

# Health Plan Compliance Calendar and Audit-Ready Governance

How Archer Jordan Health turns monthly monitoring, quarterly fiduciary review, annual strategy, and event-driven documentation into a health plan governance cadence designed to withstand scrutiny, transition, and time.

## IN THIS PAPER

Paper 08 completes the TrustFirst™ Evidence Library by showing how monthly monitoring, quarterly fiduciary review, annual strategy, and event-driven documentation turn health plan governance into an operating cadence that can withstand scrutiny, transition, and time.

## RELEVANT FOR

Government contractors · Service Contract Act employers · prevailing wage employers · Davis-Bacon contractors · multi-state employers · large hourly workforces · CFOs · HR leaders · boards and private equity sponsors

<b>Monthly review</b> what stays visible	<b>Quarterly governance</b> what gets reviewed	<b>Annual strategy</b> what gets decided	<b>Event-driven records</b> what survives pressure
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Paper 08 completes the TrustFirst™ Evidence Library by showing how a governed employer health plan stays audit-ready through recurring review, documented authority, vendor accountability, trust-controlled funds flow, and evidence preserved before pressure arrives.

## EXECUTIVE SUMMARY

# Paper 08 closes the TrustFirst™ Evidence Library.

Paper 01 proved TrustFirst™ Architecture through measurable outcomes. Paper 02 defined the fiduciary governance framework. Paper 03 showed where proof lives. Paper 04 governed vendors and fee reasonableness. Paper 05 governed data and transparency. Paper 06 governed the flow of plan money. Paper 07 connected the plan back to workforce eligibility, classification, and contribution rules.

Paper 08 turns those disciplines into an operating calendar. It explains how Archer Jordan Health helps regulated and workforce-intensive employers keep their health plans visible, documented, reconciled, and defensible throughout the year.

For Service Contract Act contractors, prevailing wage employers, Davis-Bacon contractors, government contractors, multi-state employers, and large hourly workforces, audit-ready governance cannot be reconstructed at the moment of inquiry. By renewal, the plan should already be understood. By audit, the record should already exist.

## OPERATING PREMISE

# A governed plan has a cadence before it has a crisis.

Most employer health plans operate on an annual renewal rhythm. Rates are reviewed, vendors present reports, plan design changes are considered, and employees receive updated materials. That cycle may support placement and administration. It does not, by itself, create fiduciary governance.

TrustFirst™ Architecture treats the plan as a year-round financial and fiduciary system. Claims, pharmacy, funding, eligibility, vendor performance, compliance documentation, fiduciary decisions, and plan sponsor money all require continuing visibility.

The purpose of the compliance calendar is not to create bureaucracy. The purpose is to keep the system aligned while it is operating, so leadership is not forced to rebuild the story after a renewal shock, DOL inquiry, DCAA review, employee complaint, contract transition, or diligence request.

## THE CALENDAR GAP

# Most plans track deadlines. Few govern the operating system.

Traditional benefit administration often tracks required notices, open enrollment, Form 5500 timing, plan amendments, renewal dates, and vendor deliverables. Those items matter. But a calendar of due dates is not the same as audit-ready governance.

A governed calendar asks harder questions: who exercised authority, what was reviewed, what decision was made, what money moved, what vendor was paid, what data supported the decision, what exception occurred, and where the evidence was preserved.

Governance cadence	What must be reviewed	TrustFirst™ governance record
Monthly monitoring	Claims trend, pharmacy trend, funding status, trust activity, eligibility issues, payroll exceptions, vendor service issues, and unresolved employee friction.	Claims/funding dashboard, trust activity record, exception log, vendor issue file, monthly governance note.
Quarterly fiduciary review	Vendor performance, fee reasonableness, PBM economics, stop-loss exposure, claims drivers, eligibility reconciliation, compliance updates, and documentation status.	Quarterly governance minutes, vendor scorecard, fee review file, PBM/stop-loss review, fiduciary file update.
Annual strategy and renewal	Benchmarking, contribution strategy, plan design alternatives, stop-loss review, PBM review, plan document review, SPD/communications, and next-year governance priorities.	Annual strategy memo, renewal decision record, benchmark file, plan document review, fiduciary file certification.

Event-driven response	DOL/DCAA request, audit, contract transition, acquisition, private equity diligence, vendor change, stop-loss shock, major claim event, workforce restructuring, or eligibility dispute.	Event memo, authority record, document request log, correction file, payment record, decision rationale, updated fiduciary file.
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**TrustFirst™ does not wait for a regulator, auditor, buyer, board, or stop-loss carrier to ask those questions. It organizes the records as the plan operates.**

## THE TRUSTFIRST™ STANDARD

Build the calendar around fiduciary responsibility, not vendor reminders.

TrustFirst™ requires governance activity to be assigned, scheduled, reviewed, and recorded. Where authorized and documented by the plan sponsor, Archer Jordan Health assumes delegated fiduciary governance responsibilities over plan structure, vendor oversight, plan economics, funds-flow discipline, documentation, and year-round review cadence.

That structure does not eliminate the plan sponsor's role. It gives the plan sponsor a disciplined governance framework: clear authority, bounded delegation, documented decisions, vendor accountability, controlled plan money, and evidence that can survive transition, scrutiny, and time.

**The calendar should connect the full system: plan documents, trust documents, administrative services agreements, summary plan descriptions, vendor agreements, approved fee schedules, PBM arrangements, stop-loss contracts, payroll records, claims reports, funding records, and fiduciary minutes.**

## MONTHLY GOVERNANCE

Monthly review keeps the plan visible while it is operating.

The monthly cadence should identify early signals before they become structural problems. Archer Jordan Health may review claims trend, pharmacy trend, funding status, trust activity, eligibility issues, payroll and deduction exceptions, vendor service issues, large-claim exposure, and unresolved employee friction.

For self-funded TrustFirst™ plans, monthly review should also connect money movement to documented authority. Claims funding, vendor fees, PBM arrangements, stop-loss payments, rebates, credits, recoveries, and administrative expenses should reconcile to the trust structure, plan documents, administrative services agreement, vendor agreements, and approved fee schedules.

**The monthly standard is simple: no mystery around the plan's operating condition, no unexplained money movement, no vendor issue left undocumented, and no recurring exception allowed to become the business model.**

## QUARTERLY FIDUCIARY REVIEW

Quarterly review turns activity into oversight.

Quarterly governance should rise above operational reporting. It should evaluate whether the plan remains aligned with its fiduciary standard, workforce reality, funding assumptions, vendor obligations, pharmacy economics, compliance documentation, and employee experience.

A TrustFirst™ quarterly review may include vendor performance, fee reasonableness, PBM economics, stop-loss exposure, claims drivers, funding variance, trust activity, eligibility reconciliation, compliance updates, documentation status, and decisions requiring plan sponsor approval.

**The result should be a governance record, not a meeting summary. TrustFirst™ software supports this architecture by preserving documents, decisions, approvals, exceptions, funding records, vendor records, and fiduciary rationale. Software is part of TrustFirst™. The architecture is bigger than the software.**

## ANNUAL STRATEGY AND RENEWAL DISCIPLINE

Renewal should confirm a year of governance, not begin it.

In a broker-managed model, renewal often becomes the main event. In TrustFirst™ Architecture, renewal is the annual checkpoint of a system that has been governed all year.

Annual review should bring together benchmarking, contribution strategy, stop-loss review, PBM review, vendor performance, plan design alternatives, plan document review, SPD and employee communication review, fiduciary file certification, funding assumptions, and next-year governance priorities.

**The annual question is not simply whether the plan can be renewed. The question is whether the plan can be explained: why this design, why these vendors, why these fees, why this funding strategy, why this pharmacy structure, why this contribution approach, and where the evidence lives.**

## EVENT-DRIVEN GOVERNANCE

Pressure events should trigger a record, not a scramble.

Some governance events do not wait for the calendar. A DOL or DCAA request, contract award or loss, acquisition, private equity diligence process, vendor change, stop-loss shock, major claim event, workforce restructuring, PBM disruption, payroll error, or eligibility dispute should create a documented governance response.

TrustFirst™ treats those moments as evidence events. The record should show what happened, who had authority, what documents controlled the decision, what alternatives were considered, what money moved, what vendor action was required, what correction occurred, and how the fiduciary file was updated.

**A plan that can produce that record is not merely functioning. It is governed.**

## THE AUDIT-READY FILE

The compliance calendar is only valuable if it produces evidence.

A TrustFirst™ audit-ready file should preserve plan documents, trust documents, administrative services agreements, vendor agreements, fee schedules, compensation disclosures, fiduciary decisions, claims funding records, vendor payment records, PBM credits or rebates where applicable, stop-loss documentation, eligibility records, contribution records, meeting minutes, exceptions, corrections, and decision rationale.

**The file should make the system explainable without relying on memory. It should show the connection between authority, documents, vendors, data, money, workforce structure, and fiduciary oversight.**

That is why TrustFirst™ does not treat documentation as an afterthought. Documentation is the operating record of governance itself.

### TRUSTFIRST™ CLOSING STANDARD

The circle closes where it began: proof.

**The TrustFirst™ Evidence Library begins with measurable outcomes and ends with operating discipline. The architecture works because every layer supports the next: outcomes, framework, fiduciary file, vendor governance, data transparency, funding architecture, workforce structure, and audit-ready cadence.**

**For regulated and workforce-intensive employers, the standard is not whether the health plan operates. The standard is whether the plan can be governed, explained, reconciled, and defended when pressure arrives.**

Archer Jordan Health installs that standard through TrustFirst™ Architecture. Every vendor operates inside the architecture. Every dollar follows documented authority. Every material decision is recorded. By renewal, the plan is understood. By audit, the record already exists.

What the completed TrustFirst™ Evidence Library gives the plan sponsor is not another binder. It gives leadership a complete operating map: proof of outcomes, a governance framework, a fiduciary file, vendor oversight, data transparency, funding architecture, workforce alignment, and an audit-ready calendar.

That map matters because regulated workforce employers are judged under pressure. A plan may look organized during renewal and still fail when a regulator asks for records, a buyer asks for diligence support, a stop-loss carrier questions exposure, or a CFO needs to understand where the money went.

TrustFirst™ is built so the answer does not depend on one broker, one spreadsheet, one HR leader, one finance analyst, or one vendor report. The answer lives in the architecture.

That is the TrustFirst™ standard: govern the plan while it operates, preserve the evidence as decisions are made, and make the record strong before anyone asks for it.