

Qualified Domestic Relations Orders

Employee benefit plan administration



Qualified Domestic Relations Orders (QDROs) can be a significant challenge for employers. The requirements are often complex and time-sensitive. Willis Towers Watson offers defined benefit (DB) and defined contribution (DC) QDRO administration services, as well as online QDRO drafting in a simple tool.

Solutions start here

Willis Towers Watson has established a national QDRO, QMCSO and POA Administration Service Center that evaluates and responds to all QDRO-related correspondence, including notification to the plan and responses to attorneys, participants, alternate payees, and other related parties. We offer administration services for DB and DC QDROs. By using both services, you can provide participants with a one-stop solution for processing their DB and DC QDROs.

We also have developed the Willis Towers Watson QDRO Drafter, an online tool that allows parties to draft their QDRO online and save or print a copy of an order that is suitable for filing with the court. The QDRO Drafter website provides online access to your plans' QDRO procedures and model QDROs, making the QDRO filing process easier for plan participants, attorneys and alternate payees.

Why Willis Towers Watson

Relevant experience. Willis Towers Watson has earned a solid reputation for providing our clients with sound, reliable retirement plan consulting. In the U.S., we have more than 50 years of experience in retirement and employee benefits.

A proven approach. Our QDRO services provide a standardized,

streamlined process that reduces the administrative burden on your HR staff. Our expert QDRO team reviews court orders quickly, objectively and accurately in accordance with client-specific requirements.

Expert resources and proprietary research.

QDRO administration services are one of Willis Towers Watson's core consulting solutions. To support our work and ensure each client has direct access to our best thinking and broadest experience, we created the Benefits Advisory and Compliance Group (BAC). This group can help with QDRO administrative services as well as plan compliance and governance consulting. BAC consultants who perform QDRO administration are full-time experts – attorneys, paralegals, actuaries and other professionals – with deep expertise in QDRO administration.

QDRO administration services

Implementation

- Review current QDRO administration materials (models, procedures, correspondence)
- Draft or revise QDRO administration materials, as needed, to comply with applicable law and particular plan provisions
- Set up QDRO call center line and case management system to handle calls and correspondence from participants, alternate payees and their representatives
- Update the online Willis Towers Watson QDRO Drafter with the appropriate model QDROs and QDRO procedures, if utilized

Ongoing administration

- Specialized QDRO call center to field and respond to questions and inquiries that is integrated with the benefit administration case management system and call center
- Mail/email upon request:
 - Model QDRO and QDRO procedures
 - Benefit information (upon receipt of written authorization from participant or subpoena)
- Upon receipt of an order (DRO):
 - Send acknowledgment letter and QDRO procedures to all parties
 - Verify plan participation, accrued benefit/account balance
 - Place administrative hold on affected benefit/account
 - Review DRO for compliance with the QDRO requirements of IRC §414(p) and ERISA §206(d)

Analysis and response

- Send appropriate notifications:
 - If the DRO meets all of the requirements for a QDRO, with the exception of being filed with the court, a notification of the order's preapproval status will be sent to interested parties
 - If the DRO is not deemed qualified, provide written response identifying the order's deficiencies to interested parties
 - If the DRO is deemed to meet the requirements for a QDRO, interested parties will be sent a qualification letter, including the interpretation of the terms of the order
 - A QDRO Implementation Form will be prepared, which provides a summary of the key provisions of the order
 - All final documentation (QDRO, qualification letter and Implementation form) will be attached to the participant's record for calculation of the award and administration of the QDRO award

A specialized multi-client call center

We handle the calls.

- Our specialized QDRO, QMCSO and POA call center will handle calls from agents, employees and other designated representatives
- Call center is integrated with the client's BenefitConnect service center and case management system
- Spanish-speaking customer service representatives
- Calls are recorded and can be easily shared with client
- Calls are answered live from 9:00 a.m. to 8:00 p.m. EST

About Willis Towers Watson

Willis Towers Watson (NASDAQ: WLTW) is a leading global advisory, broking and solutions company that helps clients around the world turn risk into a path for growth. With roots dating to 1828, Willis Towers Watson has 45,000 employees serving more than 140 countries and markets. We design and deliver solutions that manage risk, optimize benefits, cultivate talent, and expand the power of capital to protect and strengthen institutions and individuals. Our unique perspective allows us to see the critical intersections between talent, assets and ideas – the dynamic formula that drives business performance. Together, we unlock potential. Learn more at willistowerswatson.com.



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