

Benefits Notices

For Employers With 20-49 Employees

**An easy-to-understand guide
featuring key federal notices and filings**



Benefits Notices: Employers With 20-49 Employees

For companies with **20-49 employees**, this chart provides an overview of key required benefits notices and filings for employers and plan administrators under federal law. Please note that your company may be exempt from certain requirements and/or subject to additional obligations under your state's laws. Employers are encouraged to contact the [U.S. Department of Labor](#) or a knowledgeable employment law attorney for further guidance.

Employee Retirement Income Security Act (ERISA) Notices		
Notice	Provide To	When Due
Summary Plan Description (SPD) (Model notice unavailable)	Group health plan participants	<p>Within 90 days after the employee becomes a participant in the plan</p> <p>An updated SPD must be furnished every 5 years if changes are made to SPD information or the plan is amended (otherwise, it must be furnished every 10 years)</p>
Summary of Material Modifications (SMM) and Summary of Material Reduction in Covered Services or Benefits (Click on the SMM link above for model notices)	Group health plan participants	<p>No later than 210 days after the end of the plan year in which the change is adopted, for material changes to the plan that do not result in a material reduction in covered services or benefits</p> <p>Within 60 days of adoption of a material reduction in covered services or benefits (alternatively, notice may be provided with plan information that is furnished at regular intervals of not more than 90 days, if certain conditions are met)</p> <p>Note: Timely distribution of a "Notice of Modification" (below) may satisfy these requirements.</p>
Plan Documents (e.g., SPD, any SMMs, and other documents under which the plan is established or operated) (Model notice unavailable—plan documents are specific to each plan)	Group health plan participants & beneficiaries	<p>Copies must be furnished within 30 days of a written request, and the plan administrator must make copies available for examination at its principal office (the DOL can also request any documents relating to the plan)</p>

Benefits Notices: Employers With 20-49 Employees

Health Care Reform Notices		
Notice	Provide To	When Due
<p>2017 Forms 1094-B (Transmittal) and 1095-B (Health Coverage)</p> <p>(Click on the links above for the forms)</p> <p>Note: For self-insured ALEs only—such ALEs providing coverage to non-employees may use either the B series Forms or the C series Forms to report coverage for those individuals and other family members covered under the plan.</p>	<p>Responsible individuals enrolled in self-insured coverage (may be the primary insured, employee, former employee, or other related person named on the application)</p>	<p>Form 1095-B was required to be furnished to responsible individuals by March 2, 2018</p> <p>Forms 1094-B and 1095-B were required to be filed with the IRS by February 28, 2018 (or April 2, 2018, if filed electronically)</p>
<p>Health Insurance Exchange Notice</p> <p>(There is one model notice for employers who offer a health plan to some or all employees, and another model notice for employers who do not offer a plan—click on the link above to access)</p>	<p>All new employees</p>	<p>Within 14 days of an employee's start date</p>
<p>Summary of Benefits and Coverage (SBC) & Uniform Glossary</p> <p>(Click on the link above for a list of all available templates and related documents)</p>	<p>Group health plan participants & beneficiaries</p>	<p>Must be provided at specified times during the enrollment process and upon a participant or beneficiary's request, generally as follows:</p> <ul style="list-style-type: none"> • Prior to initial enrollment in the plan; • Upon renewal of plan coverage; • Within 90 days of special enrollment; and • Within 7 business days following receipt of a request <p>(The SBC may be provided together with other summary materials such as an SPD, if the SBC information is intact, prominently displayed at the beginning of the materials, and in accordance with the timing requirements for providing an SBC.)</p>
<p>Notice of Modification</p> <p>(Model notice unavailable)</p>	<p>Group health plan participants & beneficiaries</p>	<p>No later than 60 days prior to the effective date of a material plan or coverage change that would affect the content of the SBC and that occurs other than in connection with a renewal or reissuance of coverage</p> <p>Note: A complete & timely notice may also satisfy the requirement to provide an SMM.</p>
<p>Disclosure of Grandfathered Status</p> <p>(Click on the link above for model notice)</p>	<p>Group health plan participants & beneficiaries</p>	<p>In any plan materials for a grandfathered group health plan, provided to a participant or beneficiary, describing the benefits provided under the plan</p>

Benefits Notices: Employers With 20-49 Employees

Health Care Reform Notices (Cont'd)

Notice	Provide To	When Due
Notice of Patient Protections (Click on the link above for model notice)	Group health plan participants	Whenever a participant in a non-grandfathered group health plan requiring or providing for the designation of a participating primary care provider is furnished an SPD or other similar description of plan benefits
Patient-Centered Outcomes Research Institute (PCORI) Fees	Filed with the Internal Revenue Service	IRS Form 720 must be filed annually by plan sponsors of certain self-insured health plans , no later than July 31st of the calendar year immediately following the last day of the plan year to which a fee applies

Health Insurance Portability and Accountability Act (HIPAA) Notices

Notice	Provide To	When Due
Notice of Special Enrollment Rights	Employees eligible to enroll in the employer's group health plan	At or before the time an employee is initially offered the opportunity to enroll in the plan
Wellness Program Disclosure	Group health plan participants & beneficiaries eligible to participate in a health-contingent wellness program	<p>In all plan materials that describe the terms of a health contingent wellness program (both activity-only and outcome-based wellness programs). For outcome-based wellness programs, this notice must also be included in any disclosure of an individual's failure to satisfy an initial outcome-based standard.</p> <p>If the plan materials merely mention that a program is available, without describing its terms, this disclosure is not required.</p>
Notice of Privacy Practices (Click on the link above to download model notices in 4 different formats) Note: Fully insured group health plans that do not create or receive protected health information (PHI)—other than summary health and enrollment information—are not required to develop this notice.	Individuals enrolled in the plan	<p>Fully insured group plans that create or receive PHI in addition to summary health information and enrollment information must maintain a notice and provide it to any person upon request. Other health plans must provide the notice as follows:</p> <p>To new enrollees: At the time of enrollment</p> <p>To individuals covered by the plan: Within 60 days of a material revision to the policy (special rules apply for website notice postings)</p> <p>A health plan also must notify individuals covered by the plan of the availability of, and how to obtain, the notice at least once every 3 years, and make it available to any person who asks for it.</p>

Benefits Notices: Employers With 20-49 Employees

Special Health Care Notices		
Notice	Provide To	When Due
Women's Health & Cancer Rights Act (WHCRA) Notices	Group health plan participants & beneficiaries	Upon enrollment in a plan that provides coverage for medical and surgical benefits related to a mastectomy, and annually thereafter
Mental Health Parity & Addiction Equity Act (MHPAEA) Disclosure (Model notice unavailable)	Any current or potential group health plan participant, beneficiary, or contract provider	Upon request for a plan offering medical/surgical benefits and mental health or substance use disorder benefits Note: Certain plans that are exempt from the MHPAEA requirements based on increased cost may be subject to alternative disclosure rules .
Employer Children's Health Insurance Program (CHIP) Notice (Click on the link above for model notice)	All employees in states with group health plan premium assistance	Annually before the start of each plan year (may be provided with enrollment packets, open season materials, or the SPD)
Michelle's Law Notice (No model notice provided by the federal government. Sample notice available by clicking on the link above for general reference purposes only.)	Group health plan participants	With any notice regarding a student status certification requirement under a plan that bases coverage eligibility on student status (and that provides dependent coverage beyond age 26)
Newborns' and Mothers' Health Protection Act Notice	Group health plan participants	Must be included in the SPD for a plan providing maternity or newborn infant coverage
Medicare Part D Creditable Coverage Disclosure Notice or Non-Creditable Coverage Disclosure Notice (Click on the links above for model notices)	Medicare-eligible individuals (including certain dependents) who are offered prescription drug coverage under the employer's group health plan	Annually prior to October 15th, upon request, and at various other times as required under the law An online disclosure to the Centers for Medicare & Medicaid Services (CMS) is also required annually, no later than 60 days from the beginning of a plan year, and at certain other times

Benefits Notices: Employers With 20-49 Employees

Special Health Care Notices (Cont'd)

Notice	Provide To	When Due
<p>Genetic Information Nondiscrimination Act (GINA) Disclosures</p> <p>(The link above contains model "warning" language from the federal government as well as a sample general disclosure, which may be used for general reference purposes only)</p>	<p>Entities from whom requests for health-related information are made</p>	<p>A written notice is required whenever an applicant or employee is sent to a health care provider for a medical examination by an employer with 15 or more employees</p> <p>An additional "warning" is required when requests for health-related information are made by employers with 15 or more employees (e.g., to support an employee's request for reasonable accommodation or a request for sick leave), but only if the request for medical documentation is made in a way that is likely to result in receipt of genetic information</p>
<p>ADA Notice Regarding Wellness Program</p> <p>(Click on the link above for sample notice)</p>	<p>All employees offered participation in a wellness program that collects employee health information</p>	<p>Must be provided before the employee provides any health information, with enough time for the employee to decide whether to participate in the program</p>
<p>ACA Section 1557 Nondiscrimination Notice & Taglines</p> <p>(Click on the link above for sample notices and taglines in a variety of languages)</p>	<p>Beneficiaries, enrollees, applicants, and members of the public that participate (or may participate) in certain health programs or activities that receive federal financial assistance</p>	<p>Notices of nondiscrimination and taglines that alert individuals with limited English proficiency to the availability of language assistance services are generally required to be posted in: (1) significant publications and communications targeted to beneficiaries, enrollees, applicants, and members of the public; (2) conspicuous physical locations where an entity interacts with the public; and (3) a conspicuous location on the entity's website, accessible from the homepage of the site</p> <p>Note: The content requirements are modified for small-sized significant communications (such as postcards).</p>
<p>Uniformed Services Employment and Reemployment Rights Act (USERRA) Notice</p> <p>(Click on the link above for model notice)</p>	<p>All employees</p>	<p>May be posted where employers customarily place notices for employees</p>

Benefits Notices: Employers With 20-49 Employees

Special Health Care Notices (Cont'd)

Notice	Provide To	When Due
Qualified Small Employer HRA (QSEHRA) Notice (No model notice provided by federal government. Sample notice available by clicking on the link above for general reference purposes only.)	Eligible employees of employers that had fewer than 50 full-time employees in the preceding calendar year, that do not offer a group health plan , and that fund a qualified small employer HRA	Generally no later than 90 days before the beginning of the year in which the QSEHRA is funded. However, an employer that provides a QSEHRA during 2018 must furnish the initial written notice to its eligible employees by the later of (a) February 19, 2018 , or (b) 90 days before the first day of the plan year of the QSEHRA . In the case of a newly eligible employee, the initial written notice must be furnished on or before the first day the employee becomes eligible to participate in the QSEHRA.

Consolidated Omnibus Budget Reconciliation Act (COBRA)* Notices

Notice	Provide To	When Due
General Notice of COBRA Rights (Click on the link above for model notice)	Covered employees & their spouses	Within the first 90 days of coverage Note: This requirement can be satisfied by including the general notice in a plan's SPD and giving the SPD to the employee and spouse within the first 90 days of coverage.
Notice of COBRA Qualifying Event (Model notice unavailable)	Plan administrator	The employer must provide notice within 30 days of the occurrence of a qualifying event that is the covered employee's death, termination of employment (other than for gross misconduct), reduction in hours, or entitlement to Medicare Note: The employee or one of the qualified beneficiaries is responsible for notifying the plan if the qualifying event is divorce, legal separation, or loss of dependent status under the plan (the employee or qualified beneficiary has at least 60 days from the date of the event to give notice).
COBRA Election Notice (Click on the link above for model notice)	Covered employees, spouses, & dependent children who are qualified beneficiaries	Generally within 14 days after receiving notice of a qualifying event Note: If the employer is also the plan administrator, the notice must be provided not later than 44 days after the date the qualifying event occurred or the date of loss of coverage due to the qualifying event (if the plan provides that COBRA coverage starts on the date of loss of coverage).

Benefits Notices: Employers With 20-49 Employees

Consolidated Omnibus Budget Reconciliation Act (COBRA)* Notices (Cont'd)		
Notice	Provide To	When Due
<p>Notice of Unavailability of COBRA Coverage</p> <p>(No model notice provided by the federal government. Sample notice available by clicking on the link above for general reference purposes only.)</p>	<p>Individuals who have submitted a Notice of Qualifying Event who are determined ineligible for COBRA</p>	<p>Generally within 14 days after receiving notice of a qualifying event, unless the employer is also the plan administrator (see above note)</p>
<p>Notice of Underpayment of COBRA Premium</p> <p>(No model notice provided by the federal government. Sample notice available by clicking on the link above for general reference purposes only.)</p>	<p>Qualified beneficiary who makes timely payment in an amount not significantly less than the amount due for a period of COBRA coverage</p>	<p>A plan must provide notice and grant a reasonable period of time (no less than 30 days) for payment of a deficiency, where the incorrect amount is not significantly less than the amount due, before taking action to terminate coverage</p>
<p>Notice of Early Termination of COBRA Coverage</p> <p>(No model notice provided by the federal government. Sample notice available by clicking on the link above for general reference purposes only.)</p>	<p>Qualified beneficiaries whose COBRA coverage will terminate earlier than the maximum period of coverage</p>	<p>As soon as practicable following the plan administrator's determination that COBRA coverage will terminate</p>

*Under [COBRA](#), this includes **both** full- and part-time employees. Each part-time employee counts as a fraction of a full-time employee, with the fraction equal to the number of hours the part-time employee worked divided by the hours an employee must work to be considered full time. Companies that are part of a controlled group or which have common ownership interests should contact the U.S. Department of Labor or a knowledgeable attorney for issues related to headcount.

Benefits Notices: Employers With 20-49 Employees

Provided by:



The Stratford Group
271 US Highway 46, G206/G207
Fairfield, NJ 07004

Phone: 866-217-9053
www.getStratford.com

Note: The information and materials herein are provided for general information purposes only and have been taken from sources believed to be reliable, but there is no guarantee as to its accuracy. © 2018 HR 360, Inc. | Last Updated: April 16, 2018