
**GBA 3 EXAM STUDY GUIDE 2025/2026
COMPLETE QUESTIONS AND CORRECT
DETAILED ANSWERS WITH RATIONALES ||
100% GUARANTEED PASS
<RECENT VERSION>**

1. 4 basic elements of an employee welfare plan - ANSWER ✓ (1) there must be a plan, fund, or program (2) that is established or maintained by an employer (3) for the purpose of providing specifically listed benefits, through the purchase of insurance or otherwise (4) to participants and beneficiaries
2. plans NOT subject to ERISA - ANSWER ✓ governmental plan, church plan, a plan maintained to comply with state laws, a plan maintained outside the U.S. for nonresident aliens, plans that cover only self-employed individuals, plans that cover only married shareholders of a corporation
3. ERISA plan administrator - ANSWER ✓ a person with statutory responsibility for ensuring that all of the required filings with the gov't are made timely, the person who has written authority to make disclosures to participants about plan benefits
4. ERISA participant - ANSWER ✓ employees in or reasonably expected to be in currently covered employment, includes COBRA beneficiaries, covered retirees, and other former EEs who may remain eligible under a plan
5. ERISA beneficiary - ANSWER ✓ person designated by a participant who is or may become entitled to a benefit under the plan
6. ERISA plan document - ANSWER ✓ describes the plan's terms and conditions related to the operation and administration of a plan

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Whispering the Secrets of Language: An Emotional Journey through **Gba Study Guide**

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