September 22, 2026

Acrisure's Employer Compliance Reminders, 9/22/26

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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 2026, starting with October.

Compliance Reminder

October 15: Medicare Part D Notices of Creditable Coverage

Employers that sponsor group health plans with prescription drug coverage must notify Medicare-eligible individuals by ***October 15*** of each year whether their prescription drug coverage is creditable, meaning it is expected to pay, on average, at

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least as much as standard Medicare Part D coverage.

This annual notice(opens in a new tab) **must be distributed to all Medicare-eligible individuals**. It is important because individuals who do not have creditable prescription drug coverage and delay enrolling in Medicare Part D may be subject to late enrollment penalties, which can result in permanently higher premiums.

If you have questions about whether your plan's prescription drug coverage is creditable, please contact your Account Management Team. For more information on Medicare Part D Notices, read this **Benefits Bulletin**(opens in a new tab).

Current National Headlines in the News

With HR and Employee Benefits topics regularly in the news, staying current on what's really important can often be challenging. For the most current listing of those articles, read this **Acrisure Benefits *Weekly Digest***.

Upcoming Training

On October 15, 2PM – 3PM, Acrisure will be holding **Surviving a DOL Wage and Hour Audit**(opens in a new tab). This training webinar is open to all VLCT members.

Wage and hour law continues to be a significant area of labor and employment risk for employers today. Understanding the DOL audit process and preparing for potential areas of scrutiny can help employers more efficiently navigate an audit. This webinar will discuss common wage and hour issues that may arise during a DOL

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audit, key considerations for preparing for and responding to an audit, and practical approaches for managing the process and associated risks.

This event is a part of Acrisure's continued education series and free of charge. **Registration**(opens in a new tab) **is required**, so be sure to sign up in advance.

Compliance Disclaimer:

This communication is for informational purposes only and should not be considered legal or tax advice. Employers should consult with legal counsel or other appropriate professionals regarding their specific compliance obligations.

Attachments

Weekly Digest September 8, 2026

Medicare Part D Notice of Creditable (or Non-Creditable) Coverage

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