

| PENALTY | FINE |
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| Failure to furnish ERISA document upon written request (SPD', SMMS, Form 5500s, etc.) | \$110 per day beginning on the 31st day after the request is made |
| Failure to timely provide COBRA required notices, charge appropriate premiums, and provide required levels of coverage | \$100 per qualified beneficiary for each day of the non-compliance period |
| Failure to timely file a properly completed ERISA Form 5500 (if applicable) | \$1,100 per day beginning on the last day for filing |
| Failure to comply with the ACA (PHSA mandates, such as dependent coverage age, lifetime/annual limits, pre-existing conditions, etc.) | \$100 per participant per day excise tax during the non-compliance period |
| Violation of HIPAA Portability/Nondiscrimination statutes, such as GINA, Women's Health & Cancer Rights Act, Mental Health Parity | \$100 per participant per day excise tax during the non-compliance period. \$2,500 per participant minimum penalty for non-compliance after receipt of violation notice with possible penalty up to \$15,000 per participant |
| Failure to timely distribute a Summary of Benefits and Coverage (SBC) | \$1,000 per failure , calculated on a per participant or beneficiary basis |
| Failure to file a 1094 or 1095 return or furnish a statement (if applicable) | Up to \$250 per return/statement , with a maximum penalty of \$3 million |
| Failure to provide notice and information regarding the Children's Health Insurance Program (CHIPRA) | \$100 per participant per day during the non-compliance period |