Reminder

■ ABOUT HEALTH REFORM NOTIFICATION REQUIREMENTS ■

ertain benefit options associated with health reform require written notification to employees. Although there are different ways to communicate the notices, many employers are choosing to incorporate at least two of the required notifications with open enrollment communications. If you choose this approach it is important to remember that one requirement of fulfilling the obligation is that the notification be **distinct**, **obvious and prominent** in the communication. Employers must do more than simply include the notice in Standard Plan Documents and/or Certificates of Coverage.

The following two notifications apply to all groups sizes; grandfathered and non-grandfathered plans must communicate the notices.

Dependent Age 26

- Written notice to the employee counts as notice to the child and may be provided with other enrollment materials if the notice is **prominent** in the material
- Enrollment opportunity must continue for at least 30 days
 - Coverage must be effective no later than the 1st day of the plan year and retroactive if necessary

Lifetime maximum

- Written notice that the lifetime limit on the dollar value of all benefits no longer applies
- An individual, if covered, is once again eligible for benefits under the plan if he or she ended coverage by reason of reaching a lifetime limit under the plan
- Enrollment opportunity must continue for at least 30 days
- These notices may be provided to an employee on behalf of the employee's dependent. In addition, the notices may be included with other enrollment materials that a plan distributes to employees, provided the statement is **prominent**.

Model language is provided by the U.S. Department of Labor (DOL) and is available on the DOL website.

Dependent Age 26: www.dol.gov/ebsa/dependentsmodelnotice.doc Lifetime maximum: www.dol.gov/ebsa/lifetimelimitsmodelnotice.doc

Please contact your Coventry representative with questions.

As a reminder, all notices and enrollment opportunities must be provided no later than the first day of the first plan year beginning on or after September 23, 2010.

