBRA RATE DETERMINATION PERIOD
  - APPLICATION OF BENEFIT EXTENSION DURING A LEAVE OF ABSENCE
  - WHEN EMPLOYEE CLASSES BECOME ELIGIBLE
  - WAITING PERIODS
  - MEASUREMENT PERIOD
  - ORIENTATION PERIOD
  - NEWLY HIRED EMPLOYEE VS. RE-HIRED EMPLOYEE ELIGIBILITY

# SPD: COMMON PROBLEMS

*EADSON COMPLIANCE  
CENTER, LLC*

- **NOT REVIEWED OFTEN ENOUGH:**
  - WHEN BENEFITS ARE REVISED
  - WHEN LAW DECIDED OR REGULATIONS ARE PUBLISHED
  - WHEN JOB CLASSES ARE CHANGED
  - WHEN EMPLOYEE POLICIES ARE CHANGED
  - RENEWAL
  - EACH TIME THERE IS AN ISSUE OR QUESTION INVOLVING THE EMPLOYEE HEALTH AND WELFARE BENEFIT PLAN
  - COMPANY MERGER, SALE OR ACQUISITION

**EADSON COMPLIANCE  
CENTER, LLC**



# DOL ENFORCEMENT

*EADSON COMPLIANCE  
CENTER, LLC*

- DOL AUDIT REQUEST FOR RECORDS ALWAYS BEGINS WITH:
  1. PLAN DOCUMENT
  2. CURRENT YEAR PLUS PAST 5 YEARS OF SUMMARY PLAN DESCRIPTIONS
  3. CURRENT YEAR PLUS PAST 5 YEARS OF SUMMARY OF MATERIAL MODIFICATIONS (IF SUCH MODIFICATIONS WERE NOT INCORPORATED INTO THE SUMMARY PLAN DESCRIPTION
  4. CURRENT YEAR PLUS PAST 5 YEARS OF SUMMARY OF BENEFITS AND COVERAGE



# DOL ENFORCEMENT PROCEDURE - NOTICES

*EADSON COMPLIANCE  
CENTER, LLC*

1. CURRENT YEAR PLUS PAST 5 YEARS OF PUBLISHED ERISA AND ERISA-RELATED NOTICES
  - a. COBRA GENERAL NOTICE
  - b. HIPAA PRIVACY NOTICE
  - c. MEDICAL CHILD SUPPORT ORDER NOTICE
  - d. CHIPRA NOTICE
  - e. NEWBORNS' ACT DESCRIPTION OF RIGHTS
  - f. WHCRA NOTICE
  - g. MHPAEA NOTICE
  - h. MICHELLE'S LAW NOTICE
  - i. GRANDFATHERED PLAN NOTICE
  - j. EMPLOYER NOTICE TO EMPLOYEES OF COVERAGE OPTIONS
  - k. EBSA FORM 700 (ACCOMODATION REQUEST FOR EXEMPTION OF CONTRACEPTIVE BENEFITS)
  - l. NOTICE OF PRIMARY CARE PHYSICIAN REQUIREMENT

# EVERY CLIENT SHOULD ASK

*EADSON COMPLIANCE  
CENTER, LLC*

- WHEN WAS THE LAST TIME THE PLAN DOCUMENT WAS REVIEWED TO ENSURE IT REFLECTS YOUR HEALTH PLAN BENEFIT INTENT?
- HAVE WE MADE ANY HEALTH BENEFIT CHANGES AND, IF SO, ARE THEY REFLECTED IN THE SUMMARY PLAN DESCRIPTION AND PUBLISHED TO PARTICIPANTS?
- HAVE WE HIRED, HAD ANY LAY-OFF, TERMINATED, RE-HIRED, PROMOTED, DEMOTED, LEAVE OF ABSENCE, OR CHANGED ANY POLICIES THAT ALSO RELATE TO HEALTH BENEFITS? IF SO,
  - DID WE VERIFY THAT ANY OF THESE LIFE EVENTS FOLLOWED THE HEALTH BENEFIT PLAN LANGUAGE?
  - DID WE PROVIDE THE PROPER NOTICES FOR THESE HEALTH BENEFIT LIFE EVENTS?
  - DID WE CONFIRM THAT THE NOTICES ACCURATELY REFLECT CURRENT LAW?
  - DID WE PROVIDE NOTICES ON A TIMELY BASIS ACCORDING TO THE APPLICABLE LAW?

# **“GIMME SHELTER” ROLLING STONES**

EADSON COMPLIANCE CENTER, LLC SERVICES –

- ✓ REVIEW AND UPDATE OF ALL HEALTH PLAN DOCUMENTATION
- ✓ ‘ERISATRAC’ PARTNERS WITH COMPANY TO MONITOR HEALTH PLAN LIFE EVENTS

# Skywriter Systems, Inc.

John Derrick  
CEO & Co-Founder

7<sup>th</sup> CEO Startup Role  
Also – IBM, Intel, MIPS, ..



# Plan, Create, Send, and Verify Digital Content



# Skywriter.com is..

An Enterprise platform built and used for..

- SMB/SME Customer Engagement
- University Education
- Corporate Training

Now in Partnership with White Hat LLC, we are adding a Benefit Administration Platform !

# Our Benefit Administration Platform Methodology

## Plan

- Who: Contacts (employees, participants, beneficiaries, etc..)
- What: Library (documents, disclosures, training)
- When: Calendar / Scheduling System

## Do

- Send

## Check

- Delivery Receipt / Delivery Logs

## Act

- Adjustments

# The Who

- Add and manage employees, participants, and beneficiaries
  - Import from CSV (Comma-Separated-Values)
  - Integrate with Software Systems (SF, QB, ..)
  - Enter and Manage Directly in Skywriter
- Create and organize lists of contacts
  - Groups, Organizations, etc..
  - Again.. Import, Integrate, Enter Directly



# The What – Library

- Documents, disclosures, benefit training
- Add and manage pieces of content
  - Upload or Link to Existing Content
  - Create Rich Text Documents
  - Categorize and Tag

# The When - Calendar

- Create and schedule delivery using available content
  - Create **Emails** and **Other Communications**
  - Include Attachments to Critical Disclosures and Information
  - Send to Employees and Beneficiaries
    - Immediately
    - Calendar on specific dates
- Track Delivery, Consumption, and Results
  - Logs Retained for Audit
  - Determine What was Delivered, Opened, and Consumed




acme.jderrick

.....

☐ Remember me

LOG IN

 [Forgot password?](#)

Don't have an account? [Sign Up](#)

# The Who


## Employees, Participants, & Beneficiaries

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Skywriter


☰





Welcome Eric Chasin ▾


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 Content <

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 My Interests

Categories

Select term(s) to refine your search.

employee status\_act\_1

ee code\_intern

wage\_salary

jc\_sales

L\_en

m\_blue chris\_ppo\_50

d\_dell dental\_15

vision\_vse\_20

life\_pro\_25

ltci\_gw\_200

hsa\_wb\_1

fsa\_cb\_125

grp term life\_bs\_50

defined benefit\_pro\_cb


health

pension




Search & enter

🔍

Contacts



Show 5 ▾ entries

Name ▴	Title ▾	Image ▾	Status ▾	Updated ▾	Actions ▾
John Derrick	CEO		ACTIVE	2018/10/18	 

First

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Skywriter

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Select term(s) to refine your search.

employee status\_act\_1

ee code\_intern wage\_salary

jc\_sales Len

m\_blue chris\_ppo 50

d\_dell dental\_15

vision\_vse\_20 life\_pro\_25

ltci\_gw\_200 hsa\_wb\_1

fsa\_cb\_125

grp term life\_bs\_50

defined benefit\_pro\_cb




health pension

Search & enter 🔍

+

Contacts

Show 5 entries

Name ▲	Title ▾	Image ▾	Status ▾	Updated ▾	Actions ▾
John Derrick	CEO		ACTIVE	2018/10/18	 

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Last

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Key Star User Menu

Skywriter

Menu



Welcome Eric Chasin

Home > Contacts > edit-contact

1. Summary

2. Details

3. Category

4. Tags

# Contact Summary

Name First

John

Name Last

Derrick

Title


CEO

Website

...enter website

About

...enter about



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4. Tags

Contact Detail

✉ john.derrick@skywriter.com

📞 512-413-5010

Social Media

📘

🌐 http://www.linkedin.com/in/jderrick

🐦

Address Detail

Send User Invite Delete User

User status: NO USER ACCOUNT

Address Type

work

Address1

17617 Foster Road

Address2

City

Los Gatos

State

California

Zip Code

95030

Country

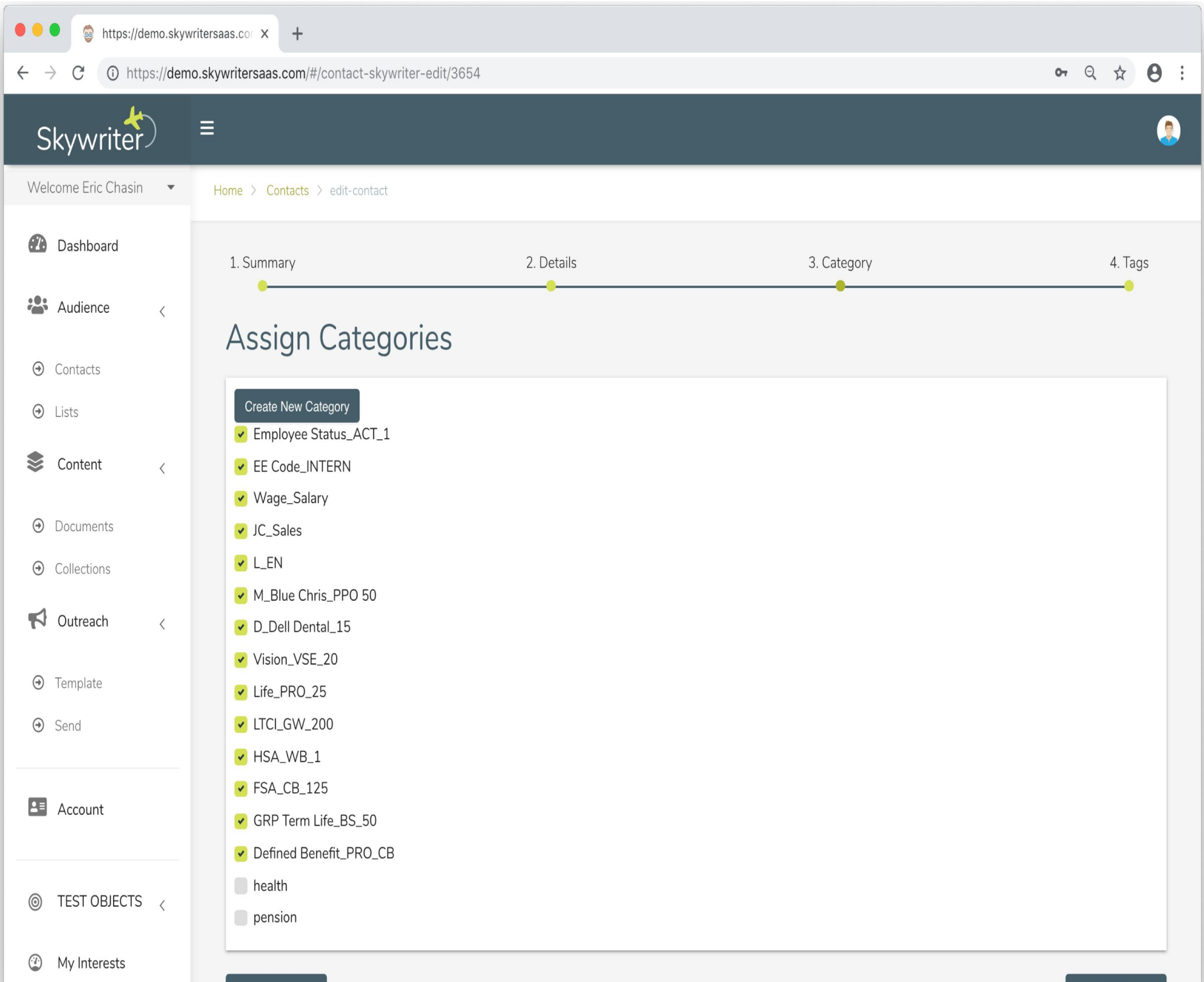
USA

PREVIOUS

NEXT

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The What

Disclosure & Benefit  
Training Library

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m\_blue chris\_ppo 50

d\_dell dental\_15

vision\_vse\_20 life\_pro\_25

ltci\_gw\_200 hsa\_wb\_1

fsa\_cb\_125

grp term life\_bs\_50

defined benefit\_pro\_cb

health pension

Search & enter

Assets


10 entries

Name	Content Type	Status	Action
17865 Retail How to Read Statement Guide R9 Final 012218	video content	INACTIVE	
404a5 fee disclosure	video content	INACTIVE	
Creditable Coverage Template Letter	video content	INACTIVE	
Grandfather Reg Model Notice	video content	INACTIVE	
H and W Calendar	video content	INACTIVE	
Hicks Calendar 2018	video content	INACTIVE	
Newborns and Mothers Health Protection Act	video content	INACTIVE	
Sample ACA Notice	video content	INACTIVE	
Sample QDIA Notice	video content	INACTIVE	

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ltci\_gw\_200 hsa\_wb\_1

fsa\_cb\_125

grp term life\_bs\_50

defined benefit\_pro\_cb

health pension

Search & enter

Assets

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Show 10 entries


Name	Content Type	Status	Actions
Creditable Coverage Template Letter	video content	INACTIVE	
Grandfather Reg Model Notice	video content	INACTIVE	
H and W Calendar	video content	INACTIVE	
Newborns and Mothers Health Protection Act	video content	INACTIVE	
Sample Restated Wrap SPD 2014 for Signature	video content	INACTIVE	
sbc completed final	video content	INACTIVE	

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Skywriter

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ltci\_gw\_200 hsa\_wb\_1

fsa\_cb\_125

grp term life\_bs\_50

defined benefit\_pro\_cb









health ☒ pension

Search & enter

Assets

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Show 10 entries

Name	Content Type	Status	Action
17865 Retail How to Read Statement Guide R9 Final 012218	video content	INACTIVE	
404a5 fee disclosure	video content	INACTIVE	
Hicks Calendar 2018	video content	INACTIVE	
Sample ACA Notice	video content	INACTIVE	
Sample QDIA Notice	video content	INACTIVE	
Sample Safe Harbor Notice	video content	INACTIVE	
SAR	video content	INACTIVE	
Summary Plan Description	video content	INACTIVE	

First Previous 1 Next Last

 My Interests

mm/dd/yyyy, --:-- --

More -->

FINISH

# Example

- 401(k) Summary Plan Description
  - Identify Important Content
  - Explain Significance





## **401(k) Plan Participants - Summary Plan Description**

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The Employee Retirement Income Security Act (ERISA) requires plan administrators to provide participants and beneficiaries a Summary Plan Description (SPD) describing their rights, benefits, and responsibilities under the plan in understandable language.

The SPD includes such information as:



ERISA.

As there may be features and benefits that you may not be familiar with, the video attached is designed to help you interpret the information that is typically found in most Summary Plan Descriptions.

In addition, we have indexed your Summary Plan Description to help you quickly find your plan's operation information.

Please see attached.

VIDEO URL: <https://www.youtube.com/watch?v=yn2Red8l2x0>

https://demo.skywritersaas.com

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← → ↺

https://demo.skywritersaas.com/#/course

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Skywriter

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Eric Chasin

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Home

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📁 Content

⊕ Documents

⊕ Collections

📣 Outreach

⊕ Template

⊕ Send

👤 Account

Search & enter

🔍

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Collections

Show 5 entries

Name	Last Update	Status	Actions
Heath Documents	2018-10-19T04:18:24.794Z	ACTIVE	<div>✎ ✕</div>
Pension Documents	2018-10-19T03:27:57.362Z	ACTIVE	<div>✎ ✕</div>

First

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Next

Last

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https://demo.skywritersaas.com/#/myinterests

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Skywriter

Welcome Eric Chasin > Home > my interest

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TEST OBJECTS <

My Interests

health

Creditable Coverage Template Letter

☆☆☆☆☆ More

sbc completed final

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Grandfather Reg Model Notice

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H and W Calendar

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pension

Sample ACA Notice

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404a5 fee disclosure

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Sample QDIA Notice

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# The When

# Calendaring

ec2-52-8-60-188.us-west-1.c X

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← → ↻ ⓘ Not Secure | ec2-52-8-60-188.us-west-1.compute.amazonaws.com:8080/#/broadcast

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Skywriter

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Welcome John Derrick ▾

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🔗 Send

👤 Account

🎯 TEST OBJECTS <

🕒 My Interests

Categories

Select term(s) to refine your search.

skywriter test

Search & enter 🔍

Send

Show 25 entries

Name ▲	Last Updated ▼	Status ▼	Action ▼
TEST-app-skywritersaas.com- List Skywriter-Only	2018-10-21T04:20:33Z	ACTIVE	
TEST - donotreply@skywritersaas.com	2018-10-21T16:23:48Z	ACTIVE	
TEST John and Eric Click Tracking off	2018-10-21T16:47:27Z	ACTIVE	
Test Webinar-188-Whitehat Test Cases UI	2018-10-21T03:51:59Z	ACTIVE	
TEST-Webinar Invite from 188	2018-10-21T03:39:15Z	ACTIVE	
TEST_Webinar invite (loaded from db) Large List	2018-10-21T04:23:12Z	ACTIVE	
TEST_Webinar invite (loaded from ui) 188	2018-10-21T00:46:37Z	ACTIVE	
TEST Webinar - Small List_Schedule	2018-10-21T04:44:49Z	ACTIVE	

First Previous 1 Next Last

+

1. Summary 2. Templates 3. Announce 4. Preview 5. Categories 6. Tags 6. Publish

## Select Templates

### Folders

New Folder

- ☐ mailgun folder
- ☐ Folder Two
- ☐ Folder Three
- ☐ Folder Four
- ☐ ACME Templates

### Templates

Hello, world!

Tell Another Story

It was great to see you  
at <event>!

Thank you for coming  
by our booth last  
week. We hope your  
visit was as informative  
as it was fun.

We would be delighted  
to put together a  
detailed proposal  
package for your  
budget, or share any  
additional information  
that would assist you  
... ..

Final exam for  
<course> due:  
<date/time>

Thank you so much for  
joining us for <course>.  
We hope you learned  
as much about <topic>  
as we did.

To receive credit for  
your participation in this  
course, you'll need to  
complete a final exam  
and pass with <%> or

We're excited about  
<course> and we hope  
you are too!

Registration for  
<course> will close in  
<X> days. If you  
haven't already signed

New Course Launch!

ACME is excited to  
share a course that will  
change the way you  
<action>!

<Brief course  
description>

What You'll Learn

## Edit Announce

**PLEASE JOIN US, WHILE WE EXPLAIN**

### **Effective Communication Strategies for ERISA Plans**

**How to Get the Biggest Bang from your Benefits Budget**



**Tonie Bitseff, JD  
LLM, Buchalter**

Tonie will discuss the opportunities and the challenges in providing ERISA disclosures using electronic media.



**Mary Jane Eadson JD,  
Principal, Eadson  
Compliance Center**

Mary will outline ERISA's disclosure requirements, providing an inventory of "must have" documents and practical tips to ensure those documents are accessible and effective.



BUTTON



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HTML



IMAGE



SOCIAL



TEXT



VIDEO

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My Interests

1. Summary      2. Templates      3. Announce      4. Preview      5. Categories      6. Tags      6. Publish

# Publish

October 2018

Su	Mo	Tu	We	Th	Fr	Sa
30	1	2	3	4	5	6
7	8	9	10	11	12	13
14	15	16	17	18	19	20
21	22	23	24	25	26	27
28	29	30	31	1	2	3
4	5	6	7	8	9	10

10 : 22 AM

Schedule



Send Now

☒ Schedule Announce

☐ Send Now

65423116 ✕  
Sample AC  
A Notice.d  
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# Check

## The “For Sure”

# Tracking Options

- Delivered / Not Delivered
  - Confirms that email was delivered to the user's server
- Opened
  - Confirms that email was opened if `show images=true`
- Confirm Link
  - The most reliable and through method
- All available on the platform – reports are configurable

# Additional Key Points

- Security
  - User id / Password / Encryption
- Logs / Audits
  - Records of emails, ability to track usage, etc..
- SLA (Service Level Agreement)
  - Hosted by AWS – World's largest Cloud Supplier
  - Support response time depends on contract level

[www.WhiteHatLLC.com](http://www.WhiteHatLLC.com)  
[www.Skywriter.com](http://www.Skywriter.com)

Thank You !

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