

Your guide to compliance

Compliance Communications EmployER Express

Under the Affordable Care Act (ACA), all employers, regardless of employee count, are required to provide employees with notices regarding their rights as they relate to benefits. When an employer offers a group health plan, additional notices are required by the Internal Revenue Service (IRS), Health and Human Services (HHS), and the Department of Labor (DOL). Failure to provide these required notices can lead to costly fines and penalties.

EmployER Express Notices is a comprehensive service that helps employers remain fully compliant with these requirements by sourcing and delivering all required documents, communications, and notices for employees. In some cases, the required notices vary by the type of health plan offered as well as the size of the company. All variations are provided by NavigateHCR (NHCR).

SERVICE DETAILS

NHCR's EmployER Express Notices service includes:

- Assistance when distributing IRS, DOL, and HHS required notices to employees
- Provides employers with access to all ACA required documents, communications, notices, and reports to be distributed to employees
- Please note that NHCR delivers notices to the employer, and the employer is responsible for delivering notices to employees (for distribution direct to employees, see our flier on EmployEE Express Notices)

PENALTIES FOR NON-COMPLIANCE

The DOL has the authority to investigate and audit employee benefit plan compliance with requirements under federal laws. Audits are performed by the DOL's Employee Benefits Security Administration (EBSA).

As one example of penalties for noncompliance with distribution of required notices, employers who sponsor group health plans are required to send all eligible employees the Children's Health Insurance Program (CHIP) Notice annually. Noncompliance could result in a penalty from the DOL of \$100 per day per non-notified employee.

WHAT SETS NHCR APART FROM COMPETITION

<u>Consultation:</u> NHCR answers questions and consults with employers and brokers on requirements and how they apply to specific companies or situations.

<u>Education:</u> NHCR provides timely news updates and also regularly publishes webinars, white papers, and other educational resources.

<u>Technology:</u> all NHCR clients are given access to a secure web portal where they complete and submit paperwork, upload data, view forms, download notices, and more.

HOW TO ENROLL WITH NHCR

Go to <u>www.navigatehcr.com</u> and submit an "Interest Form" (via the blue link in the bottom right corner of the home page) or email our Care Team at <u>careteam@navigatehcr.com</u>.

CONTACT INFORMATION

The NHCR Care Team is accessible by phone and email Monday through Friday from 8 AM to 8 PM EST. Please contact us by phone at (855) 742-7427, option 2, or by email at <u>careteam@navigatehcr.com</u> and we will be happy to assist you will any of your compliance needs.

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