

Current AGC Health Benefit Trust – Oregon Columbia Chapter Mandated Notices and Disclosures

Notice or Communication		Responsibility for Distribution	Due Date
HIPAA Portability	Initial Notice – Special Enrollment Rights	Employer provides to new employees.	At or before the time an employee is initially offered the opportunity to enroll
HIPAA Privacy Security	Notice of Privacy Practices	Insurers provide annually to participants	
	Notice of Availability of Notice of Privacy Practices	Vimly provides annually with SAR mailing	Vimly provides to employers in time for them to distribute by Mar 15 th (SAR deadline)
Medicare Part D	Notice of Prescription Drug Creditable Coverage (Individuals)	Employers provide to new hires and to all employees annually	Vimly provides to employers in time for them to distribute prior to October 15th
	Notice of Prescription Drug Creditable Coverage (CMS)	Vimly files online.	Within 60 days from start of plan year
COBRA ¹	Initial Notice	Employer provides to new employees	Within 90 days of coverage effective date
	Election Notice (Participant)	Vimly provides to qualified beneficiaries	Within 14 days of notification
	Notice of Qualifying Event (Plan Administrator)	Employer provides to Vimly	Within 30 days of qualifying event
	Notice of Unavailability of COBRA Coverage	Vimly provides to COBRA participants	Within 14 days of notification
	Notice of Early Termination of COBRA Coverage	Vimly provides to COBRA participants	As soon as practicable
ERISA	Summary Plan Description	Employer provides to new hires. ²	Within 90 days of enrollment
	Form 5500	Auditor prepares and files	Within 7 months following end of plan year (9.5 months if extension filed)
	Form M-1	Vimly prepares and files	By Mar 1 (60 add'l days if extension filed)
	Summary Annual Report (SAR)	Auditor prepares/Vimly provides to employers annually to distribute to employees	By 12/31 following end of plan year (or 3/15 if 5500 extension filed). Vimly provides to employers in time for them to distribute by deadline.
	Qualified Medical Child Support Order Procedures	Availability referenced in SPD and copy of procedures available on request	
	QMCSO Notification of Receipt of MCSO	Vimly provides as required	
	QMCSO Notification of Determination	Vimly provides as required	
PPACA (Health Care Reform)	Patient Protections Notice (Notice Regarding Designation of a Primary Care Provider)	Insurer to provide in Booklet and Employer provides in SPD to new hires	Must be provided with the SPD and any other description of benefits
	Notice of Appeals Process	Insurer to provide in Booklet and Employer provides in SPD to new hires	

¹ Vimly Benefit Solutions provides indicated COBRA notices contingent on Employer selecting Vimly and signing a COBRA Administration Agreement with Vimly.

² Vimly Benefit Solutions notifies new employers where to find the SPD in the Vimly Welcome letter. Vimly provides updated SPD to all employers upon direction from the Trust.

Notice of Coverage Rescission	Vimly provides as necessary	As soon as possible
Summary of Benefits and Coverage (SBC) and Uniform Glossary	Insurer prepares/Employer provides to employees with initial and open enrollment materials and due to special enrollment ³	With initial and open enrollment materials. Within 90 days of special enrollment. Must also be provided on request within 7 days.
Notice of Material Modifications (Changes to Summary of Benefits and Coverage)	Insurer or Trust prepares/Employer provides to employees (60 days advance notice required for changes)	Notice required no later than 60 days prior to the date the modification will become effective.
Report Cost of Employer Coverage on Form W-2	Employers to provide	By 1/31
Information Reporting by Providers of Minimum Essential Coverage (Form 1094-B and 1095-B)	Insurer to provide	By 1/31 to participants, and 2/28 to IRS (or 3/31 if filing electronically)
Information Reporting by Applicable Large Employers (Form 1094-C and 1095-C)	Employers provide (if applicable)	By 1/31 to participants, and 2/28 to IRS (or 3/31 if filing electronically)
Notice of Insurance Exchange (Employer Notice to Employees of Coverage Options)	Employers to provide	Within 14 days of DOH
Women's Health and Cancer Rights Act – Enrollment and Annual Notices	Insurer to provide in Booklet Vimly provides annually with SAR mailing	Upon enrollment and annually thereafter. Vimly distributes to employers in time for them to distribute by Mar 15 th (SAR deadline)
Newborns' and Mothers' Health Protection Act Disclosures	Insurer to provide in Booklet and Employer provides in SPD to new employees	Same as SPD.
USERRA Continuation of Coverage Rights	Vimly provides in COBRA election notices ²	See COBRA election notice above
Family Medical Leave Act (FMLA) General Notice	Employers to provide	
CHIP Notice	Employer provides to new hires and all employees annually	Annually, prior to beginning of plan year. Vimly provides notice to employers in the spring.

³ JDFulwiler provides to employers with attestation of distribution required.