

REQUIRED GROUP HEALTH PLAN NOTICES OVERVIEW

Employers of all sizes and funding types that sponsor group health plans are responsible for providing certain notices to employees during different periods of an employee's employment cycle.

Employers of all sizes and funding types (fully insured and self-insured) that sponsor group health plans are responsible for providing certain notices to employees during different periods of an employee's employment cycle. Importantly, notices should be distributed during the specified time frame to ensure that the provision of the notice satisfies the regulatory requirement. Some notices require customization and/or are subject to special e-delivery requirements. This publication provides an overview of which notices apply during different time periods and highlights important considerations related to distribution. For more detailed information regarding the employee notice requirements, see the PPI publication [Required Group Health Plan Notices Chart](#).

Note that the group health plan notices referenced in this publication apply only to US plans. They do not apply to non-US plans, such as international plans primarily covering foreign nationals who are not receiving US source income.

UPON HIRE/ELIGIBILITY FOR HEALTH PLAN (INCLUDE IN NEW HIRE PACKET)

- Children's Health Insurance Program (CHIP) Notice
- EEOC Notice Regarding Wellness Program (distribute on an as-needed basis prior to making a medical inquiry, with enough time for the participant to decide whether or not to participate)*
- FMLA General Notice (if employer is subject to FMLA, distribute to all new hires)*
- HIPAA Notice of Special Enrollment Rights*
- Individual Coverage HRA (ICHRA) Model Notice*
- Medicare Part D Creditable/Non-Creditable Disclosure Notice*
- Notice of Availability of Reasonable Alternative Standard (for health-contingent wellness programs) (include in all plan materials describing terms of health-contingent wellness programs)*
- Notice of Exchange (distribute to all new hires, regardless of eligibility for the employer's group health plan (if any), within 14 days of hire)*
- Summary of Benefits and Coverage (SBC)*

UPON INITIAL/MIDYEAR ENROLLMENT IN HEALTH PLAN**

- COBRA Initial Notice (COBRA Continuation Coverage General Notice) (distribute to newly covered employee and covered spouse within 90 days of coverage begin date; however, generally not distributed to domestic partners as they do not have independent COBRA election rights)*



- EEOC Notice Regarding Wellness Program (distribute on an as-needed basis prior to making a medical inquiry, with enough time for the participant to decide whether or not to participate)*
- Grandfathered Health Plan Notice (include in SPD for grandfathered plans)*
- HIPAA Notice of Privacy Practices (distribute at the time of enrollment; applicable for self-insured employers or fully insured “hands-on” employers, i.e., employers that create or receive protected health information other than enrollment/disenrollment information or summary health information; HIPAA Notice of Availability of Notice of Privacy Practices must be distributed at least once every three years)*
- Internal Claims Appeals and External Review Procedures Notice (include in SPD for non-grandfathered plans)
- Newborns’ and Mothers’ Health Protection Act (NMHPA) Notice (include in SPD)
- Notice of Availability of Reasonable Alternative Standard (for health-contingent wellness programs) (include in all plan materials describing terms of health-contingent wellness programs)*
- Patient Protection Notice (include in SPD for non-grandfathered plans)*
- SBC*
- Summary of Material Modification (SMM) and/or Summary of Material Reduction in Covered Services or Benefits (SMR), if applicable*
- Summary Plan Description (SPD) (distribute within 90 days of participation)*
- Women’s Health and Cancer Rights Act (WHCRA) Enrollment/Annual Notice (include in SPD)*

ONGOING

Annually at Open Enrollment (include in enrollment packet; distribute to all eligible employees regardless of participation in the employer’s group health plan)

- CHIP Notice (distribute as of first day of plan year)
- EEOC Notice Regarding Wellness Program (distribute on an as-needed basis prior to making a medical inquiry, with enough time for the participant to decide whether or not to participate)*
- Grandfathered Health Plan Notice (if SPD not simultaneously distributed)*
- Individual Coverage HRA (ICHRA) Model Notice*
- Notice of Availability of Reasonable Alternative Standard (for health-contingent wellness programs) (include in all plan materials describing terms of health-contingent wellness programs)*
- SBC (distribute SBC for upcoming plan year)*
- SPD (if amended since prior open enrollment, or minimally every five years if any material changes were made within that period, or minimally every 10 years even if no material changes were made)
- WHCRA Enrollment/Annual Notice

Annually at Other Times (not at open enrollment)

- Form 1095-B (distribute by March 2 (March 1 in leap years) for the prior calendar year; applicable for self-insured employers with <50 FTEs)*
- Form 1095-C (distribute by March 2 (March 1 in leap years) for the prior calendar year; applicable for all large employers with 50 or more FTEs, regardless of whether the employer sponsors a group health plan)*

Note Regarding Forms 1095-B and 1095-C: Employers may choose to provide Forms 1095-B or 1095-C upon request instead of via automatic distribution. The “upon request” option requires that employers provide “clear, conspicuous, and accessible notice” to employees that they can request a copy of their Form 1095-B/C. Such notice must be posted in a location on the employer’s website that is reasonably accessible. The notice must include a statement that individuals may receive a copy of their Form 1095-B/C upon request, an email address and a physical address to which a request for their statement can be sent, and a telephone number that individuals can use to contact the employer with any questions. If requested, the Form 1095-B/C must be provided by the later of January 31 or 30 days following the request.

- Form W-2 cost of employer-sponsored health coverage (distribute by January 31 for the prior calendar year)*

- Health Savings Account (HSA) Notice Regarding Employer Contributions (distribute notice only to HSA-eligible employees no later than 90 days before first employer HSA contribution and no later than January 15 of the following calendar year; applicable only if HSA contributions are made outside of Section 125 plan)
- Medicare Part D Creditable/Non-Creditable Disclosure Notice (distribute to Medicare eligible individuals, including COBRA and retiree participants, by October 14 — prior to the October 15 start of Medicare open enrollment)*
- Summary Annual Report (distribute to covered participants within nine months of the plan year end date; applicable for plans that filed a Form 5500 for the prior plan year)*

Upon Midyear Employer Changes to Benefit Plans/Designs

- Summary of Material Modification (SMM) and/or Summary of Material Reduction in Covered Services or Benefits (SMR) (if plan change, whether enhancement or reduction, is not yet incorporated into updated SBC, distribute to participants as soon as administratively practicable prior to change effective date)*
- Updated SBC (if plan change, whether enhancement or reduction, relates to information in the most recently provided SBC, distribute to participants at least 60 days in advance of the change effective date)*

UPON COVERAGE TERMINATION

- COBRA Election Notice (COBRA Continuation Coverage Election Notice) (applicable if COBRA qualifying event occurs; if triggering event causes loss of eligibility for coverage, distribute to covered employee and qualified beneficiaries generally within 44 days of termination of employment, employee death, reduction of hours; distribute within 14 days of notification of divorce or child aging out; however, generally not distributed to domestic partners as they do not have independent COBRA election rights)*
- FMLA Notice of Nonpayment of Premium (distribute at least 15 days prior to termination of coverage)*
- Notice of Unavailability of COBRA Continuation Coverage (applicable if COBRA is unavailable, e.g., termination for gross misconduct, plan termination, etc.; distribution rules mimic COBRA Election Notice rules)
- Rescission of Coverage Notice (distribute to participants and qualified beneficiaries at least 30 days prior to notifying the carrier/TPA of retroactive termination)*
- Uniformed Services Employment and Reemployment Act (USERRA) Continuation Coverage Notice (applicable if COBRA qualifying event occurs for employees on uniformed services leave; coverage can continue under USERRA for up to 24 months (runs concurrently with federal COBRA); distribution rules mimic COBRA Election Notice rules)

OTHER GROUP PLAN NOTICES THAT MAY BE REQUIRED

- **CAA Posting: No Surprises Act (NSA) Model Notice.** Effective for plan years beginning on or after 1/1/2022, sponsors of group health plans must post a notice “on a public website of the plan or issuer [insurer]” advising plan participants of their rights under the No Surprises Act (NSA) of the Consolidated Appropriations Act, 2021 (CAA 2021), including restrictions on balance billing in certain circumstances. While employers are not required to distribute the NSA notice (Notice of Your Rights and Protections Against Surprise Medical Bills), they should ensure that plan participants are advised of its posting location. For further information about the NSA notice posting obligations, see the PPI publication **Transparency and CAA 2021 Obligations of Group Health Plans**.
- **CAA Posting: Transparency in Coverage (TiC) Public Disclosure of Pricing Data.** Effective for plan years beginning on or after 1/1/2022, plans must post and update certain plan information every month on their public website. The required posting format is machine readable files (MRFs). Plans without a public website may contract with a TPA to post the MRFs on the TPA’s public website. The MRFs must be provided free of charge and without requiring the establishment of a user account or password to access. For further information about the TiC posting obligations, see the PPI publication **Transparency and CAA 2021 Obligations of Group Health Plans**.
- **Group Term Life Insurance (GTLI) Conversion/Portability Notice.** While notice distribution requirements and responsibilities vary according to carrier-specific contracts, employers that sponsor GTLI plans should ensure that proper procedures are in place to provide applicable conversion and/or portability notices when participants lose some or all of their

*Notice must be customized prior to distribution.

**Includes initial enrollment as well as any enrollment due to a HIPAA special enrollment right or permitted midyear election change event.

employer-provided GTLI benefits. For further information about compliance obligations related to GTLI benefits, see the PPI publication [Group Term Life Insurance: A Guide for Employers](#).

- **HSA Notice Regarding Employer Contributions.** Required in certain circumstances if HSA contributions are made outside of Section 125 plan. This notice is a statement (from employers that contribute to employee HSAs and that have participants who have not established an HSA by December 31) that each HSA-eligible employee will receive a comparable employer contribution if, by the last day of the following February, the employee’s HSA is established and the employee notifies the employer of the account. E-delivery is permitted. For further information about compliance obligations related to HSA benefits, see the PPI publication [Health Savings Accounts: A Guide for Employers](#).
- **Notice of Nondiscrimination Under 1557.** Applies to covered entities under Section 1557 and can be included in the SBC. Informs individuals of their civil rights under Section 1557 (i.e., nondiscrimination on the basis of race, color, national origin, age, disability, or sex, including sexual orientation and gender identity). E-delivery is permitted.

DISTRIBUTION OF NOTICES

Employers may distribute required group health plan notices by hand, by mail, or by electronic delivery (e.g., email) in a manner that complies with the DOL’s electronic disclosure safe harbor. In general, employers must “use measures reasonably calculated to ensure actual receipt of the material by plan participants, beneficiaries and other specified individuals.” The DOL’s safe harbor rules allow for electronic distribution to employees who have computer access as an integral part of their job (e.g., work email address, regular access to laptop/phone or other device, etc.). Employees without computer access as an integral part of their job must consent to electronic distribution of notices (usually using a personal email address).

PPI Observation:	While electronic delivery can include posting to an employer’s intranet or benefits portal, or sending via email (among other electronic means), these measures alone do not satisfy the DOL’s distribution requirements. Employers must also notify employees that the notice has been posted and must describe the significance of the notice and the employee’s right to request a paper copy.
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Importantly, while most notices can be distributed electronically, notices that must go to former employees or non-employees (such as spouses, domestic partners, or dependents) should not be distributed electronically. Those include COBRA and FMLA notices.

Note that Forms 1095-B/C are subject to unique electronic distribution requirements. Specifically, employers may distribute Forms 1095-B/C electronically (e.g., via email or secure webpage), provided the recipient affirmatively consents to such delivery via the selfsame electronic means. Instructions on how to electronically access and print the statement must be provided with the message “IMPORTANT TAX RETURN DOCUMENT AVAILABLE.” Further, if electronic Forms 1095-B/C are furnished through a website, they must be retained on the website through October 15 of the year following the calendar year to which they relate. Consent to receive the statements electronically remains effective until revoked.

Finally, employers should routinely document all methods of delivery used for each required notice and should retain these records in accordance with the employer’s record retention policy. In general, records related to ERISA plans should be retained for eight years. For more detailed information about electronic distribution rules, including a **Sample Employee Communication** and a **Sample Employee Consent to Receive Plan Disclosures**, see the PPI publication [Electronic Distribution Rules: A Guide for Employers](#).

SUMMARY

This publication highlights major federal requirements regarding employer-sponsored health plans and is not inclusive of all requirements.

MODEL NOTICES

ACA

- [Grandfathered Plan Model Notice](#)
- [Grandfathered Plan Model Notice \(Spanish\)](#)
- [Exchange Notice: Employers With a Group Health Plan](#)
- [Exchange Notice: Employers With a Group Health Plan \(Spanish\)](#)
- [Exchange Notice: Employers Without a Group Health Plan](#)
- [Exchange Notice: Employers Without a Group Health Plan \(Spanish\)](#)
- [Lifetime Limits Model Notice](#)
- [Lifetime Limits Model Notice \(Spanish\)](#)
- [Notice of Adverse Benefit Determination](#)
- [Notice of Final Internal Adverse Benefit Determination](#)
- [Notice of Final External Adverse Benefit Determination](#)
- [Notice of Final External Adverse Benefit Determination \(Spanish\)](#)
- [Notice of Nondiscrimination Under 1557](#)
- [Patient Protections Model Notice](#)
- [Patient Protections Model Notice \(Spanish\)](#)
- [Summary of Benefits and Coverage](#)
- [Uniform Glossary of Coverage and Medical Terms](#)

CAA 2021

- [No Surprises Act Model Notice](#)

COBRA

- [Initial COBRA Notice](#)
- [Initial COBRA Notice \(Spanish\)](#)
- [COBRA Election Notice](#)
- [COBRA Election Notice \(Spanish\)](#)

ERISA

- [ERISA Rights Statement](#)
- [ERISA Summary Annual Report](#)

FMLA

- [FMLA General Notice](#)
- [FMLA General Notice \(Spanish\)](#)
- [Eligibility & Rights and Responsibilities Notice](#)
- [Designation Notice](#)
- [Certification of Health Care Provider for Employee's Serious Health Condition](#)
- [Certification of Health Care Provider for Family Member's Serious Health Condition](#)

- [Certification for Military Family Leave for Qualifying Exigency](#)
- [Certification for Serious Injury or Illness of a Current Servicemember for Military Caregiver Leave](#)
- [Certification for Serious Injury or Illness of a Veteran for Military Caregiver Leave](#)

HIPAA

- [Employer CHIP Notice](#)
- [Employer CHIP Notice \(Spanish\)](#)
- [Notice of Privacy Practices Booklet](#)
- [Notice of Privacy Practices Full Page](#)
- [Notice of Privacy Practices Layered](#)
- [Notice of Privacy Practices Text-only](#)
- [Notice of Privacy Practices Booklet \(Spanish\)](#)
- [Notice of Privacy Practices Full Page \(Spanish\)](#)
- [Notice of Privacy Practices Layered \(Spanish\)](#)
- [Notice of Privacy Practices Text-only \(Spanish\)](#)
- [Notice of Special Enrollment Rights](#)

HSA

- [Notice to Employees Regarding Employer Contributions to HSA](#)

ICHRA

- [Individual Coverage HRA Model Notice](#)

Medicare

- [Part D Creditable Coverage Notice to Eligible Individuals](#)
- [Part D Non-Creditable Coverage Notice to Eligible Individuals](#)
- [Model Creditable Coverage Disclosure Notice \(Spanish\)](#)
- [Model Non-Creditable Coverage Disclosure Notice \(Spanish\)](#)

Newborns' and Mothers' Health Protection Act

- [Newborns' and Mothers' Health Protection Act Model Language](#)

USERRA

- [Your Rights Under USERRA](#)

Wellness Programs

- [EEOC Wellness Notice](#)
- [Notice of Availability of Reasonable Alternative Standard](#)

WHCRA

- [Women's Health and Cancer Rights Act Enrollment/Annual Notice](#)

About PPI: PPI Benefit Solutions combines seasoned expertise with cutting-edge technology to deliver comprehensive, cost-effective solutions that simplify benefits administration for small and mid-sized employers. Our commitment to excellence is reflected in innovative services and collaborative partnerships with carriers and brokers. Together, we foster a dynamic benefits ecosystem that reduces administrative burden, drives business growth, and supports long-term organizational resilience. For more information, visit ppibenefits.com.