

Contoso and Northwind Health understand the importance of following the law when it comes to employee benefits and strive to ensure that the Northwind Standard plan is in compliance with all applicable laws.

ERISA Requirements

The Employee Retirement Income Security Act of 1974 (ERISA) sets minimum standards for pension and health plans in private industry. Northwind Standard meets the requirements established by ERISA, including providing employees with a Summary Plan Description and an annual report.

COBRA

The Consolidated Omnibus Budget Reconciliation Act (COBRA) gives employees and their families the right to continue their health coverage after a job loss or other qualifying event. Northwind Standard meets the requirements established by COBRA, including providing employees with information about their right to continue coverage and the cost of such coverage.

HIPAA

The Health Insurance Portability and Accountability Act (HIPAA) sets standards for health insurance plans to protect employees from discrimination and to protect the privacy of their health information. Northwind Standard meets the requirements established by HIPAA, including the provision of special enrollment rights to employees who have experienced a qualifying event.

Affordable Care Act

The Affordable Care Act (ACA) requires employers to offer minimum essential coverage to their employees or face a penalty. Northwind Standard meets the requirements established by the ACA and provides minimum essential coverage to all eligible employees.

Tips For Employees

Employees should make sure they understand their rights and responsibilities under the law when it comes to their employer-provided health insurance plan. Here are a few tips employees should keep in mind:

- Be aware of the terms of your health plan: it's important to understand how your plan works and what it covers.
- Keep track of any changes to the plan: employers are required to provide employees with notice of any material changes to the plan.
- Know your rights under COBRA: if you lose your job or otherwise qualify for COBRA, you may be able to continue your coverage for a certain period of time.