



**\*\*\* BULLETIN \*\*\***

**TO: ALL GROUP HEALTH CLIENTS**

**FROM: GREENBERG & ASSOCIATES INSURANCE, LLC.**

**DATE: September 19, 2014**

**RE: Model Plan Documents for Required Employer Marketplace/Exchange Notice and Updated COBRA Model Notice**

As you may recall from our July 12, 2013 Bulletin, all employers are now required to provide current and newly hired employees with an Employer Marketplace/Exchange Notice. The Marketplace notification is required under the Fair Labor Standards Act (FLSA), Section 18B, added by Section 1512 of the Affordable Care Act. On May 8<sup>th</sup>, 2013 the Department of Labor issued Technical Release No. 2013-02 which provided guidance on the required Marketplace notice to Employees and Model Plan Documents.

We are writing as a reminder that even if you have done the initial Employer Marketplace/Exchange Notice in the past, you must continue to provide it to all newly hired employees within 14 days of an employee's start date. Attached you will find a copy of the most recent Model Employer Marketplace Notice that is currently available on the DOL Website.

In addition, we are attaching the most updated COBRA Model Plan Document, also available on the DOL Website. It has been updated to reflect ACA relevant information. If you are an employer who employs 20 or more full-time employees and are subject to COBRA Continuation and haven't updated your COBRA notices since the implementation of ACA, you can use the attached Model Plan Document to assist you in doing so.

Please don't hesitate to let us know if you have any questions regarding the notifications after you've had a chance to review the DOL Employer Exchange/Marketplace Notice and the COBRA Model Plan Documents.

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