

Employees Benefits Forms and Templates – Missouri Western State University

For the Plan Year Beginning January, 2020

Notice	Description	Deadline	HUB Responsibilities	MWSU Responsibilities
ACA Marketplace Notice (all employees)	Provides employees with information about health insurance marketplaces and their options for health coverage	Within 14 days of hire	Customize Print-Ready Document	Distribute to: New Hires
CHIP (all employees)	Provides contact information on state premium assistance programs	With annual enrollment materials (before first day of plan year)	Customize Print-Ready Document	Distribute to: New Hires & Annual Enrollment
COBRA General Notice	General notice of COBRA right to continue coverage on a self-pay basis after a qualifying event	Within 90 days of enrollment	Customize Print-Ready Document Optional – P&A Group	Distribute to: Newly Enrolled Employee and Spouse
Grandfathered Notice (if applicable)	Statement indicating that plan is “grandfathered” under ACA, and thus exempt from certain ACA requirements	Whenever initial enrollment materials are provided	Customize Print-Ready Document	Distribute to: New Hires & Annual Enrollment



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HIPAA Privacy Notice	Describes how the plan uses and discloses participant health information and how participants can get access to this information	Upon enrollment	Customize Print-Ready Document	Distribute to: New Hires & Annual Enrollment
HIPAA Special Enrollment	Notice of participant's special enrollment rights upon acquiring a new dependent or loss of other coverage	Prior to enrollment	Customize Print-Ready Document	Distribute to: New Hires & Annual Enrollment
Medicare Part D Notice (Creditable or Non-Creditable)	Informs participant whether plan's prescription drug coverage is creditable or non-creditable for purposes of avoiding late enrollment penalties under Medicare Part D	Prior to enrollment (if included with other materials, there must be a text box atop the packet, noting in 14-point font that the packet includes a Medicare Part D notice)	Confirm Creditable or Non-Creditable with Carrier & Customize Print-Ready Document	Distribute to: New Hires & Annually before Oct. 15 th & Report to CMS at https://www.cms.gov/Medicare/Prescription-Drug-Coverage/CreditableCoverage/CCDisclosureForm.html



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Patient Protection Notice (if applicable)	Informs participants of their rights to (1) choose a primary care provider or a pediatrician when a plan requires designation of a primary care physician; or (2) obtain obstetrical or gynecological care without prior authorization	With the Summary Plan Description (SPD) or other description of benefits	Customize Print-Ready Document	Distribute to: New Hires & Annual Enrollment
Summary of Benefits & Coverage (SBC)	4-page summary (double-sided) of plan benefits (template available on DOL website but generally obtain from insurer or TPA)	Prior to enrollment	Collect from Carrier & Verify & Provide Print-Ready Document	Distribute to: New Hires & Annual Enrollment



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Wrap Plan Document & Summary Plan Description	Provides summary of plan benefits and exclusions	Within 90 days of enrollment	HUB will provide referral with preferred pricing, if desired. Due to the legal, and highly customized nature of these documents, Truss cannot prepare.	Ensure SPD is prepared for each welfare benefit plan and distribute to all new enrollees within 90 days, or, if a new plan, to all enrollees within 120 days.
EEOC Wellness Notice (if applicable)	Describes how medical information will be used and disclosed if wellness program includes disability-related inquiries or medical exam	Before participant is asked to answer disability-related inquiries or undergo medical exam	Customize Print-Ready Document	Distribute to: New Hires & Annual Enrollment
Women's Health & Cancer Right Act (WHCRA)	Description of plan's mastectomy-related benefits required under Women's Health and Cancer Rights Act	Upon enrollment	Customize Print-Ready Document	Distribute to: New Hires & Annual Enrollment

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