

NOTICE DISTRIBUTION GUIDELINE CHART 2024

M I C H I A N
P L A N N E R S

EMPLOYEE BENEFITS • INDIVIDUAL INSURANCE
MEDICARE PRODUCTS • RETIREMENT SERVICES



**BIG ENOUGH TO SERVE,
SMALL ENOUGH TO CARE.**

This information is intended for general informational purposes only and does not constitute legal advice or provide legal services. Readers should not act upon this information without seeking professional legal counsel.

This information provides guidelines for the most common federal benefits notices. Please note that your company may be exempt from certain requirements and/or subject to additional State and/or Federal requirements. We encourage you to consult with legal counsel to ensure all benefit obligations are being met.

Due Date	Group Size	Notice Type	Provide To
Within 14 days after the administrator is notified of qualifying event (or 44 days after the qualifying event if the employer is also the plan administrator).	Employer that had 20 or more employees on more than 50% of the previous calendar year. Government & church plans are exempt.	COBRA Election Notice	To effected group health plan participant and/or dependent.
Within 90 days of when group health plan coverage begins.	Employer that had 20 or more employees on more than 50% of the previous calendar year. Government & church plans are exempt.	COBRA Initial Notice	All group health plan participants.
Posted where it can be seen by employees and applicants.	50 or More employees within a 50-mile radius.	Family & Medical Leave Act of 1993 (FMLA)	All eligible employees and applicants.
Upon request or include language in SPD.	15 or more employees	Genetic Information Nondiscrimination Act of 2008 (GINA)*	All group health plan participants.
Annually	All	Health Insurance Exchange Notice	All new hires.
At time of new enrollment or every 3 years. Made available upon request.	All	Health Insurance Portability and Accountability Act (HIPAA) Privacy Overview and Notice	Fully insured group health plans that receive or share PHI (other than enrollment data) must provide notice to all plan participants.
October 15	All employers that provide RX coverage.	Medicare Part D Creditable or Non-Creditable Coverage Notice	Any Medicare Part D eligible individual.
Upon request	50 or more employees.	Mental Health Parity & Addiction Equity Act (MHPAEA) Disclosure	All plan participants if plan covers medical/surgical benefits and mental health or substance use treatment benefits.
Any time verifying dependent eligibility.	All	Michelle's Law*	All group health plan participants.
At enrollment and/or renewal	All Michigan Employers	Michigan's Abortion Opt-Out Act	All plan participants if group health plan has elective abortion rider.
Must be included in SPD.	All	Newborns and Mothers Health Protection Act Disclosure	All group health plan participants.
After January 1, 2022, plans or insurers must post on a public website.	All	No Surprises Billings Act	All group health plan participants.
At enrollment, renewal or when SPD is provided.	All	Patient Protections Notice	All group health plan participants.
Annually	All	Premium Assistance Under Medicaid and the Children's Health Insurance Program (CHIP)*	All employees in statuses with group health plan premium assistance (consult MI/Federal notices book).
Within nine (9) months of the close of the plan year.	Over 100 participants at start of plan year	Summary of Annual Report for 5500 (SAR)	All plan participants.
Open enrollment or renewal.	All	Summary of Benefits and Coverage (SBC)	All applicants and enrollees.
Within 210 days after the end of the plan year in which the change is adopted.	All	Summary of Material Modification (SMM)	All plan participants.
At time of new enrollment, plan change or every 5 years.	All	Summary Plan Description (SPD)	All plan participants.

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Due Date	Group Size	Notice Type	Provide To
At enrollment and/or renewal.	Employers with 15 or more employees	Wellness Program Disclosure	Employees eligible for a contingent Wellness Plan.
At enrollment and/or renewal.	All	Women's Health & Cancer Rights Act (WHCRA)	All plan participants and beneficiaries if the plan provides coverage for medical and surgical benefits related to a mastectomy,

*Notice included in SPD provided by Michigan Planners.