November 17, 2026

Acrisure's Employer Compliance Reminders, 11/17/26

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Current as of: 11/17/2026

As we approach the close of November, it's hard to believe how quickly the year has passed. With 2027 on the horizon, both state and federal governments are releasing final updates as we transition into a new calendar year.

From all of us at your Acrisure family, we wish you a happy and healthy Thanksgiving.

In Case You Missed It

IRS Announces 2027 Retirement Plan Limits

The IRS has released **Notice 2026-66**(opens in a new tab) containing cost-of-living adjustments for 2027 that affect the maximum amounts employees can contribute to 401(k) plans and individual retirement accounts (IRAs). ***This*** **PDF has an easy-to-use table**(opens in a new tab) that compares the 2027 limits to the 2026 limits.

Vermont Minimum Wage Increases for 2027

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On Nov. 9, 2026, **the Vermont Department of Labor (VDOL) announced**(opens in a new tab) that the state's minimum wage rate will increase to **$14.91 per hour** on **January 1, 2027**. In addition, the minimum wage for tipped employees will increase to **$7.46 per hour**.

As a reminder, employers must post the Minimum Wage notice in a prominent location that is accessible to employees. Although the updated workplace notice/poster is not yet available, all mandatory Vermont workplace posters can be found on **this VDOL webpage**(opens in a new tab).

Compliance Reminders

Although there is still time to prepare, the deadline will arrive sooner than expected. **Gag Clause Attestations** are due December 31, 2026.

As a reminder, the Gag Clause Attestation is designed to promote transparency between health plans and insurance carriers. This annual compliance requirement confirms that provider contracts do not contain clauses that restrict the disclosure of pricing or quality information, thereby supporting informed decision-making for plan participants.

Employers and plan sponsors are required to submit this attestation annually to ensure compliance with the transparency standards. If you are uncertain about the attestation process or whether your carrier will submit on your behalf, please contact your account manager for guidance.

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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 a recent listing of those articles, read this **Acrisure Benefits *Weekly Digest***.

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 November 3, 2026

Qualified Retirement Plan Limits: 2027 Compared to 2026

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