

Reminder: Include Fixed Indemnity Notice in Open Enrollment Materials

October 15, 2024

PRACTICES Employee Benefits and Executive Compensation

As discussed in our prior alert [here](#), plans and/or issuers of insurance policies must include a model notice on the first page of any paper or electronic marketing, application, and/or enrollment material provided at or before the time participants are given the opportunity to enroll in fixed indemnity insurance for the 2025 plan year. This requirement must be satisfied for the fixed indemnity insurance to qualify as an excepted benefit, and thus be exempt from the ACA and other group health plan requirements.