

Power of Attorney Administration



Powers of Attorney and Letters of Conservatorship or Guardianship (collectively, POA) are frequently submitted to plan administrators for employees or beneficiaries who are incapacitated or otherwise cannot handle their own affairs. These documents often purport to allow an agent or designated representative to take action on the individual's behalf. Willis Towers Watson provides POA administration services.

Administrative complexity

POAs have become increasingly complex to administer. POAs must be reviewed for compliance with the state law under which the document was executed. State POA statutes can vary significantly as to the requirements for a valid POA. Additionally, many statutes now include specific requirements relating to a POA Agent's ability to make or change beneficiary designations and ability to make or

waive rights of survivorship. These issues are particularly relevant to pension administration and it is vital that these powers are administered correctly.

POAs for health plans present even further complexity. Not only must they comply with state POA statutes, they must also comply with the Privacy Rules set forth in the Health Insurance Portability and Accountability Act of 1996 (HIPAA). A POA Agent may not receive Protected Health Information (PHI), which includes health coverage and payment information, etc., or take actions relating to PHI unless the agent qualifies as the individual's Personal Representative under HIPAA.

A full-service approach

- Standardized, streamlined process that enables companies to reduce the administrative burden on HR staff
- Quick, objective and accurate review of POAs

- Dedicated staff of attorneys, paralegals and other professionals with deep expertise in POA administration

We sweat the details so you don't have to.

- Review POA for compliance with statutory requirements and relevance of the powers granted with respect to the plans
 - Determination relating to General or Financial purpose POAs
 - For health and welfare administration, determination includes compliance with HIPAA
- Accept POA as valid or reject with explanation of deficiencies. Approval or deficiency letter sent to the employee (or beneficiary) and POA agent if address is provided
- Update participant's record if POA is determined to be valid

POA termination or revocation of agent

- Review POA revocation or termination documentation for compliance with the provisions of the POA and with statutory requirements
- Accept revocation as valid or reject with explanation of deficiencies. Approval or deficiency letter sent to the employee (or beneficiary) and POA agent if address is known
- Update participant's record to reflect POA revocation or termination

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. ET



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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