

Contact Us

Hours Monday – Friday, 9 a.m. – 7 p.m. ET

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 Option 1 Group Health Program (GHP)
 Option 2 R&S Program
 Option 3 Savings Plan
 Option 4 Benefits Enrollment

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2024 NTCA Benefits Holiday Schedule

Holiday	2024
New Year's Day	Monday, January 1
Martin Luther King, Jr. Birthday	Monday, January 15
Good Friday	Friday, March 29
Memorial Day	Monday, May 27
Juneteenth	Wednesday, June 19
Independence Day	Thursday, July 4
Labor Day	Monday, September 2
Thanksgiving	Thursday, November 28 Friday November 29
Christmas Day	Wednesday, December 25

Legend

CATEGORY	APPLIES TO
ALL	• All Benefit Plans
DEFERRED COMP	• Deferred Compensation Plan
FLEX	• Flex 125 • 105
GHP	• Medical Plans • Dental Plans • Accidental Death & Dismemberment Plans • Life Insurance Plans • Long-Term Disability Plans • Short-Term Disability Plans
GHP WELLNESS CONNECTIONS	• Wellness Plan
PRB	• Post Retirement Benefits
R&S PROGRAM	• Retirement & Security Program
SAVINGS PLAN	• Savings Plan

PROGRAM	PROJECT	DESCRIPTION	PROJECT TIMELINE		RECEIVE NOTICE BY	HOW TO RESPOND	IMPORTANT NOTES
ALL	Compensation and Benefits Survey	<ul style="list-style-type: none">An annual survey that collects current compensation and benefits data for CEOs, employees and directors across the independent telco industry.	February		Email from ARI Surveys: noreply@ari-surveys.com	Online through ARI-Surveys.	Participation is voluntary, and participants may purchase the final report at a discounted price.
R&S PROGRAM	Payroll Audit: Compensation Testing	<ul style="list-style-type: none">An audit that verifies that compensation is being reported in accordance with R&S Program or Savings Plan specifications.Requires:<ul style="list-style-type: none">Year-end payroll reportIRS form W-2 for each sampled employeePrior year W-3	February	April	Email with link to Payroll Audit Portal from NTCA Audit Department: AuditUnit@ntca.org.	Upload requested data in NTCA Audit Portal.	Performed for each company on approximately a 5-year cycle.
SAVINGS PLAN							
GHP WELLNESS CONNECTIONS	Wellness Activity Approval Form	<ul style="list-style-type: none">Annual process in which the participating member company submits at least two wellness activities for approval.	March		Notice in monthly wellness coordinator newsletter.	Submit Wellness Activity Approval Form to Wellness Connections@ntca.org	

PROGRAM	PROJECT	DESCRIPTION	PROJECT TIMELINE		RECEIVE NOTICE BY	HOW TO RESPOND	IMPORTANT NOTES
R&S PROGRAM	Annual R&S Program Benefit Statements	<ul style="list-style-type: none"> A statement calculated annually using actual pension accruals and estimated future contributions to project distributions for each participant in the R&S Program. 	April		Participants access statements on new pension administration portal.	Direct participants to sign into the portal to view latest statement.	Distribution to active employees is required every three years.
GHP	Annual Employee Medical Cost Sharing Report	<ul style="list-style-type: none"> A report of the aggregate medical cost-share amount for all employees in the previous year. 	April		Email with link to secure site from NTCA Compliance Department: Compliance@ntca.org.	Download worksheet from secure site and email completed document to BenefitsAdmin@ntca.org.	Required by the Consolidated Appropriations Act.
R&S PROGRAM	R&S Program Contribution Rates Notice	<ul style="list-style-type: none"> A notice of the surcharge reduction factor and benefit formula pricing for the coming year. Member companies may make changes to their benefit formulas or employee contribution rates. 	May	September	Email with attachment detailing rates for upcoming year.	Revise adoption agreement using eSolutions Modeling Tool by September 30.	No action is needed if no changes are made. The new contribution rate will be reflected on your January R&S Program invoice.
PRB	Post-Retirement Benefit Survey	<ul style="list-style-type: none"> A survey that requests the number of participants receiving post-retirement benefits and contributions made to assist in completing the Member Company Form 5500. 	May	June	Email with attached form from NTCA Audit Department: AuditUnit@ntca.org.	Email completed survey to NTCA Audit Department: AuditUnit@ntca.org.	
FLEX	PCORI Fee	<ul style="list-style-type: none"> An IRS-required fee due on the second quarter IRS Form 720. Applies to member companies participating in Flex 125 and 105 plans. NTCA supplies number of participants and total fee. 	June	July	Email with attached form from NTCA Audit Department: AuditUnit@ntca.org.	Submit completed Form 720 and fee directly to IRS.	NTCA will complete the form upon request.
R&S PROGRAM	Compliance Consolidated Results Memo	<ul style="list-style-type: none"> A notice that assists member companies in monitoring Savings Plan contributions of highly compensated employees and minimum coverage requirements. 	June	July	Email with link to download notice from NTCA Benefits Enrollment Department: BenefitsAdmin@ntca.org.		
SAVINGS PLAN							

PROGRAM	PROJECT	DESCRIPTION	PROJECT TIMELINE		RECEIVE NOTICE BY	HOW TO RESPOND	IMPORTANT NOTES
PRB	Post Retirement Benefit (PRB) Summary Annual Report (SAR)	<ul style="list-style-type: none"> An annual report on Post Retirement Benefits supplied by NTCA, which must be distributed to PRB participants as required by the IRS. 	July		Email with attachment from NTCA Audit Department: AuditUnit@ntca.org .	Distribute SAR to Post Retirement Benefits participants before September 30.	
SAVINGS PLAN	Payroll Audit: Contribution Testing	<ul style="list-style-type: none"> An audit that verifies that 401(k) contributions are being remitted in accordance with Savings Plan specifications. Requires wage reporting from member's payroll system and support for current Savings Plan election (if not available through the <i>My NTCA Benefits</i> Portal). 	July	September	Email with link to Payroll Audit Portal from NTCA Audit Department: AuditUnit@ntca.org .	Upload requested data in NTCA Audit Portal.	Performed for each company on approximately a 5-year cycle.
GHP	GHP Summary Annual Report (SAR)	<ul style="list-style-type: none"> An annual report on the Group Health Program supplied by NTCA that must be distributed to participants as required by the IRS. 	August		Report delivered via Electronic Document Delivery (EDD) System.	Distribute SAR to GHP participants before September 30.	
R&S PROGRAM	Single Sum Interest Rates Notice	<ul style="list-style-type: none"> A notice of the interest rate assumptions used for calculating the present Single Sum value of benefits for the upcoming year. 	September		Email with attachment detailing rates for upcoming year.	Distribute rate information to employees.	
GHP	GHP Choice Addendum Request Form (ARF)	<ul style="list-style-type: none"> A form that must be submitted annually by member companies that offer more than one health plan. Confirms the GHP plans that will be offered in the coming year, along with their cost-share information. 	September	October	Email with attachment showing previous year's information from NTCA Benefits Enrollment Department.	Email completed form to NTCA Benefits Enrollment Department at BE-East@ntca.org or BE-West@ntca.org .	The Annual Enrollment portal cannot be opened for employee elections until completed form is submitted.
GHP	GHP Non-Choice Data Collection Form	<ul style="list-style-type: none"> A form that must be submitted annually by member companies offering only a single health plan. Confirms the ownership information and cost-share for the coming year. 	September	October	Email with attachment showing previous year's information from NTCA Compliance Department: Compliance@ntca.org .	Email completed form to NTCA Benefits Enrollment Department at BE-East@ntca.org or BE-West@ntca.org .	Compliance testing cannot be completed until received.

PROGRAM	PROJECT	DESCRIPTION	PROJECT TIMELINE		RECEIVE NOTICE BY	HOW TO RESPOND	IMPORTANT NOTES
GHP	Small Employer Exception Form	<ul style="list-style-type: none"> A form that must be submitted annually by member companies with retiree coverage and less than 20 employees. Allows small employers to have reduced rate NTCA GHP coverage secondary to Medicare for employees and spouses who are older than age 65. 	October		Link to form on NTCA.org sent in monthly billing email.	Email completed form to NTCA Benefits Enrollment Department at BE-East@ntca.org or BE-West@ntca.org.	Member Company may lose small employer exception with Medicare if not completed annually.
GHP	Summary of Benefits & Coverage (SBC)	<ul style="list-style-type: none"> A document that lists the costs, benefits, covered health care services, and other features of a health plan. 	October		Notice and download instructions in monthly billing newsletter, <i>Benefits Update</i> .	Distribute SBC(s) to employees prior to Annual Enrollment.	Distribute document(s) by deadline to comply with Affordable Care Act (ACA) requirements.
SAVINGS PLAN	Savings Summary Annual Report (SAR)	<ul style="list-style-type: none"> An annual report on the Savings Plan supplied by NTCA that must be distributed to participants as required by the IRS. 	October		Report delivered via Electronic Document Delivery (EDD) System.	Distribute SAR to Savings Plan participants before December 15.	Distribute documents by deadline to comply with Department of Labor regulations.
SAVINGS PLAN	QDIA Notice	<ul style="list-style-type: none"> An annual notice that tells employees the default investments for the plan. 	October		Notice and download instructions in monthly billing newsletter, <i>Benefits Update</i> .	Distribute to Savings Plan participants before December 1.	Distribute notice by deadline to comply with Department of Labor regulations.
SAVINGS PLAN	Safe Harbor Notice	<ul style="list-style-type: none"> An annual notice provided to each eligible employee of plans adopting safe harbor contribution formulas of their rights and obligations under the plan 	October		Notice and download instructions in monthly billing newsletter, <i>Benefits Update</i> .	Distribute to Savings Plan participants before December 1.	Distribute notice by deadline to maintain Safe Harbor status.
DEFERRED COMP	Change of Deferral Amount for Taxable Member	<ul style="list-style-type: none"> A voluntary change to the member agreement allowable only for January 1 of the coming year. 	October		No notice will be sent.	Submit changes to DFC@ntca.org.	
GHP	Estimated Salary Reporting	<ul style="list-style-type: none"> A report of the estimated salary for each employee for the coming year. Compliance testing and salary-based benefits such as R&S, Long- and Short-Term Disability, AD&D, and Life insurance are based on submitted amounts. 	October	November	Email with link to secure site from NTCA Compliance Department: Compliance@ntca.org.	Upload requested data in secure NTCA site.	Individually prepared materials are supplied by NTCA.
R&S PROGRAM							

PROGRAM	PROJECT	DESCRIPTION	PROJECT TIMELINE		RECEIVE NOTICE BY	HOW TO RESPOND	IMPORTANT NOTES
GHP	Annual Enrollment	<ul style="list-style-type: none">A period of time when Participants confirm or elect new benefits or waivers for the coming year.	October	November	Email notification of participant portal availability from NTCA Benefits Enrollment Department.	Participants elect benefits in <i>My NTCA Benefits</i> Participant Portal.	Participants may be defaulted into previous year's elections or least rich plan if benefits are not elected by deadline.
R&S PROGRAM							
SAVINGS PLAN							
GHP WELLNESS CONNECTIONS	Wellness Activity Documentation	<ul style="list-style-type: none">Proof that approved and executed company wellness activities have been completed.	November		Notice in monthly wellness coordinator newsletter.	Email pictures, rosters, copies of presentations, invoices, etc. to WellnessConnections@ntca.org	
GHP WELLNESS CONNECTIONS	Rally Rewards Documentation	<ul style="list-style-type: none">Deadline for wellness participants and spouses to complete all eligible Rally activities in order to receive rewards through GHP Wellness Connections.	November		Notice in monthly wellness coordinator newsletter.	All activities must be completed within the Rally portal, following instructions provided there.	Completed biometric forms and kits must be received by Rally on or before November 30 to be eligible for a reward.
FLEX	Flex Census	<ul style="list-style-type: none">A survey that requests the total Flex contributions for all enrolled employees for the coming year and HSA contributions for HDHP participants.	November	December	Email notification of Flex enrollment materials availability on NTCA.org from NTCA Compliance Department: Compliance@ntca.org	Email completed form to NTCA Compliance Department: Compliance@ntca.org.	Submitted information is used for reimbursement, for eligibility and election confirmations, and for compliance testing.
R&S PROGRAM	W2+ CDF Compensation Data Form	<ul style="list-style-type: none">A form that must be submitted annually that allows for minimum coverage and non-discrimination compliance testing, as well as R&S Program true-up billing.Individually prepared materials are supplied by NTCA.	December	January	Email with link to secure site from NTCA Compliance Department.	Upload requested data in secure NTCA site.	Delays in testing may result in financial penalties.
SAVINGS PLAN							
ALL	Consolidated Mailing	<ul style="list-style-type: none">A mailing to each member company that includes hard copies of Summary Plan Descriptions, Material Modifications and QPSA Notices.	December		Mail from NTCA and email from Benefits@ntca.org.	Distribute documents to participants.	Distribute documents by deadline to comply with Department of Labor regulations.

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SAVINGS PLAN	MAP Contribution Upload	<ul style="list-style-type: none"> A requirement for member companies to post their Savings Plan contributions in the MAP portal. 	Each payroll	No notice will be sent.	Upload contributions to MAP portal.	Delays in contribution posting may result in financial penalties.
GHP	Adoption Agreement Changes	<ul style="list-style-type: none"> A period of time when NTCA confirms member plan elections and changes. 	Monthly	Email notification of adoption agreement availability in eSolutions from NTCA Benefits Enrollment Department.	Review agreement, sign and email to AARquest@ntca.org .	Some elections or changes can only be made effective January 1. Changes reducing R&S and/or Savings Plan benefits must be submitted 90 days prior to effective date.
R&S PROGRAM						
SAVINGS PLAN						
DEFERRED COMP	Deferred Compensation Statements	<ul style="list-style-type: none"> A statement showing the current balance, gains and losses of participants' deferred compensation accounts. 	Monthly	Email from DFC@ntca.org to member representatives who have access to the DFC portal.	Distribute statements to deferred compensation participants.	
DEFERRED COMP	Change of Deferral Amount for Tax Exempt Member	<ul style="list-style-type: none"> A voluntary change to the member agreement allowable at the first of any month. 	Monthly	No notice will be sent.	Submit changes to DFC@ntca.org .	
R&S PROGRAM	Notional Account Statements	<ul style="list-style-type: none"> A statement showing the current status of the member company's R&S Program Prefunding Notional Account. 	Quarterly	Email to General Manager and benefits administrator from RS@ntca.org .		
R&S PROGRAM	Employment Status Change and Final Compensation	<ul style="list-style-type: none"> A requirement for member companies to report an upcoming status change date for a retiring employee. Information must be received to complete retirement form packet preparation. Final compensation at final payroll must be received to calculate retirement distribution. 	4 months or less prior to retirement date	No notice will be sent.	Report information in the <i>My NTCA Benefits</i> Portal.	Insufficient notice or incomplete information may result in a delay in processing distribution payment.