

IMPORTANT NOTICES



Federal law requires that you distribute certain legal notices regarding insurance rights and health plan coverage to employees:

- At time of hire
- At initial enrollment in a health plan
- During re-enrollment

Reference the chart below to view the notices, as well as the times they should be distributed. Employers should furnish employees with any of these forms upon request.

An employer must meet Department of Labor (DOL) criteria to distribute required health plan notices electronically. If the employer does not meet the DOL criteria, the employer must provide printed copies. However, if an employee requests a notice electronically, the employer can reply and attach the notice. For more information, see the section on DOL electronic notice criteria.

TIME OF HIRE

Please distribute the following at the time of hire for all plans except Medicare-coordinating:

NOTICE	WHEN REQUIRED	DELIVERY FORMAT	NOTES
<u>Summary of Benefits and Coverage</u>	Provide to all new hires.	Provide a paper copy. Electronic copies may only be distributed according to Department of Labor (DOL) criteria.**	Employers must also provide to employees when coverage changes (including dependent additions and HIPAA special enrollment events), upon the employee's request and when material modifications are made in the coverage. Reference the <u>Distribution Instructions Summary of Benefits and Coverage (Summary)</u> .
<u>Benefits Overview</u>	Provide to all new hires.	Provide a paper or electronic copy.	Distribution is not legally required at the noted times; however, it is recommended as a courtesy to employees.
<u>Notice of Exchanges & Coverage Options</u>	Provide to all new hires within 14 days of their start date.	Provide a paper copy.	
<u>Group Plans Notice of Special Enrollment Rights</u>	Provide to all new hires at or before the time the employee is initially offered the opportunity to enroll in the plan.	Provide a paper copy. Electronic copies may only be distributed according to Department of Labor (DOL) criteria.**	This notice must also be provided to eligible employees who choose not to enroll in a GuideStone® health plan. The notice below must also be supplied to any employees enrolled in an international medical plan: International version: <u>International Group Plans Notice of Special Enrollment Rights</u> .
<u>CHIPRA Required Notice for Your Employees</u>	Provide to all new hires.	Provide a paper copy. Electronic copies may only be distributed according to Department of Labor (DOL) criteria.**	The notice below must also be supplied to any employees enrolled in an international medical plan: International version: <u>CHIPRA Required Notice for Your Employees</u>

INITIAL ENROLLMENT

Please distribute the following at the time of enrollment for all plans except Medicare-coordinating:

NOTICE	WHEN REQUIRED	DELIVERY FORMAT	NOTES
<u>HIPAA Notice of Privacy Practices for Protected Health Information</u>	Provide at initial enrollment for medical and dental plans.	Provide a paper copy.	Supply this notice to employees and their dependents at enrollment and upon request. The notice below must also be supplied to any employees enrolled in an international medical plan: International version: <u>HIPAA Notice of Privacy Practices for Protected Health Information</u> .

Please distribute the following at the time of enrollment for Medicare-coordinating plans:

NOTICE	WHEN REQUIRED	DELIVERY FORMAT	NOTES
<u>Group Plans Medicare-coordinating Plans Packet</u>	Provide at initial enrollment.	Provide a paper copy.	Provide at initial enrollment.
<u>HIPAA Notice of Privacy Practices for Protected Health Information</u>	Provide at initial enrollment.	Provide a paper copy.	Supply this notice to employees and their dependents at enrollment and upon request.

RE-ENROLLMENT

Please distribute the following at the time of re-enrollment for all plans except Medicare-coordinating:

NOTICE	WHEN REQUIRED	DELIVERY FORMAT	NOTES
<u>Summary of Benefits and Coverage</u>	Provide at re-enrollment.	Provide a paper copy. Electronic copies may only be distributed according to Department of Labor (DOL) criteria.**	Reference the <u>Distribution Instructions Summary of Benefits and Coverage (Summary)</u> .
<u>Benefits Overview</u>	Provide at re-enrollment.	Provide a paper or electronic copy.	Distribution is not legally required at the noted times; however, it is recommended as a courtesy to employees.
<u>HIPAA Notice of Privacy Practices for Protected Health Information</u>	Provide at re-enrollment for medical and dental plans.	Provide a paper copy or information on how the employee may obtain an electronic version of the document.	Supply this notice to employees and their dependents at re-enrollment and upon request. The notice below must also be supplied to any employees enrolled in an international medical plan: International version: <u>HIPAA Notice of Privacy Practices for Protected Health Information</u> .
<u>CHIPRA Required Notice for Your Employees</u>	Provide at re-enrollment.	Provide a paper copy. Electronic copies may only be distributed according to Department of Labor (DOL) criteria.**	The notice below must also be supplied to any employees enrolled in an international medical plan: International version: <u>CHIPRA Required Notice for Your Employees</u>

Please distribute the following at the time of re-enrollment for No Rx Medicare-coordinating plans:

NOTICE	WHEN REQUIRED	DELIVERY FORMAT	NOTES
<u>Summary of Benefits and Coverage</u>	Provide at re-enrollment.	Provide a paper copy. Electronic copies may only be distributed according to Department of Labor (DOL) criteria.**	Reference the <u>Distribution Instructions Summary of Benefits and Coverage (Summary)</u> .
<u>Benefits Overview</u>	Provide at re-enrollment.	Provide a paper or electronic copy.	Distribution is not legally required at the noted times; however, it is recommended as a courtesy to employees.
<u>HIPAA Notice of Privacy Practices for Protected Health Information</u>	Provide at re-enrollment.	Provide a paper copy or information on how the employee may obtain an electronic version of the document.	All active employees and their dependents must be informed of how they can obtain a copy of this notice.
<u>CHIPRA Required Notice for Your Employees</u>	Provide at re-enrollment.	Provide a paper copy. Electronic copies may only be distributed according to Department of Labor (DOL) criteria.**	

Please distribute the following at the time of re-enrollment for Medicare-coordinating plans:

NOTICE	WHEN REQUIRED	DELIVERY FORMAT	NOTES
<u>Medicare-coordinating Plans Summary and Disclosure Statement</u>	Provide at re-enrollment.	Provide a paper copy.	
<u>HIPAA Notice of Privacy Practices for Protected Health Information</u>	Provide at re-enrollment.	Provide a paper copy or information on how the employee may obtain an electronic version of the document.	All active employees and their dependents must be informed of how they can obtain a copy of this notice.

**DEPARTMENT OF LABOR (DOL) ELECTRONIC NOTICE CRITERIA

Please consult the specific DOL criteria and rules at [29 CFR Part 2520.104b-1](#). Generally, the DOL allows electronic distribution of these forms if the forms are prepared and furnished in a manner to ensure actual receipt by the employees (all participants in the health plan). The DOL requires that:

- Your system for furnishing the form must result in actual receipt of the form, and you should periodically confirm the delivery of the forms (e.g., using return receipts, identifying undeliverable messages or otherwise confirming receipt of transmitted information).
- You must protect the employee's confidentiality by incorporating into your electronic information system measures designed to preclude unauthorized receipt of or access to the employee's information.
- For forms provided in a DOL-mandated format (e.g., the Summary), you are not permitted to change the format.
- You must forward the form with a statement that explains the document's significance and the employee's right to a paper copy.

Electronic distribution can be made to employees with work-related computer access and employees who have affirmatively consented to receive electronic notices. Specifically, provided the above criteria are met:

- You may make an electronic disclosure to an employee who has the ability to access documents at any location where the employee reasonably could be expected to perform employment duties and whose access to your electronic information system is an integral part of those employment duties.
- You may make an electronic disclosure to an employee who does not have work-related computer access only if you receive affirmative consent from that employee. Note that the DOL requires specific, detailed consent for disclosures made over the internet or other electronic communication network. Generally, prior to consenting, the employee must be given a clear and conspicuous statement describing the processes for giving consent, withdrawing consent and accessing forms in the future. Additionally, if you change your software or hardware requirements for accessing these forms, you must provide a new statement and request new consent from the employee.

For specific DOL criteria and rules, please read the DOL's publication [29 CFR Part 2520.104b-1](#).

Employers who determine they satisfy the DOL requirements for electronic delivery of required Summaries must include the required DOL statement provided below:

"The *Summary of Benefits and Coverage* was created to help consumers more easily compare plans and understand their insurance benefits. You may also request a printed copy at any time."

Note: There are several health plan notices that GuideStone is not required to provide to enrollees. This occurs when the notice requirements are included under Title 1 of ERISA. While GuideStone health plans are not subject to the Title 1 of ERISA notice requirements, GuideStone medical plans still provide the required level of coverage.