

September 23, 2025

Acrisure's Employer Updates, 9/23/25





Sponsored Content

Crisp fall temperatures, vibrant leaves, apple cider, and all things pumpkin can only mean one thing: the busiest quarter of the year has arrived. Open enrollment is in full swing, with renewals, educational sessions, and employees making key decisions for the year ahead. Employers also have a few more compliance checklists to tackle before the end of 2025, starting with October.

Compliance Reminders

Medicare Part D Notices

Employers offering group health plans that include prescription drug coverage are required to inform Medicare-eligible individuals by **October 15** whether their coverage is creditable — meaning it is at least as good as Medicare Part D coverage.



This annual notice must be provided to all Medicare-eligible individuals and is crucial because those without creditable coverage who delay enrolling in Medicare Part D will be assessed late enrollment penalties resulting in higher premiums.

If you have any questions regarding the credibility of your plan, contact your respective account manager.

Individual Coverage Health Reimbursement Account (ICHRA)

If you plan to offer an ICHRA (Individual Coverage Health Reimbursement Arrangement) to employees in 2026 with a January 1 effective date, you must provide a mandatory notice to employees at least 90 days before the start of the plan year. For calendar-year plans, this means **the notice must be distributed no later than October 3, 2025.**

The Centers for Medicare & Medicaid Services (CMS) has provided a [model notice](#) that employers can use to meet this requirement.

If you have any questions, please reach out to your respective account manager.

Upcoming Training

On 10/16 from 2PM to 3 PM, Acrisure will be hosting “Conducting the Dreaded Reduction in Force Like a Pro.” This is open to all VLCT members free of charge.

One of the most difficult tasks an HR Professional must perform is reducing the workforce due to operational needs. This often involves difficult discussions with



employees who are often performing well and would otherwise be thriving in the workplace. In this webinar you will learn the compliance risks of administering a RIF as well as strategies for doing so in a professional and thoughtful way.

Testimonials

We're pleased to share a testimonial from Maddi at the City of South Burlington, highlighting her experience with Acrisure.

"Our Acrisure partnership has been an invaluable asset to the City of South Burlington. Our account manager is quick to assist, and has a wealth of knowledge that has helped the City and its staff navigate our compliance, annual renewal management, and all things retirement, which is no easy feat. When an individual is retiring from South Burlington, I always make sure to get the individual and our account manager in touch. When our Finance Assistant retired this spring after almost 14 years with the City, she was right there every step of the way to help inform the employee of their healthcare options and liaise between our HR Department and our TPAs. Whether it's a large project to strategize how to contain healthcare costs, or a simple coverage question, our Acrisure partner is always there, and is always one to follow-through. Thank you!"

Maddi Sousa, SHRM-CP
Human Resources Manager
City of South Burlington

Thank you Maddi. It's our pleasure!!



If you'd like to share your experience, we would love to highlight your story as part of our valued partnership with VLCT. You can send your testimonial to Sally McKenzie at smckenzie@acrisure.com

