



Mineral



Question of the Week

September 30, 2026

Question

What notices are we required to send during open enrollment?

ANSWER

Most plans require you to share four notices annually. In most cases, these can be provided during open enrollment. Whether you owe other notices comes down to your headcount, plan funding, and who's enrolling for the first time.

Those four notices are:

- The Summary of Benefits and Coverage (SBC) with the Uniform Glossary required by the Affordable Care Act (ACA)
- The Children's Health Insurance Program (CHIP) notice, required by the Children's Health Insurance Program Reauthorization Act, if you have employees in a state that offers premium assistance
- The Women's Health and Cancer Rights Act (WHCRA) notice, if your plan covers mastectomy-related benefits
- A Medicare Part D notice—creditable or non-creditable, depending on how your prescription drug coverage compares to Medicare's and is required by the Medicare Modernization Act. You may include this notice with open enrollment as long as it meets the "before October 15" deadline, designed to coincide with the Medicare annual open enrollment period.

See this [guide](#) for more information about which open enrollment notices apply to your plan.

This Q&A does not constitute legal advice and does not address state or local law.