

Charlotte K. Ackley

SENIOR BENEFITS ANALYST

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Charlotte Ackley, Senior Benefits Analyst, enjoys working with clients to identify business-focused employee benefit programs to meet their most sophisticated needs. By focusing on the client's definition of success, she tailors her employee benefits guidance so that it is centered helping the client reach its unique business objectives. Charlotte enjoys working in the employee benefits arena, particularly with respect to health and welfare benefits. She routinely assists with complex legal compliance issues in light of health care reform and privacy and security laws. With more than 30 years of experience, Charlotte is able to quickly identify compliance issues and develop cost effective compliance strategies for her clients. Her areas of focus comprise of drafting and designing welfare benefit plans to comply with a myriad of federal laws including:

- Medical
- Dental
- Vision
- Life
- AD&D
- Disability
- EAPs
- Cafeteria
- Medical reimbursement
- Dependent care assistance plans

Charlotte is very experienced in the preparation of summary plan descriptions for health and welfare benefits, QMCSOs, enrollment forms, COBRA forms, HIPAA forms, Forms 5500 and Forms 1094 and 1095 required by the Affordable Care Act (Act).

She is also experienced with qualified retirement plans including individually designed defined contribution plans and defined benefit plans, as well as prototype plans such as profit-sharing plans, 401(k) plans, employee stock ownership plans and pension plans and their compliance with the various IRS and ERISA rules. Charlotte assists with the preparation of retirement plan documents, summary plan descriptions, QDROs, enrollment forms, a variety of tax forms, IRS determination letter filings, VCP filings and PBGC termination filings for defined benefit plans. She has also assisted with similar plans for governmental and religious entities, as well as in the preparation of nonqualified

Capabilities

- Employee Benefits & Executive Compensation

plans.

Charlotte is involved in other aspects of the firm's Employee Benefits and Executive Compensation practice including the review of a variety of health and welfare, qualified plan and nonqualified plan documents in connection with a variety of corporate transactions. She also assists with documentation for plan mergers, spinoffs, plan freezes and terminations.

Charlotte is experienced in the review of third-party administration contracts for both health and welfare plans and pension plans, and is familiar with fiduciary liability compliance and other related compliance requirements. Charlotte has experience with assisting clients with IRS and Department of Labor (DOL) audits of employee benefit plans, and assists with corrections of compliance failures and is very familiar with the DOL's Voluntary Compliance Program, Delinquent Filer Voluntary Compliance Program and the Voluntary Fiduciary Correction Program.

She has been certified by The National Association of Legal Assistants (NALA) for more than 20 years.

Education

- Wharton School of the University of Pennsylvania (2000)
 - Employee Benefits Specialist Designation
- El Centro College (A.A., 1999)
 - Associate's Degree with Paralegal Certificate
 - NALA Certified

Memberships

- National Association of Legal Assistants
- Southwest Benefits Association

IRS Admission

- Centralized Authorization File — 0315-45863R

Publications

April 19, 2023

New Form 5500 Rules Permit More Plans to Qualify for Audit Exemption