

# Teresa Pofok

Attorney

## EMAIL

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## Qualifications

Employee benefits experience over the past 27 years is concentrated in the area of employee benefits working primarily with multiemployer benefit plans on health and welfare and retirement benefit issues. Has handled numerous benefit plan changes as legal counsel and benefit consultant to both health and pension plan clients. Drafts and updates all plan documents including comprehensive review and update of Trust Agreements, Plan Documents, Summary Plan Descriptions and participant notices regarding the same.

Primarily provides advice and assistance to clients concerning legislative compliance issues, including plan qualification requirements, Patient Protection and Affordable Care Act, continuation coverage under COBRA, and Health Insurance Portability and Accountability Act of 1996 (HIPAA) and ERISA claims procedures. Provides representation to plans with respect to employee plan investigations and routine audits before various governmental agencies. Works with plan sponsors to establish medical reimbursement plans for active and retired participants. Successfully represented the first defined benefit plan to obtain a MPRA Benefit Suspension Application, as well as, other plans seeking multi-year funding waivers from the Department of Treasury. Serves as the designated representative for several small insolvent defined benefit plans assisting the PBGC's financial assistance application and audit process.

## Work History

- Principal, Goldstein Gragel LLC 2009 -2020
- Associate, Duvin, Cahn & Hutton (acquired in 2006 by Littler Mendelson) 2004 -2009
- Compliance Director, Segal Company 1999-2004
- Associate, Laybourne, Smith, Gore & Goldsmith, 1994 -1999.

## Education

- Rutgers University School of Law at Camden -1994 Juris Doctorate
- Kent State University earning a BA in English -1991.

## Professional Licenses

- Admitted to the Bar: Ohio, 1994
- U.S. District Court Northern District
- U.S. Court of Appeals, Sixth Circuit and Pennsylvania 2014.

## Professional Associations

- International Foundation of Employee Benefit Plans
- Cleveland Metropolitan Bar Association
- Ohio State Bar Association
- American Bar Association, Labor & Employment Law Section
- Union Lawyers Alliance -AFL-CIO

## Speaking Engagements

- "Pension Fund Solvency Crisis" Speaker, Lawyers Coordinating Committee Advanced ERISA Attorneys Seminar, September 27, 2018
- "MPRA Applications: Lessons from the Trenches" Panelist, International Foundation of Employee Benefit Plans 63rd Annual Conference, October 23, 2017;
- "MPRA Case Study" Speaker, National Coordinating Committee for Multiemployer Plans Attorneys and Administrators Annual Conference, April 17, 2017.