

EMPLOYEE NOTICES

Government regulations require employers to distribute to all of their employees and/or plan participants the notices that are included in this section according to the following schedule. You will see that we have customized each notice with your company name and the company address where required.

(NOTE: the HIPAA Notice of Privacy Practices must include the name and other contact information for your Privacy Officer; the Medicare Part D Certificate of Coverage requires that a date be entered at the bottom of the last page.)

Document Name	Distribution Schedule
Employee Notice of Coverage Options (Exchange Notice)	To all new employees at hire date.
HIPAA Special Enrollment Rights Notice	To all new employees at hire date.
HIPAA Notice of Privacy Practices	Once at initial effective date to all plan participants. (Note: At least once every three years, all plan participants must be provided notice of the availability of the Privacy Notice and how to obtain a copy.)
Initial COBRA Notification	Once to plan participant and covered spouse at initial effective date.
Medicare Part D Certification of Coverage	Once a year to all participants prior to the beginning of the annual Medicare election period that begins on October 15. To all plan participants, if the prescription drug plan changes from creditable to non-creditable, or the reverse. Prior to an individual plan participant's initial enrollment period for Medicare Part D. Prior to an individual's effective date of coverage under your plan. Upon request by the Part D eligible individual.
Model Employer CHIP Notice	Once a year prior to the beginning of the new Plan Year. Must be distributed to employees who live in one of the States listed in the Notice. May be distributed to all employees, if desired. (The Department of Labor will update its website periodically with the current list of States that offer premium assistance.)
Summary of Benefits & Coverage (SBC)	Once at initial effective date, no later than the first day of eligibility. If a HIPAA Special Enrollee, within 90 days after enrollment. At open enrollment. Upon request, no later than seven business days following the date of request.
Women's Health and Cancer Rights Act of 1998 – Notice	Once at initial effective date and then once a year to all plan participants.