



What is a MEWA?

And how do I know if I have one?

MEWA, Multiple Employer Welfare Arrangement, is defined by ERISA as an employee welfare benefit plan, or any other arrangement that provides a welfare benefit, (such as health insurance) to the employees of two or more employers.

The term MEWA may also be defined or regulated in various state laws, in some cases by reference to the ERISA definition; however, in others there may be differences.

The bottom line: MEWAs are designed to give small employers access to lower cost health coverage on terms similar to those available to large employers.

These arrangements are exempt from ERISA's definition of MEWA:

- » Plans maintained pursuant to collective bargaining agreements.
- » Plans maintained by a rural electric cooperative or rural telephone cooperative association.
- » Plan maintained on behalf of two or more employers that are under common control.

Contact us today for more information.

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YOU HAVE QUESTIONS.

- » Why is it important to know whether a group is an association for purposes of the MEWA regulation?
- » How are self-employed individuals treated for purposes of determining the existence of a MEWA?
- » Is a plan that covers the employees of a partnership and the partners themselves a MEWA?
- » Is a Group Insurance Trust always a MEWA?
- » Are collectively bargained plans considered MEWAs?
- » Does ERISA preempt state laws that govern MEWAs?
- » Do any federal requirements apply only to MEWAs?
- » Are any federal tax rules unique to MEWAs?
- » In what ways do states regulate MEWAs?

WE HAVE ANSWERS.

At Capstone, we know how confusing the complexities of MEWAs can be. We want you to be informed so you can make the best decisions for your members. Our goal is to provide you with a better understanding of MEWAs and help you navigate through the questions and answers you need to know.



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