

Step #1 – Distribute the 2022 Annual Notices Package to plan participants at renewal.

Step #2 – Complete the online credible coverage verification on the CMS website.

Step #3 – Please reach out to us with any questions!

What is the purpose of the Compliance Package?

We know that compliance with federal law and benefit plan notices in relation to your benefits package can be overwhelming. As a result, we created a package of annual notices for you to distribute to your employees. These notices must be provided to plan participants on an annual basis at renewal.

Why do I need to complete the online disclosure to the Centers for Medicare & Medicaid Services (CMS)?

The purpose of this is to verify that your medical plan includes prescription drug coverage that is “credible”. Since your group plan includes coverage that is considered credible and meets the standard level of coverage set by Medicare, you need to **complete this online verification within 60 days** of your medical plan renewal date.

How do I complete this online form?

To access the online [disclosure form](https://www.cms.gov/Medicare/Prescription-Drug-Coverage/CreditableCoverage/CCDisclosureForm) <https://www.cms.gov/Medicare/Prescription-Drug-Coverage/CreditableCoverage/CCDisclosureForm>

- Entity and Plan Sponsor Information-employer name and contact information
- Coverage Type-choose from drop down menu- GROUP HEALTH PLAN Employer Sponsored Plan
- Credible/Non-Credible Offer-Choose All Options are Credible
- Plan Year Beginning Date and Plan Year End Date-this refers to when your medical plan renews i.e., if your renewal is 1/1/21, you would enter Begin Date of 1/1/21 and End Date of 12/31/21
- Total Number of Medicare Part D Eligible Individuals- if you do not know of any employees or dependents that are eligible for Medicare, then put “0”.
- Has your Credible Coverage Status changed from last year? Choose “No”
- Enter Name, Title, Email and Date and then select Review and Submit

How should I distribute the DOL required workplace notices?

The U.S. Department of Labor (DOL) and other federal agencies require that notices be provided to employees or posted in the workplace. Due to the current remote work

environment, we have included a state specific package (select package based on Employer location) of required workplace notices.

Existing requirements state that employees be able to readily access notice postings. To meet these requirements, you should post using an intranet site, internet website, or shared network drive or file system posting. Please consider the following guidelines:

- Employees must be able to access without having to request specific permission to view a file or access a computer
- Employees must be able to easily determine which electronic postings apply to them and their worksite

The information and annual notices provided in this packet are intended to assist employers who offer group health plans to comply with distributing federally required annual notices to their employees. The applicability of certain requirements may depend on a number of factors, including the number of employees in your organization and the type of benefits offered under your plan. Additionally, your plan may be subject to other requirements not included in this packet, such as reporting and disclosures required by the Internal Revenue Service (IRS) or under state law. Some examples are State Continuation, COBRA, 5500 filing, Healthcare Reform requirements such as 1094-B and 1095-B filing, PCORI fees for self-funded plans including FSAs and HRAs and distribution of plan documents such as SBCs and SPDs. Employers are encouraged to contact the [U.S. Department of Labor](#) or a knowledgeable employment law attorney for further guidance.

Additional forms and information can be found on HR360, a complimentary service for clients of Capitol Benefits. Please contact us if you have any questions.