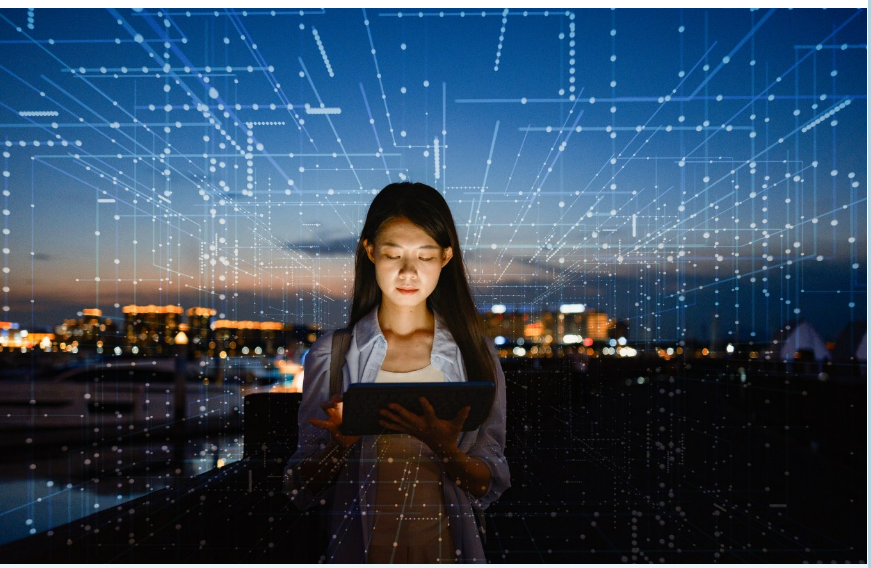
Weekly Digest

• July 28, 2026 •

Going Digital: DOL Proposes New, Additional E -Delivery Safe Harbor for Group Health Plans

"On July 23, 2026, the Department of Labor (DOL) published a proposed rule that would make it easier for the plan sponsors and administrators of group health plans to furnish required notices electronically. The proposal creates a new electronic disclosure safe harbor for group health plans and is intended to reduce administrative burden and mailing costs while expanding digital access to plan information." **Full Article**

Groom Law Group



Group Health Plan PCORI Fees Due by July 31

"As a reminder, the deadline for submitting Patient-Centered Outcomes Research Institute (PCORI) fees is July 31. Employers that sponsor self-insured group health plans should use the most current revision of IRS Form 720, Quarterly Federal Excise Tax Return, to report and pay the fees." **Full Article**

Warner Norcross + Judd, LLP

In This Digest

IRS Announces Indexing Adjustments for 2027 ACA Affordability and Premium Tax Credit Determinations

"The IRS has announced 2027 indexing adjustments for important percentages under the Affordable Care Act (ACA). The indexing adjustments are based on projections of premium growth and income growth. For 2025 and several years prior, the premium growth rate was based on per enrollee spending for employer-sponsored insurance as published in the National Health Expenditure Account. However, HHS revised the measure to also capture increases in individual market premiums, starting with the 2026 benefit year. The IRS is applying this updated premium growth measure for 2027 as well." **Full Article**

Thomson Reuters/EBIA

Voluntary Benefits Move into the ERISA Litigation Crosshairs

"Employee-paid accident, critical-illness, cancer, and hospital-indemnity insurance have long occupied a quiet corner of employee benefit plan administration. That changed in late 2025, when four putative class actions were filed against large employers and their benefits consultants. The cases seek to apply now all-too-familiar retirement plan excessive fee theories to voluntary insurance products.

The actions filed in late 2025 are Brewer v. CHS/ Community Health Systems, Inc., Braham v. Laboratory Corporation of America Holdings, Pimm v. United Airlines, Inc., and Fellows v. Universal Services of America, LP. Two overlapping actions against Banner Health, Hannum v. Banner Health and Haller v. Banner Health, followed in April and May 2026.[1]

The cases remain at an early stage, and the complaints contain allegations rather than adjudicated findings. Even so, the cases highlight governance issues that employer plan sponsors should evaluate now, and place new emphasis on how employers select, classify, communicate, pay for, and monitor these benefits." **Full Article**

Verrill Dana, LLP

DCAP Limit Went Up – A Win for Employees or a Nondiscrimination Nightmare? Five Takeaways

"Effective for plan years beginning on or after January 1, 2026, the statutory limit on tax-free contributions to a Code Section 129 Dependent Care Assistance Program increased from $5,000 to $7,500. Many plan sponsors eager to help their employees shelter more dependent care expenses from tax amended their cafeteria plans at the first opportunity to adopt the higher limit. Eemployers would be wise to run projected DCAP nondiscrimination testing before deciding whether to implement the increased limit and should consider doing so." **Full Article**

Snell & Wilmer, LLP