

Laurie Mueller

From: Davis, Julie <Julie.Davis@rrins.com>
Sent: Tuesday, December 23, 2025 10:42 AM
To: Laurie Mueller
Subject: Registered: Employer Compliance 2025 Documents – Action Required
Attachments: Employer Compliance Checklist (Final 2.5.2024).pdf; Requirements for Digital Distribution of Documents.pdf; Roadmap for Compliance Materials.pdf

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 **REGISTERED EMAIL™ | CERTIFIED DELIVERY**

This is a Registered Email™ message from Davis, Julie.

As an employer sponsor of a group benefit plan(s), the Government imposes specific notices that you are required to distribute to your employees. Non-compliance with this may result in fines and penalties. We recognize that many employers do not have attorneys or other representatives assisting with these types of compliance documents. As a value-added service, we have created a resource that provides details on required employer notices, including descriptions of the notices, who should receive them, and when they should be distributed.

R&R is not a fiduciary for any of the plans that you sponsor. The document includes links to the government templates for many of the notices. By using the links you will always be accessing the most recent release of the document, and you can customize it as needed before sharing it with employees. The document is intended to be used for informational purposes only and does not constitute legal advice or opinions.

I have attached to this email our Roadmap for Compliance Materials which lists all benefit-related employer communication requirements. Please follow the instructions on the attached Employer Compliance Checklist to help ensure you're providing all required notices.

Lastly, many employers seek to provide these documents to employees digitally. I've attached a document that provides the requirements for digital distribution, so that you can determine if this is an option for your business.

If you are interested in looking at a vendor for these services, I would be happy to assist with that as well. Should you have any questions, please don't hesitate to contact me.

Sincerely,

~Julie

Out of the Office: Wednesday, December 24th ~ Friday, January 2nd
Happy Holidays!!

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Initial and Annual Employer Compliance Notices



	Summary Plan Description (SPD)	Summary of Benefits and Coverage (SBC)	Women's Health & Cancer Rights Act (WHCRA) Annual Notification	Medicare Part D Notice (Creditable or Non-Creditable Coverage)	Initial COBRA Notice
What to Distribute					
Notice descriptions and templates	Contact your R&R Client Service Manager for additional information	Provided by insurance company or administrator	WHCRA Model Notice *	Model Notice of Creditable Part D Coverage (PDF) Model Notice of Non-Creditable Part D Coverage (PDF)	Model Initial COBRA Notice (MS Word)
Criteria					
Plan sponsorship	Any group plan subject to ERISA **	Group health plan or health reimbursement arrangement (HRA) plan	Group health plan	Group health plan	Group health, health reimbursement arrangement (HRA), dental, vision or flexible spending account plan
Who Receives It					
Notice is provided to:	Enrolled employees	Employees <i>Eligible</i> for the health plan	Enrolled employees	Medicare-eligible employees enrolled in the health plan ***	Enrolled employees and dependents
When to Distribute					
To newly-hired employee:	-	-	-	-	-
To newly-eligible Employee:	-	-	-	-	-
To newly-enrolled Employee:	Within 90 days of enrollment	By eligibility date Within 90 days of enrollment	Upon enrollment	Upon enrollment	Within 90 days of enrollment
Annually:	Within 30 days of plan renewal ****	Within 30 days of plan renewal, not to exceed 7 days after the renewal date	Within 30 days of plan renewal	Prior to October 15th (Medicare Part D Annual Coordinated Election Period)	-
Upon Request:	Within 30 days	Within 7 days	-	As soon as possible	-
Additional Times:	• Within 120 days of new plan implementation • Within 210 days after end of plan year in which Material Modification occurred • Within 60 days of adoption of implementation of reduction in benefits	• Within 60 days prior to the effective date in which Material Modification occurred (only applies for mid-plan year changes) • Within 7 days after the effective date of plan change or carrier change	-	Immediately, when the employer no longer offers prescription drug coverage, or the creditable/ non-creditable status changes.	-

* The source document contains multiple required notices. The hyperlink noted will direct you to the exact page within the source document where this particular notice begins. Please make sure that you are using the correct and complete specific notice. Note that not all of the Notices that are in this DOL source document are featured in this matrix. For example, if you are self-funded or level-funded, there are other Notices which your third party administrator may or may not furnish for your plan. Two such notices can be found within this linked source document that deal with adverse benefit determinations, as well as a third Notice that addresses the Patient Protection Disclosure requirement. Finally, if you believe that your medical plan has a "grandfathered" status under the ACA, this source document also contains your required annual Notice.

** Employer-sponsored plans subject to ERISA include health, health reimbursement arrangements (HRA), dental, vision, life, accidental death & dismemberment (AD&D), disability, critical illness, accident, flexible spending accounts, and pre-tax premium plans.

*** Distribution to all enrolled employees is recommended.

**** Recommended but not required.

(SEE LEGAL DISCLAIMER ON PAGE 2)

Initial and Annual Employer Compliance Notices



	Children's Health Insurance Program (CHIP) Annual Notification	Special Enrollment Notice/ HIPAA Special Enrollment Rights Notice	Newborns' Act Disclosure	Wellness Program Notice	Health Insurance Marketplace/ FLSA Notice
What to Distribute					
Notice descriptions and templates	CHIPRA Model Notice (PDF)	HIPAA Special Enrollment Model Notice *	Newborns' Act Model Notice Disclosure *	Wellness Program Model Notice *	FLSA Model Notice for Employers that Sponsor a Health Plan (MS Word) FLSA Model Notice for Employers that do NOT Sponsor a Health Plan (MS Word)
Criteria					
Plan sponsorship	Group health plan	Group health plan	Group health plan	Wellness program (requiring an individual to satisfy a health factor standard)	No specific plan sponsorship applies, but employer is subject to the Fair Labor Standards Act (FLSA)
Who Receives It					
Notice is provided to:	Every employee	Employees <i>Eligible</i> for the health plan	Enrolled Employees	Enrolled Employees	Every employee
When to Distribute					
To New Hire:	Upon new hire start date	-	-	-	Within 14 days of new hire start date
To newly-eligible Employee:	-	On or before the date employee is offered coverage	-	-	-
To Newly-enrolled Employee:	-	-	Upon enrollment	Prior to employee participation in Wellness Program	-
Annually:	During the medical plan renewal	During the medical plan renewal	Within 30 days of plan renewal	Within 30 days of plan renewal	-
Upon Request:	-	-	-	-	-
Additional Times:	-	-	-	-	-

* The source document contains multiple required notices. The hyperlink noted will direct you to the exact page within the source document where this particular notice begins. Please make sure that you are using the correct and complete specific notice. Note that not all of the Notices that are in this DOL source document are featured in this matrix. For example, if you are self-funded or level-funded, there are other Notices which your third party administrator may or may not furnish for your plan. Two such notices can be found within this linked source document that deal with adverse benefit determinations, as well as a third Notice that addresses the Patient Protection Disclosure requirement. Finally, if you believe that your medical plan has a "grandfathered" status under the ACA, this source document also contains your required annual Notice.

Disclaimer: The content in this chart and any hyperlinked documents are not intended to be exhaustive. They are intended to be used for informational purposes only and do not constitute legal, tax, accounting or other professional advice, opinions or services. When needed, contact your legal counsel or other service professional for assistance and clarifications.

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