

Your guide to compliance

Compliance Communications EmployEE 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.

EmployEE 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 EmployEE Express Notices service includes:

- Distribution of IRS, DOL, and HHS required noticesto employees
- Delivers all required documents, communications, notices, and reports direct to employees
- Census must be provided by employer including employee email addresses (NHCR template provided)
- · Monthly emails are sent to employees
- The employee simply verifies their identity and acknowledges receipt of the notice

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

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 careteam@navigatehcr.com and we will be happy to assist you will any of your compliance needs.