



Open Enrollment Required Notice Checklist

	Notice	Description	Due Date	✓
ERISA Required Notices	Summary Plan Description (SPD)	The SPD explains what coverage the plan offers, how the plan operates, and the rights and responsibilities of participants and beneficiaries.	<p>Within 90 days after the employee becomes a participant on the plan</p> <p>An updated SPD must be furnished every 5 years if changes are made to the plan.</p>	<input type="checkbox"/>
	Summary of Material Modification (SMM)	Disclosure of any material reduction in covered services or benefits to participants and beneficiaries generally within 60 days of the adoption of the change through either a revised SPD or a summary of material modification (SMM).	Within 60 days of adoption of a material reduction in covered services or benefits.	<input type="checkbox"/>
Health Care Reform Required Notices	Summary of Benefits & Coverages (SBC)	The SBC provides a uniform standardized definitions of medical and health insurance terms. It also provides a description of coverage and any cost sharing requirements. Information on coverage limitations and examples of claims are also provided.	<p>At specified times during the enrollment/open enrollment process or upon request. Click on the link below to access the government's website with specific deadlines.</p> <p>http://www.dol.gov/ebsa/faqs/faq-aca8.html</p>	<input type="checkbox"/>
	Notice of Modification	A notice to plan participants that informs them that there will be modifications from the SBC that they had previously been provided.	The Notice of Modification must be provided 60 days prior to the change and only needs to be given when the change occurs outside of the renewal or reissuance period.	<input type="checkbox"/>
	Disclosure of Grandfathered Status	To maintain status as a grandfathered health plan, a group health plan must include a statement indicating the plan believes it is a grandfathered plan, along with contact information for questions and complaints, in any plan materials provided to a participant or beneficiary describing the benefits provided under the plan.		<input type="checkbox"/>



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Special Health Care Required Notices	Women's Health Insurance Cancer Rights Acts (WHCRA)	Describes required benefits for mastectomy-related reconstructive surgery, prostheses, and treatment of the physical complications of a mastectomy.	Upon enrollment in the plan and annually thereafter.	<input type="checkbox"/>
	Employer Children's Health Insurance Program (CHIP) Notice	Informs employees of potential opportunities currently available in the state in which the employee resides for group health plan premium assistance under Medicaid and the Children's Health Insurance Program.	Annually before the start of each plan year.	<input type="checkbox"/>
	Newborns' & Mothers' Health Protection Act Notice	Statement describing applicable requirements under federal and/or state law relating to any hospital length of stay in connection with childbirth for a mother or newborn.	Must be included in the SPD.	<input type="checkbox"/>
	Medicare Part D Non/Creditable Coverage Disclosure	Notifies Medicare-eligible individuals whether the plan's prescription drug coverage is creditable coverage, meaning the coverage is expected to pay, on average, as much as the standard Medicare prescription drug coverage.	<ul style="list-style-type: none"> • Prior to the annual enrollment period for Medicare Part D that begins on Oct. 15th • Prior to an individual's initial enrollment period for Medicare Part D • Prior to the effective date of enrolling in the employer's prescription drug plan and upon any change that affects whether the coverage is creditable <p>Upon request by the individual</p>	<input type="checkbox"/>



	Notice	Description	Due Date	✓
20+ Employees	COBRA Open Enrollment Notice	COBRA members must be sent open enrollment material and all required notices.	Annually before the start of each plan year or when active employees/participants receive their plan information.	<input type="checkbox"/>
100+ Employees	Summary Annual Report (SAR)	This is a summary of the annual financial report that most plans must file with the Department of Labor. These reports are filed on government forms called the Form 5500.	Annually within 9 months after the end of the plan year.	<input type="checkbox"/>

This checklist is a general overview of required notices that must be provided to staff and should not be construed as legal advice. In no event will we be liable for any damages whatsoever resulting from use of this material.