October 13, 2026

Acrisure's Employer Compliance Reminders, 10/13/26

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Current as of: 11/16/2026

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As we settle into October and enter the final quarter of the year, the path toward 2027 is coming into sharper focus. While the season brings cooler temperatures and a welcome change of pace, it also marks the beginning of the final stretch for year-end compliance obligations. With one of the last major regulatory requirements for 2027 still ahead, now is the time to stay focused, review outstanding action items, and make sure nothing falls through the cracks. Year-end may feel a long way off, but it will arrive sooner than we think.

Compliance Reminder

October 15: Medicare Part D Notices of Creditable Coverage

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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 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.

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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 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

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

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