

# Required Disclosures for Group Health Plans

- **Summary of Benefits and Coverage (SBC) and Uniform Glossary** – [https://www.bcbsks.com/CustomService/Employers/pdf/MC17\\_SBC-and-Uniform-Glossary.pdf](https://www.bcbsks.com/CustomService/Employers/pdf/MC17_SBC-and-Uniform-Glossary.pdf)
- **"Model Notice for employers who offer a health plan to some or all employees (notice of Marketplace coverage)" – must be provided within 14 days of hire date.** <https://www.dol.gov/agencies/ebsa/laws-and-regulations/laws/affordable-care-act/for-employers-and-advisers/coverage-options-notice>
- **Continuation Coverage rights under COBRA Election Notice (20+ size groups only)** – <https://www.dol.gov/agencies/ebsa/laws-and-regulations/laws/cobra>
- Medicare Disclosure – CMS (Centers for Medicare and Medicaid) Disclosure Form <https://www.cms.gov/Medicare/Prescription-Drug-Coverage/CreditableCoverage/CCDisclosureForm.html>
- **Medicare Part D Disclosure Notices (applicable only to groups covering Medicare Eligible employees or retirees)**
  - Beneficiary Creditable Coverage Disclosure (for groups whose prescription drug coverage is creditable) – (form #10182-CC) [Disclosure to CMS Form | CMS](#)
  - Beneficiary Non-Creditable Coverage Disclosure (for groups whose prescription drug coverage is non-creditable) – (form #10182-NC) [Disclosure to CMS Form | CMS](#)
- **Uniformed Services Employment and Reemployment Rights Act (USERRA) Notification (applies to all size groups)** – [http://www.dol.gov/vets/programs/userra/USERRA\\_Private.pdf](http://www.dol.gov/vets/programs/userra/USERRA_Private.pdf)
- **Children's Health Insurance Program Reauthorization Act of 2009 (CHIPRA) – (applies to all group sizes)** – <https://www.dol.gov/sites/default/files/ebsa/laws-and-regulations/laws/chipra/model-notice.pdf>
- **Department of Labor ERISA information and requirements** – <https://www.dol.gov/general/topic/retirement/erisa>
- **Notice of Special Enrollment Rights** - [compliance-assistance-guide-appendix-c.pdf \(dol.gov\)](#)
- **WHCRA Enrollment Notice** - [compliance-assistance-guide-appendix-c.pdf \(dol.gov\)](#)
- **Newborns' Act Disclosure** - [compliance-assistance-guide-appendix-c.pdf \(dol.gov\)](#)
- **Michelle's Law:** A group health plan or issuer must include with any notice regarding a requirement for certification of student status for coverage, a description of the Michelle's law provision for continued coverage during medically necessary leaves of absence. (no model notice, but additional information [available here](#))
- **Wellness Program Disclosure:** For group health plans offering a wellness program that requires an individual to satisfy a standard related to a health factor - [compliance-assistance-guide-appendix-c.pdf \(dol.gov\)](#)