

October 14, 2025

Acrisure's Employer Compliance Updates, 10/14/25





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As we settle into October and the final quarter of the year, the countdown to 2025 feels more real than ever. While autumn brings a welcome change of pace, it also signals the fast-approaching close of the compliance calendar. With one of the last major regulatory requirements for 2025 still on the horizon, now is the time to double down on preparation and ensure nothing slips through the cracks. The end of the year may seem distant, but it will be here before we know it.

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.

Upcoming Training Reminder

On 10/16 from 2 PM 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.

