



# HR Preparedness Advisory

## WHICH ANNUAL EMPLOYER PROVIDED NOTICES DO I NEED TO DELIVER TO EMPLOYEES AND WHEN???

### Every year:

- **CHIP** and Women's Health Notice.
- **Grandfathered plan notice** (if the medical plan is a grandfathered plan.)
- **HC-2** VT health care.
- **Section 125** payroll deduction enrollment form if the pre-tax contribution amount changes.

### All other forms on the following schedules:

- **HIPPA** – Upon enrollment in the plan and then every three years.
- **Marketplace notice** – all new hires regardless of plan status or PT/FT status.
- **COBRA General Notice** – within 90 days after coverage begins.
- **Medicare Part D** – prior to October 15<sup>th</sup>.
- **Patient Protection Disclosure** – Whenever an SPD is provided and no later than the first day of the plan year.
- **Model Special Enrollment Notice** – At the time they are initially offered the opportunity to enroll.
- **Summary Annual Report** – (ERISA only) within 9 months of end of plan year.
- **Summary Plan Description** – within 90 days of becoming covered by benefit plan(s) offered.
- **Premium Conversion Plan SPD** – Once when employee joins any coverage where premiums are being pre-taxed from payroll.
- **Wrap Document SPD** – Once when the employee becomes covered by any plan(s) offered.

To receive any or all of the above-mentioned forms, please send your request to [service@benefitsvt.com](mailto:service@benefitsvt.com), we will respond immediately.

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## **SPECIAL NOTICE**

- Converting employee contributions pre-tax without an approved document can result in huge fines to your company if an IRS auditor visits you to review your payroll. **DO NOT** rely on your payroll service to cover this exposure unless you have an agreement with them to provide it. If you require a new or updated **Section 125 Premium Conversion Plan** Document and employee enrollment form please contact us immediately.
- A Wrap document helps you organize all of your employee benefit documents into one approved document for a DOL auditor who may visit you unannounced. If you have an outdated Wrap Document (or no Wrap document at all), please request one be created by contacting us immediately. We will provide the questionnaire to you.

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