

Top 5 Open Enrollment Notices

A company's open enrollment period can be a hectic time for management, HR, and employees alike. However, during the enrollment process, employers should remember their disclosure obligations. Below are five key notices that must be distributed to employees around the open enrollment period:

1. Medicare Part D Creditable or Non-Creditable Coverage Notice: This notice must generally be distributed before October 15 to all Medicare-eligible individuals who are offered prescription drug coverage under the employer's group health plan. *You can access [model creditable and non-creditable coverage notices](#) here.*
2. Notice of Special Enrollment Rights: This notice must be provided to all employees eligible to enroll in the employer's group health plan, at or before the time the employee is initially offered the opportunity to enroll.
3. Summary of Benefits and Coverage (SBC): An SBC must generally be provided to group health plan participants and beneficiaries prior to initial enrollment in, or upon renewal of, plan coverage.
4. Summary Plan Description (SPD): An SPD must generally be distributed to group health plan participants within 90 days after the employee becomes a plan participant.
5. Employer CHIP Notice: The Employer CHIP Notice must be provided to all employees that reside in states with group health plan premium assistance, annually before the start of each plan year. *You can download a [model Employer CHIP Notice](#) here.*

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