



# Certificate in Employee Benefits Law

Benefits law mistakes cost companies millions in penalties and lawsuits. In 4½ days, you'll master the ERISA, ACA, and fiduciary strategies that keep your organization compliant and protected. Real regulations, practical solutions, immediate confidence.

**4½ days**  
DURATION

**\$2,375**  
INVESTMENT

**29.75 credits**  
SHRM/HRCI/CLE

IN PERSON

# Program Overview

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## Build Benefits Law Expertise That Protects Plans and Limits Your Liability

Benefits law mistakes cost companies millions in penalties and lawsuits. In 4½ days, you'll master the ERISA, ACA, and fiduciary strategies that keep your organization compliant and protected. Real regulations, practical solutions, immediate confidence.

The Certificate in Employee Benefits Law is 4.5 intensive days where you'll build expertise in ERISA compliance, retirement plan administration, and health care reform requirements with practicing benefits attorneys, working through the complex regulations that govern 401(k) plans, health benefits, and benefits litigation.

## What You'll Gain

- ✓ **Complete benefits law coverage:** ERISA fiduciary rules, 401(k) administration, nondiscrimination testing, ACA compliance, claims procedures, and DOL/IRS audit defense
- ✓ **Real-world application:** Work through plan corrections, fiduciary breach scenarios, benefits claims appeals, and the regulatory challenges you'll face Monday morning
- ✓ **Expert benefits attorney instruction:** Learn from practicing ERISA specialists who handle DOL audits, defend fiduciary liability claims, and navigate the regulations daily
- ✓ **Professional certification:** Earn your certificate plus 29.75 SHRM/HRCI continuing education credits

### Your Pre-Program Consultation

Every enrollment includes a complimentary 10-15 minute consultation with our team. Before your program begins, we'll discuss your specific challenges, identify which topics will have the biggest impact for your role, and ensure you get maximum value from your investment.



# Retirement Plans Mastery

Monday & Tuesday | **\$1,375**

Navigate ERISA, fiduciary rules, and plan administration with confidence

*Individual blocks can be taken separately. The full program provides the best value.*

## Master the Regulatory Landscape

### FOUNDATION

#### ERISA fundamentals

Navigate Title I and Title II, understand the division of authority between IRS, DOL, and PBGC

### ADVANCED

#### The alphabet soup decoded

Master ERISA, ADA, COBRA, FMLA, HIPAA, and how each impacts your plans

### FOUNDATION

#### Plan qualification requirements

Learn what makes plans compliant and what triggers disqualification

### ADVANCED

#### Regulatory agency roadmap

Know which agency has jurisdiction over what and how to work with each effectively

## Protect Yourself and Your Plan

### ADVANCED

#### Expense management

Learn what expenses can be paid from plan assets without triggering problems

### EXPERT

#### Investment liability

Know who's liable when investments go bad and how to protect yourself

### EXPERT

#### Service provider liability

Understand fiduciary rules and when providers share your risk

### EXPERT

#### Prohibited transactions

Identify violations before they happen, understand exemptions and correction procedures

### EXPERT

#### 404(c) protection

Determine if participant-directed investment is worth the compliance burden

## Handle Daily Operations

### ADVANCED

#### Participant loans

Set up loan programs that comply without creating administrative nightmares

### ADVANCED

#### Blackout periods

Comply with Sarbanes-Oxley notification requirements

### EXPERT

#### QDRO processing

Handle domestic relations orders correctly the first time

### ADVANCED

#### Salary deferrals

Manage contributions and catch-up elections properly

### ADVANCED

#### Section 204(h) notices

Provide required notices without triggering participant concerns

# Retirement Plans Mastery (Continued)

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## Pass Tests Without Headaches

ADVANCED

HCE identification

Correctly identify highly compensated employees under current rules

EXPERT

Coverage rules mastery

Navigate Section 410(b) testing including controlled group rules and QSLOB exceptions

EXPERT

Cross-testing strategies

Use age-weighted profit sharing to maximize owner benefits legally

ADVANCED

Failed test corrections

Fix problems quickly using the methods that work

EXPERT

401(k) and 401(m) testing

Handle ADP/ACP tests and know your safe harbor options

## Get Money Out Legally

ADVANCED

Distribution triggers

Know when participants can access funds and what restrictions apply

ADVANCED

Hardship distributions

Process hardships that satisfy IRS safe harbors

EXPERT

Anti-cutback rules

Navigate Section 411(d)(6) when eliminating distribution options

ADVANCED

Withholding and rollovers

Handle tax withholding correctly and facilitate smooth rollovers

EXPERT

Required minimum distributions

Calculate and distribute RMDs at age 70½ without errors

## Fix Problems Before They Become Disasters

ADVANCED

IRS audit targets

Know what triggers audits and how to avoid red flags

EXPERT

Voluntary correction programs

Use EPCRS to fix errors before IRS discovers them

EXPERT

Qualification preservation

Keep plans qualified even when problems arise

ADVANCED

Late filing solutions

Handle late 5500 filings and minimize penalties

EXPERT

DOL compliance programs

Correct fiduciary violations through VFCP

# Claims, Appeals & Litigation

Wednesday | \$575

Handle benefit claims and protect your plan from litigation

## Build Bulletproof Procedures

### FOUNDATION

Plan coverage determination

Know which plans ERISA covers and which are exempt

### ADVANCED

Reporting obligations

File Form 5500 correctly and meet disclosure deadlines

### ADVANCED

Documentation requirements

Maintain SPDs, SMMs, and plan documents that satisfy DOL standards

### EXPERT

State law navigation

Understand when ERISA preempts state requirements and when it doesn't

## Make Defensible Decisions

### ADVANCED

Claims procedures

Establish DOL-compliant procedures that protect your appeal rights

### EXPERT

Disability claims

Navigate the heightened standards for disability benefit claims

### EXPERT

Decision documentation

Create the administrative record that wins in court

### EXPERT

Appeal processes

Structure appeals that satisfy regulatory requirements and build your defense

## Minimize Your Liability Risk

### ADVANCED

Fiduciary identification

Know who the fiduciaries are and what obligations they have

### EXPERT

Reimbursement rights

Protect your plan's right to recover overpayments and subrogation

### EXPERT

Investment duties

Understand prudent investment requirements and monitoring obligations

### EXPERT

Anti-cutback compliance

Avoid benefit reductions that trigger participant lawsuits

## Stay Ahead of Emerging Issues

### ADVANCED

Recent court decisions

Learn what appellate courts are saying about claims and appeals

### ADVANCED

Best practices evolution

Stay current with what courts expect from plan administrators

### ADVANCED

DOL enforcement trends

Understand where regulators are focusing attention

### EXPERT

Litigation hot topics

Prepare for the claims issues that are generating lawsuits now

## Understand Your Strategic Advantages

### EXPERT

Arbitrary and capricious standard

Leverage the deferential standard of review

### EXPERT

Limited discovery

Use the administrative record rule to control litigation scope

### EXPERT

No jury trials

Understand how bench trials favor plan administrators

### EXPERT

Attorney fee rules

Know when courts award fees and how to minimize exposure

# Welfare Benefits Plan Issues

Thursday & Friday | **\$975**

Navigate ACA, HIPAA, COBRA, and the alphabet soup of H&W compliance

## Get the Basics Right

**FOUNDATION****Coverage determination**

Know which welfare plans are subject to ERISA

**ADVANCED****Plan funding rules**

Understand when trusts are required and what constitutes plan assets

**EXPERT****Fiduciary obligations**

Navigate prohibited transaction rules for welfare plan assets

**ADVANCED****Reporting and disclosure**

Handle Form 5500, SPD, and SMM requirements for welfare plans

**ADVANCED****Claims procedures**

Establish DOL-compliant claim and appeal processes

## Navigate Reform Requirements

**ADVANCED****Employer mandate**

Understand play-or-pay rules and who must offer coverage

**ADVANCED****Reporting requirements**

Handle Forms 1094 and 1095 correctly

**EXPERT****Cadillac tax planning**

Strategies to avoid the high-cost plan excise tax

**ADVANCED****Coverage affordability**

Calculate whether your coverage satisfies ACA standards

**ADVANCED****Compliance deadlines**

Stay current with ACA implementation dates and requirements

## Protect Health Information

**ADVANCED****Privacy rules for plan sponsors**

Understand what PHI you can access and what's restricted

**ADVANCED****Security standards**

Implement safeguards that protect electronic health information

**ADVANCED****Business associate agreements**

Structure contracts that satisfy HIPAA requirements

**EXPERT****Breach notification**

Know when and how to report privacy violations

# Welfare Benefits Plan Issues (Continued)

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## Understand New Plan Designs

**ADVANCED** Health Savings Accounts  
Structure HSA-compatible plans and handle contribution rules

**ADVANCED** Flexible Spending Accounts  
Administer health and dependent care FSAs correctly

**ADVANCED** Claim substantiation  
Handle FSA and HRA claim documentation requirements

**ADVANCED** Health Reimbursement Arrangements  
Navigate HRA design and compliance requirements

**ADVANCED** Private exchanges  
Understand when private exchanges make sense for your organization

## Handle Complex Requirements

**ADVANCED** COBRA administration  
Master qualifying events, notices, and election procedures

**EXPERT** Mental health parity  
Ensure behavioral health benefits comply with parity requirements

**EXPERT** QMCSO processing  
Administer qualified medical child support orders properly

**ADVANCED** Cafeteria plan testing  
Avoid discrimination in Section 125 plans

**EXPERT** Medicare coordination  
Handle Medicare Secondary Payer rules correctly

## Master Multiple Laws

**ADVANCED** ADEA and age discrimination  
Provide retiree benefits without violating age discrimination rules

**ADVANCED** FMLA coordination  
Integrate FMLA leave with health benefit continuation

**ADVANCED** USERRA requirements  
Handle military leave and benefit continuation properly

**ADVANCED** ADA accommodations  
Handle disability-related benefit issues correctly

**ADVANCED** GINA compliance  
Avoid genetic information discrimination in wellness programs

# Your Expert Instructors

Learn from practicing attorneys and industry experts who bring real-world experience to every session.



**George Cicotte, Esq.**

Founder, Cicotte Law Firm

George brings a rare combination to ERISA work: he started as a pension actuary before becoming an attorney. For over 30 years, he has guided employers through retirement plan design, fiduciary duties, HIPAA/COBRA compliance, and ERISA litigation defense.



**Dominic DeMatties, Esq.**

Partner, Thompson Hine LLP

Dominic advises on ESOPs, 401(k) plans, cash balance designs, and multiemployer plans—representing clients before the DOL, IRS, and PBGC. A former U.S. Treasury attorney-advisor, he shaped national policy on hybrid pensions and deferred compensation before returning to private practice.



**Doug Hinson, Esq.**

Senior Counsel, Alston & Bird LLP

Doug defends Fortune 500 companies, government entities, and nonprofits in high-stakes ERISA class actions—401(k) fee disputes, employer stock cases, and pension litigation. A seasoned mediator and arbitrator, he brings decades of courtroom experience to the most complex benefits battles.



**Carolyn Trenda, Esq.**

Partner, McGuireWoods

Carolyn designs and administers retirement plans—401(k), 403(b), pensions, and ESOPs—while advising on health plan compliance, COBRA, and HIPAA. She guides employers through IRS and DOL audits, M&A benefits issues, and ERISA fiduciary obligations.



**John Hickman, Esq.**

Partner, Alston & Bird LLP

John leads Alston & Bird's Health Benefits Practice, guiding clients through ACA compliance, HIPAA, HSAs, and consumer-driven health care. A Chambers Band 1 attorney and Best Lawyers "Lawyer of the Year," he shapes policy as head of ECFC's Technical Advisory Committee.



**Leah Morgan Singleton, Esq.**

Assistant Secretary & Corporate Counsel, NCR Atleos

Leah advises on executive compensation, ERISA plans, and Section 409A compliance—including stock options, deferred compensation, and change-in-control arrangements. At NCR Atleos, she guides the design and governance of retirement, health, and equity-based incentive programs.



**Ashley Gillihan, Esq.**

Partner, Alston & Bird LLP

Ashley advises employers, plan administrators, and financial institutions on health and welfare plan compliance and ERISA litigation. A recognized authority on benefits law, he serves on the ECFC Technical Advisory Council and is listed in Best Lawyers in America® for ERISA.

# What Participants Say

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*"All compensation and benefits professionals should consider this seminar. There is a large volume of valuable information presented in an effective, dynamic setting. The speakers are certainly well-equipped and are very attuned to the needs of the class members."*

**Todd Hanson**

Corporate Human Resources Manager, Printpack, Inc.

*"IAML once again surpassed my expectations. The seminar was awesome and the degree of information presented to our group was so valuable. I applaud IAML for finding the experts in the various fields and making them available to us. I can hardly wait until the next seminar!"*

**Bianca Olivarria**

HR Technician & Disability Management Specialist, Imperial Irrigation District

*"I thoroughly enjoyed the seminar. I really appreciated that the instructors allowed participants to ask questions and work through our issues and concerns."*

**Sherry Murphy**

Lead Human Resources Business Partner, Barrick Mining Corporation

*"I really enjoyed the seminar. I learned a great deal and will definitely be able to apply what I learned once I'm back in the office."*

**Alana Tomczyszyn**

Human Resources Manager, CWS Capital Partners LLC

*"The instructors did a great job of keeping the participants engaged while covering material that could have been very dry."*

**Steven Pennell**

Human Resources Director, Talent & Technology, Shurtape Technologies, LLC

*"This was an excellent seminar and covered everything I'd hoped. The instructors were outstanding."*

**Kurt Henkel**

Senior Benefits Plan Analyst, Deere & Company

*"Instructors were very good and well versed in subject matter. They offered to help and provide materials outside of the seminar."*

**Brian Wagner**

Attorney, Mateer & Harbert

*"I really enjoyed the class. I appreciated Tom Schendt's teaching styles and how he involved everyone in the class and made it interactive. He certainly succeeded in making a potentially boring subject quite fun."*

**S. Greg Robinson**

Human Resources Manager, Suominen

# Upcoming Sessions

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Choose the location that works best for your schedule.



**Apr 19 - Apr 23, 2026**

Atlanta, Georgia

IN-PERSON



**Sep 13 - Sep 17, 2026**

Austin, Texas

IN-PERSON

Visit [iaml.com](https://iaml.com) for all sessions and registration.



# Program Details

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## Investment

**\$2,375**

Includes all instruction, materials, and continuing education credits

## Professional Credits

**29.75**

SHRM, HRCI, and CLE credits included

## Delivery Options

- In Person sessions available

## What's Included

- Live instruction from practicing attorneys
- Complete program materials
- 12 months of quarterly updates
- \$300 alumni discount on future programs

# Frequently Asked Questions

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## What happens after I register?

Within minutes, you'll receive an invoice email. Once payment is processed, you can schedule your complimentary pre-program consultation (10-15 minutes) to discuss your specific benefits administration challenges and identify which regulatory topics will have the biggest impact for your organization. Pre-program materials arrive one week before your session starts.

## Can I attend individual blocks instead of the full program?

Yes. While most participants get the best value from the complete 4½-day program, you can register for individual blocks based on your immediate needs. Block I (Retirement Plans Mastery) is \$1,375, Block II (Claims, Appeals & Litigation) is \$575, and Block III (Health & Welfare Benefits) is \$975. The full program at \$2,375 saves you \$550 versus purchasing all blocks separately.

## What continuing education credits will I earn?

The complete program provides 29.75 SHRM/HRCI/CLE credits. Plus, your enrollment includes 12 months of quarterly employment law updates (4 sessions × 1.5 credits each = 6 additional credits), bringing your total to 35.75 credits. That's more than most professionals earn in two years.

## How technical is the content? Do I need a legal background?

No legal background required. The program is designed for benefits professionals who need practical compliance knowledge, not law school theory. You'll learn how to handle fiduciary obligations, pass nondiscrimination tests, process QDROs, navigate ACA reporting, and defend benefits claims. Our instructors translate complex ERISA regulations into actionable procedures you can implement Monday morning.

## Does the \$2,375 program fee include everything?

Yes. Your enrollment includes all live instruction from practicing ERISA attorneys, complete program materials, 29.75 continuing education credits, pre-program consultation, 12 months of quarterly employment law updates (4 sessions, \$1,588 value), permanent access to updated benefits resources, and alumni benefits for all future programs. The only additional cost would be travel and lodging if you choose in-person format.

## Will I be ready to handle benefits compliance after completing this program?

Yes. The program is designed for immediate application. You'll leave with frameworks for fiduciary decision-making, nondiscrimination testing procedures, claims administration protocols, ACA reporting checklists, and audit defense strategies. Whether you're managing a 401(k), administering health benefits, or handling COBRA and FMLA coordination, you'll have the regulatory knowledge to make confident decisions and avoid the mistakes that trigger penalties and litigation.

# Take the Next Step

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Join HR professionals and employment attorneys who have mastered Certificate in Employee Benefits Law. Build the legal foundation that protects your organization and advances your career.



Scan to Register

**RESERVE YOUR SPOT**

Visit [iaml.com](https://iaml.com) to view upcoming sessions and register

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Questions?

Email: [info@iaml.com](mailto:info@iaml.com) | Phone: (949) 760-1700