

Notice Template Library

Notice resources are copyable and downloadable only. The HRB Toolkit does not send notices.

Notice support use

Use these transmittal patterns only to send already-approved notices through an external process. The HRB Toolkit does not send notices and does not replace official model notices, plan documents, legal review, or applicable law.

Transmittal checklist

- Confirm the official notice or approved notice package.
- Confirm recipient population and delivery method.
- Use bounded cover language that does not change notice content.
- Retain delivery evidence, exceptions, and reviewer notes.
- Route unapproved edits or plan-specific language before use.

Checklist

- You need a bounded email or print wrapper for an approved notice.

Review triggers

- Unapproved notice text, legal advice, tax advice, or send-button behavior.

Evidence examples

- Approved notice
- Copied wrapper
- Delivery proof

Sample language

- This message transmits the approved notice only. The official notice, plan document, policy, vendor material, and applicable law control.
- Questions may be directed to [Benefits Contact]. Questions requiring legal, tax, Medicare, payroll, privacy, continuation, or compliance advice should be directed to the appropriate qualified professional.

Reminder

This resource does not replace official model notices, plan documents, legal review, or applicable law.

Summary Plan Description (SPD)

- Category: Plan Documents & Reporting
- Trigger: Plan document or distribution timing requires participant-facing summary material.
- Typical lane: Plan administration lane
- Evidence to retain: Final SPD, approval record, recipient list, delivery log.

Email template

Subject: Summary Plan Description (SPD) for [Plan Name]

Dear [Employee Name],

[Employer Name] is providing the attached or linked Summary Plan Description (SPD) for [Plan Name]. Please review the approved document and keep a copy with your benefits records.

This message is a transmittal communication only. The official notice, plan document, policy, vendor material, and applicable law control.

Questions may be directed to [Benefits Contact]. Questions requiring legal, tax, Medicare, payroll, privacy, continuation, or compliance advice should be directed to the appropriate qualified professional.

Thank you,
[Benefits Team]

Print/mail template

[Employer Letterhead]
[Date]

Re: Summary Plan Description (SPD) for [Plan Name]

Enclosed is the approved Summary Plan Description (SPD). This cover letter transmits the enclosed material and does not replace the official notice, plan document, policy, vendor material, or applicable law.

Questions may be directed to [Benefits Contact].

Sincerely,
[Benefits Team]

Summary of Material Modification (SMM)

- Category: Plan Documents & Reporting
- Trigger: A plan amendment or material change must be communicated.
- Typical lane: Plan administration lane
- Evidence to retain: Approval record, final SMM, affected participant list, delivery log.

Email template

Subject: Summary of Material Modification (SMM) for [Plan Name]

Dear [Employee Name],

[Employer Name] is providing the attached or linked Summary of Material Modification (SMM) for [Plan Name]. Please review the approved document and keep a copy with your benefits records.

This message is a transmittal communication only. The official notice, plan document, policy, vendor material, and applicable law control.

Questions may be directed to [Benefits Contact]. Questions requiring legal, tax, Medicare, payroll, privacy, continuation, or compliance advice should be directed to the appropriate qualified professional.

Thank you,
[Benefits Team]

Print/mail template

[Employer Letterhead]
[Date]

Re: Summary of Material Modification (SMM) for [Plan Name]

Enclosed is the approved Summary of Material Modification (SMM). This cover letter transmits the enclosed material and does not replace the official notice, plan document, policy, vendor material, or applicable law.

Questions may be directed to [Benefits Contact].

Sincerely,
[Benefits Team]

Summary Annual Report (SAR)

- Category: Plan Documents & Reporting
 - Trigger: Annual report information must be distributed where applicable.
 - Typical lane: Reporting support lane
 - Evidence to retain: Filing confirmation, final SAR, distribution list, delivery log.
-

Email template

Subject: Summary Annual Report (SAR) for [Plan Name]

Dear [Employee Name],

[Employer Name] is providing the attached or linked Summary Annual Report (SAR) for [Plan Name]. Please review the approved document and keep a copy with your benefits records.

This message is a transmittal communication only. The official notice, plan document, policy, vendor material, and applicable law control.

Questions may be directed to [Benefits Contact]. Questions requiring legal, tax, Medicare, payroll, privacy, continuation, or compliance advice should be directed to the appropriate qualified professional.

Thank you,
[Benefits Team]

Print/mail template

[Employer Letterhead]
[Date]

Re: Summary Annual Report (SAR) for [Plan Name]

Enclosed is the approved Summary Annual Report (SAR). This cover letter transmits the enclosed material and does not replace the official notice, plan document, policy, vendor material, or applicable law.

Questions may be directed to [Benefits Contact].

Sincerely,
[Benefits Team]

COBRA General Notice

- Category: Continuation Rights
- Trigger: Continuation rights materials are needed for covered participants.
- Typical lane: Continuation administration lane
- Evidence to retain: Model notice version, initial coverage records, delivery proof.

Email template

Subject: COBRA General Notice for [Plan Name]

Dear [Employee Name],

[Employer Name] is providing the attached or linked COBRA General Notice for [Plan Name]. Please review the approved document and keep a copy with your benefits records.

This message is a transmittal communication only. The official notice, plan document, policy, vendor material, and applicable law control.

Questions may be directed to [Benefits Contact]. Questions requiring legal, tax, Medicare,

payroll, privacy, continuation, or compliance advice should be directed to the appropriate qualified professional.

Thank you,
[Benefits Team]

Print/mail template

[Employer Letterhead]
[Date]

Re: COBRA General Notice for [Plan Name]

Enclosed is the approved COBRA General Notice. This cover letter transmits the enclosed material and does not replace the official notice, plan document, policy, vendor material, or applicable law.

Questions may be directed to [Benefits Contact].

Sincerely,
[Benefits Team]

Notice of Special Enrollment Rights

- Category: Enrollment and Family Rights
- Trigger: Enrollment materials should explain special enrollment rights.
- Typical lane: HR and enrollment support lane
- Evidence to retain: Notice version, delivery evidence, special enrollment requests.

Email template

Subject: Notice of Special Enrollment Rights for [Plan Name]

Dear [Employee Name],

[Employer Name] is providing the attached or linked Notice of Special Enrollment Rights for [Plan Name]. Please review the approved document and keep a copy with your benefits records.

This message is a transmittal communication only. The official notice, plan document, policy, vendor material, and applicable law control.

Questions may be directed to [Benefits Contact]. Questions requiring legal, tax, Medicare, payroll, privacy, continuation, or compliance advice should be directed to the appropriate qualified professional.

Thank you,
[Benefits Team]

Print/mail template

[Employer Letterhead]
[Date]

Re: Notice of Special Enrollment Rights for [Plan Name]

Enclosed is the approved Notice of Special Enrollment Rights. This cover letter transmits the

enclosed material and does not replace the official notice, plan document, policy, vendor material, or applicable law.

Questions may be directed to [Benefits Contact].

Sincerely,
[Benefits Team]

Individual Coverage HRA Notice

- Category: Marketplace and ICHRA
- Trigger: The employer is offering an ICHRA and must provide the ICHRA notice.
- Typical lane: Plan administration and review lane
- Evidence to retain: Final notice, eligible employee list, delivery log, opt-out records, substantiation records.

Email template

Subject: Individual Coverage HRA Notice for [Plan Name]

Dear [Employee Name],

[Employer Name] is providing the attached or linked Individual Coverage HRA Notice for [Plan Name]. Please review the approved document and keep a copy with your benefits records.

This message is a transmittal communication only. The official notice, plan document, policy, vendor material, and applicable law control.

Questions may be directed to [Benefits Contact]. Questions requiring legal, tax, Medicare, payroll, privacy, continuation, or compliance advice should be directed to the appropriate qualified professional.

Thank you,
[Benefits Team]

Print/mail template

[Employer Letterhead]
[Date]

Re: Individual Coverage HRA Notice for [Plan Name]

Enclosed is the approved Individual Coverage HRA Notice. This cover letter transmits the enclosed material and does not replace the official notice, plan document, policy, vendor material, or applicable law.

Questions may be directed to [Benefits Contact].

Sincerely,
[Benefits Team]

Medicare Creditable or Non-Creditable Coverage Notice

- Category: Medicare Coordination
- Trigger: Medicare-related coverage status communication is required or review-sensitive.
- Typical lane: Benefits compliance lane
- Evidence to retain: Creditable status determination, model notice, recipient list, delivery log.

Email template

Subject: Medicare Creditable or Non-Creditable Coverage Notice for [Plan Name]

Dear [Employee Name],

[Employer Name] is providing the attached or linked Medicare Creditable or Non-Creditable Coverage Notice for [Plan Name]. Please review the approved document and keep a copy with your benefits records.

This message is a transmittal communication only. The official notice, plan document, policy, vendor material, and applicable law control.

Questions may be directed to [Benefits Contact]. Questions requiring legal, tax, Medicare, payroll, privacy, continuation, or compliance advice should be directed to the appropriate qualified professional.

Thank you,
[Benefits Team]

Print/mail template

[Employer Letterhead]
[Date]

Re: Medicare Creditable or Non-Creditable Coverage Notice for [Plan Name]

Enclosed is the approved Medicare Creditable or Non-Creditable Coverage Notice. This cover letter transmits the enclosed material and does not replace the official notice, plan document, policy, vendor material, or applicable law.

Questions may be directed to [Benefits Contact].

Sincerely,
[Benefits Team]

HIPAA Notice of Privacy Practices Cover Notice

- Category: Privacy and Data Sharing
 - Trigger: Privacy materials or data-sharing support requires a clear cover communication.
 - Typical lane: Privacy review lane
 - Evidence to retain: Notice copy, distribution evidence, privacy contact record.
-

Email template

Subject: HIPAA Notice of Privacy Practices Cover Notice for [Plan Name]

Dear [Employee Name],

[Employer Name] is providing the attached or linked HIPAA Notice of Privacy Practices Cover Notice for [Plan Name]. Please review the approved document and keep a copy with your benefits records.

This message is a transmittal communication only. The official notice, plan document, policy, vendor material, and applicable law control.

Questions may be directed to [Benefits Contact]. Questions requiring legal, tax, Medicare, payroll, privacy, continuation, or compliance advice should be directed to the appropriate qualified professional.

Thank you,
[Benefits Team]

Print/mail template

[Employer Letterhead]
[Date]

Re: HIPAA Notice of Privacy Practices Cover Notice for [Plan Name]

Enclosed is the approved HIPAA Notice of Privacy Practices Cover Notice. This cover letter transmits the enclosed material and does not replace the official notice, plan document, policy, vendor material, or applicable law.

Questions may be directed to [Benefits Contact].

Sincerely,
[Benefits Team]

Section 125 Pre-Tax Premium Election Notice

- Category: Tax and Payroll
- Trigger: Pre-tax premium treatment is being discussed or used.
- Typical lane: Payroll and tax review lane
- Evidence to retain: Plan document, election form, payroll mapping, review notes.

Email template

Subject: Section 125 Pre-Tax Premium Election Notice for [Plan Name]

Dear [Employee Name],

[Employer Name] is providing the attached or linked Section 125 Pre-Tax Premium Election Notice for [Plan Name]. Please review the approved document and keep a copy with your benefits records.

This message is a transmittal communication only. The official notice, plan document, policy, vendor material, and applicable law control.

Questions may be directed to [Benefits Contact]. Questions requiring legal, tax, Medicare, payroll, privacy, continuation, or compliance advice should be directed to the appropriate qualified professional.

Thank you,
[Benefits Team]

Print/mail template

[Employer Letterhead]
[Date]

Re: Section 125 Pre-Tax Premium Election Notice for [Plan Name]

Enclosed is the approved Section 125 Pre-Tax Premium Election Notice. This cover letter transmits the enclosed material and does not replace the official notice, plan document, policy, vendor material, or applicable law.

Questions may be directed to [Benefits Contact].

Sincerely,
[Benefits Team]

State Exchange or Marketplace ICHRA Instructions Insert

- Category: State, Wellness, and Transparency
- Trigger: State-specific exchange instructions may be needed.
- Typical lane: State review lane
- Evidence to retain: Instruction insert, exchange link, support log, state-specific version.

Email template

Subject: State Exchange or Marketplace ICHRA Instructions Insert for [Plan Name]

Dear [Employee Name],

[Employer Name] is providing the attached or linked State Exchange or Marketplace ICHRA Instructions Insert for [Plan Name]. Please review the approved document and keep a copy with your benefits records.

This message is a transmittal communication only. The official notice, plan document, policy, vendor material, and applicable law control.

Questions may be directed to [Benefits Contact]. Questions requiring legal, tax, Medicare, payroll, privacy, continuation, or compliance advice should be directed to the appropriate qualified professional.

Thank you,
[Benefits Team]

Print/mail template

[Employer Letterhead]

[Date]

Re: State Exchange or Marketplace ICHRA Instructions Insert for [Plan Name]

Enclosed is the approved State Exchange or Marketplace ICHRA Instructions Insert. This cover letter transmits the enclosed material and does not replace the official notice, plan document, policy, vendor material, or applicable law.

Questions may be directed to [Benefits Contact].

Sincerely,

[Benefits Team]

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