


eDelivery Regulations

[Summary of Electronic Delivery Regulations:](#)

On May 21, 2020, the Department of Labor (DOL) issued a final regulation allowing employers to deliver certain ERISA required documents and disclosures electronically. The new rule allows for defaulting participants into electronic delivery (eDelivery) after sending an **Initial Notice of Electronic Delivery** on paper. Documents and disclosures can then be posted online, provided a Notification of Internet Availability (NOIA) is sent to participants electronically when the document is available. The NOIA can be included in the email body or as an attachment. The electronic accessibility helps satisfy regulatory disclosure requirements and also allows participants to receive communications in the digital manner they've come to expect.

Read the full details of the 2020 DOL Final Rule on Disclosures here: [DOL Final Rule on Disclosure through Electronic Media.pdf](#) 

Up until the ruling issued in May 2020, the regulations around eDelivery of documents and disclosures fell under the DOL Ruling issued on April 9, 2002. This rule made eDelivery available for participants who:

1. Are "wired at work," using email as an "integral part" of their work-related duties; or
2. Provided an email address and affirmatively consented to receiving electronic disclosures

It is important to note that a Plan Sponsor can still rely on the 2002 ruling.

Read the full details of the 2002 eDelivery safe harbor here: [Electronic Delivery of Required Notices and Disclosures.pdf](#) 

[What is Sentinel doing to support eDelivery for our clients?](#)

Our eDelivery solution includes the following:

- Sentinel enrolls participants in eDelivery by providing them with a hard copy Initial Notice of Electronic Delivery. **The Initial Notice will be mailed to their home address on file.**
- Participants can manage their email preferences or opt out of eDelivery through their retirement account login at [sentinelgroup.com](#).
- Participants enrolled in eDelivery will receive notices and disclosures at their preferred email address. The email notification will include instructions for accessing the notice. Notices may also be included in the body of the email or as an attachment.
- Participants who do not have an email address or who have opted out of eDelivery will receive notices and disclosures by mail.
- The eligibility status of participants for eDelivery, including those who are eligible, not eligible, or have opted out, can be accessed through your Plan Consultant.

Cost of eDelivery:

- Emailed Notices & Disclosures: No charge.
- Initial Notice of Electronic Delivery: \$2:00 each
- Mailed Notices & Disclosures:

Type of Mailing	Cost Per Package*
Annual Notices, Enrollment Materials	\$5.00
Investment Changes, Summary Annual Report, Summary Material Modifications	\$2.00
Custom mailing requests	7 of more pages - \$5.00 6 of less pages - \$2.00

- *cost includes postage

Note: In performing the eDelivery service, Sentinel assumes no liability as a Plan Sponsor and/or Plan Administrator (as the term is described in ERISA). Sentinel acts only as the provider of the services described and acts only as the agent of the Sponsor and/or Plan Administrator. The exception is when Sentinel has been hired as an 3(16) Plan Administrator.

Interested in our eDelivery solution? Talk to your Plan Consultant or [Sign up here](#) to get started.

