

## 2026 COMPLIANCE REFERENCE

# Required Annual Notices for Employer Health Plans

A complete reference of federally required notices, distribution deadlines, and penalty exposure for employer-sponsored group health plans. Click the checkbox in the last column to mark each notice as distributed. Your progress saves with the PDF.

Notice	Timing / Deadline	Who Receives	Penalty Exposure	Done
<b>Summary of Benefits and Coverage (SBC)</b>	Before enrollment & upon request	All eligible employees & dependents	<b>Up to \$1,362 per failure</b>	<input type="checkbox"/>
<b>Summary of Material Modification (SMM)</b>	Within 60 days of material change	All plan participants	<b>ERISA civil penalties</b>	<input type="checkbox"/>
<b>CHIP Notice</b>	Annually before open enrollment	Employees in CHIP states (PA, NJ, etc.)	<b>Loss of safe harbor protection</b>	<input type="checkbox"/>
<b>HIPAA Special Enrollment Rights Notice</b>	Upon hire and annually	All eligible employees	<b>ERISA / HIPAA penalties</b>	<input type="checkbox"/>
<b>Women's Health &amp; Cancer Rights Act Notice</b>	Annually at enrollment	All plan participants	<b>ERISA civil penalties</b>	<input type="checkbox"/>
<b>Medicare Part D Creditable Coverage Notice</b>	Before October 15 each year	All Medicare-eligible participants & dependents	<b>CMS reporting penalties</b>	<input type="checkbox"/>
<b>COBRA General Rights Notice</b>	Within 90 days of enrollment	New enrollees & covered dependents	<b>Up to \$110/day per violation</b>	<input type="checkbox"/>
<b>COBRA Election Notice</b>	Within 44 days of qualifying event	Qualified beneficiaries	<b>Up to \$110/day per violation</b>	<input type="checkbox"/>
<b>HIPAA Privacy Notice (NPP)</b>	At enrollment; every 3 years thereafter	All plan participants	<b>Tiered civil penalties up to \$1.9M/year</b>	<input type="checkbox"/>
<b>ACA Exchange / Marketplace Notice</b>	Within 14 days of hire	All new employees	<b>No federal penalty (state law may vary)</b>	<input type="checkbox"/>
<b>ERISA Summary Plan Description (SPD)</b>	Within 90 days of enrollment; every 5 yrs if amended	All plan participants	<b>Up to \$110/day per participant</b>	<input type="checkbox"/>

Notice	Timing / Deadline	Who Receives	Penalty Exposure	Done
<b>Form 5500 Annual Report</b>	By July 31 (or Oct 15 with extension) for 100+ participants	Filed with DOL (not distributed to employees)	<b>Up to \$250/day, max \$150,000</b>	<input type="checkbox"/>
<b>Mental Health Parity Comparative Analysis</b>	Upon request by participant or regulator	Plan participants; DOL/HHS/Treasury if requested	<b>Tiered penalties; DOL audit exposure</b>	<input type="checkbox"/>
<b>Gag Clause Attestation</b>	Annually by December 31	Filed with CMS (not distributed to employees)	<b>Potential compliance violations</b>	<input type="checkbox"/>
<b>Transparency in Coverage Machine-Readable Files</b>	Posted monthly on public website	Public / CMS	<b>Up to \$100/day per affected individual</b>	<input type="checkbox"/>

*\* This table is for informational purposes only and is not legal advice. Notice requirements vary by plan type, employer size, and state law. Penalties shown reflect federal maximums and may be higher under state statutes. Consult your ERISA counsel for plan-specific compliance requirements.*

**Not sure if your notices are compliant?** JS Benefits Group provides annual compliance reviews, required notice distribution, and ACA/ERISA guidance for employers in PA, NJ, DE, MD, NY, and nationwide. Call **(877) 355-6070** or visit **jsbenefitsgroup.com** to schedule a free consultation.