

Federal Register – November 2023

[Federal Acquisition Regulation: Cyber Threat and Incident Reporting and Information Sharing; Extension of Comment Period, 88 Federal Register 74970, November 1, 2023](#)

PROPOSED RULE: DoD, GSA, and NASA issued a proposed rule on October 3, 2023, proposing to amend the Federal Acquisition Regulation (FAR) to implement an Executive Order on sharing for Federal contractors and to implement related cybersecurity policies. The deadline for submitting comments is being extended from December 4, 2023, to February 2, 2024, to provide additional time for interested parties to provide comments on the proposed rule.

COMMENTS DUE: February 2, 2024

[Federal Acquisition Regulation: Standardizing Cybersecurity Requirements for Unclassified Federal Information Systems; Extension of Comment Period, 88 Federal Register 74970, November 1, 2023](#)

PROPOSED RULE: DoD, GSA, and NASA issued a proposed rule on October 3, 2023, proposing to amend the Federal Acquisition Regulation (FAR) to partially implement an Executive Order to standardize cybersecurity contractual requirements across Federal agencies for unclassified Federal information systems, and a statute on improving the Nation's cybersecurity. The deadline for submitting comments is being extended from December 4, 2023, to February 2, 2024, to provide additional time for interested parties to provide comments on the proposed rule.

COMMENTS DUE: February 2, 2024

[Executive Order 14110: Safe, Secure, and Trustworthy Development and Use of Artificial Intelligence, 88 Federal Register 75191, November 1, 2023](#)

EXECUTIVE ORDER: This Executive Order establishes standards for the safe and secure use of AI. Among other things, it establishes safeguards for protecting privacy and deterring misuse, promotes AI innovation and competition, and provides guidance for the responsible and effective government use of AI. See EO for details on AI initiatives and guidelines.

[NIST Artificial Intelligence Safety Institute Consortium, 88 Federal Register 75276, November 2, 2023](#)

NOTICE: The National Institute of Standards and Technology (NIST), an agency of the United States Department of Commerce, in support of efforts to create safe and trustworthy artificial intelligence (AI), is establishing the Artificial Intelligence Safety Institute Consortium ("Consortium"). The Consortium will help equip and empower the collaborative establishment of a new measurement science that will enable the identification of proven, scalable, and interoperable techniques and metrics to promote development and responsible use of safe and trustworthy AI, particularly for the most advanced AI systems, such as the most capable foundation models. NIST invites organizations to provide letters of interest describing technical expertise and products, data, and/or models to enable the development and deployment of safe and trustworthy AI systems through the AI Risk Management Framework (AI RMF). This notice is the initial step for NIST in collaborating with non-profit organizations, universities, other government agencies, and technology companies to address challenges associated with the development and deployment of AI. Many of these challenges were identified under the Executive Order of October 30, 2023 (The Safe, Secure, and Trustworthy Development and Use of Artificial Intelligence) and the NIST AI RMF Roadmap.

	<p>Much of this research will center on evaluations of and approaches towards safer, more trustworthy AI systems. Participation in the consortium is open to all interested organizations that can contribute their expertise, products, data, and/or models to the activities of the consortium. Selected participants will be required to enter into a consortium Cooperative Research and Development Agreement (CRADA) with NIST. At NIST's discretion, entities which are not permitted to enter into CRADAs pursuant to law may be allowed to participate in the Consortium pursuant to separate non-CRADA agreement.</p> <p>LETTERS OF INTEREST TO PARTICIPATE DUE: December 4, 2023</p>
<p>EBSA Federal Independent Dispute Resolution Operations, 88 Federal Register 75744, November 3, 2023</p>	<p>PROPOSED RULE: This document sets forth proposed rules related to certain provisions of the No Surprises Act regarding the Federal independent dispute resolution (IDR) process, which was established as part of the Consolidated Appropriations Act, 2021 (CAA). These proposed rules would set forth new requirements relating to the disclosure of information that group health plans and health insurance issuers offering group or individual health insurance coverage must include along with the initial payment or notice of denial of payment for certain items and services subject to the surprise billing protections in the No Surprises Act. These proposed rules would also require plans and issuers to communicate information by using claim adjustment reason codes (CARCs) and remittance advice remark codes (RARCs), as specified in guidance, when providing any paper or electronic remittance advice to an entity that does not have a contractual relationship with the plan or issuer. This document also proposes to amend certain requirements related to the open negotiation period preceding the Federal IDR process, the initiation of the Federal IDR process, the Federal IDR dispute eligibility review, and the payment and collection of administrative fees and certified IDR entity fees. This document also proposes to define bundled payment arrangements, amend requirements related to batched items and services, and amend the rules for extensions of timeframes due to extenuating circumstances. Additionally, this document proposes to require plans and issuers to register in the Federal IDR portal.</p> <p>COMMENTS DUE: January 2, 2024</p>
<p>EBSA Notice of Proposed Amendment to Class Exemption PTE 2020-02, 88 Federal Register 75979, November 3, 2023</p>	<p>PROPOSED RULE: This document contains a notice of pendency before the Department of Labor (the Department) of a proposed amendment to class prohibited transaction exemption (PTE) 2020–02, which provides relief for certain compensation received by investment advice fiduciaries. The proposed amendment would affect participants and beneficiaries of Plans, IRA owners, and fiduciaries with respect to such Plans and IRAs.</p> <p>COMMENTS DUE: January 2, 2024</p>
<p>EBSA Proposed Amendment to Prohibited Transaction Exemption 84-24, 88 Federal Register 76004, November 3, 2023</p>	<p>PROPOSED RULE: This document contains a notice of pendency before the Department of Labor (the Department) of a proposed amendment to Prohibited Transaction Exemption (PTE) 84–24, an exemption from certain prohibited transaction provisions of the Employee Retirement Income Security Act of 1974 (ERISA) and the Internal Revenue Code of 1986 (the Code). The</p>

	<p>amendment would affect participants and beneficiaries of plans, Individual Retirement Account (IRA) owners, and certain fiduciaries of plans and IRAs.</p> <p>COMMENTS DUE: January 2, 2024</p>
<p>EBSA Proposed Amendment to Prohibited Transaction Exemptions 75-1, 77-4, 80-83, 83-1, and 86-128, 88 Federal Register 76032, November 3, 2023</p>	<p>PROPOSED RULE: This document contains a notice of pendency before the Department of Labor (the Department) of proposed amendments to Prohibited Transaction Exemptions (PTEs) 75–1, 77–4, 80–83, 83–1, and 86–128, exemptions from certain prohibited transaction provisions of the Employee Retirement Income Security Act of 1974 (ERISA) and the Internal Revenue Code of 1986 (the Code). The amendments would affect participants and beneficiaries of plans, IRA owners, and certain fiduciaries of plans and IRAs.</p> <p>COMMENTS DUE: January 2, 2024</p>
<p>EBSA Retirement Security Rule: Definition of an Investment Advice Fiduciary, 88 Federal Register 75890, November 3, 2023</p>	<p>PROPOSED RULE: This document contains a proposed amendment to the regulation defining when a person renders “investment advice for a fee or other compensation, direct or indirect” with respect to any moneys or other property of an employee benefit plan, for purposes of the definition of a “fiduciary” in the Employee Retirement Income Security Act of 1974 (Title I of ERISA or the Act). The proposal also would amend the parallel regulation defining for purposes of Title II of ERISA, a “fiduciary” of a plan defined in Internal Revenue Code (Code) section 4975, including an individual retirement account.</p> <p>COMMENTS DUE: January 2, 2024</p>
<p>FCC Safeguarding and Securing the Open Internet, 88 Federal Register 76048, November 3, 2023</p>	<p>PROPOSED RULE: In this document, the Federal Communications Commission's (Commission) adopted a Notice of Proposed Rulemaking (NPRM) that proposes to reestablish the Commission's authority over broadband internet access service by classifying it as a telecommunications service under Title II of the Communications Act. This NPRM proposes to classify broadband internet access service as a telecommunications service and provide the Commission with authority necessary to safeguard the open internet, advance national security, and protect public safety. The NPRM also proposes to reestablish conduct rules for internet service providers that would provide a national approach for safeguarding internet openness.</p> <p>COMMENTS DUE: December 14, 2023</p>
<p>OMB Request for Comments on Advancing Governance, Innovation, and Risk Management for Agency Use of Artificial Intelligence Draft Memorandum, 88 Federal Register 75625, November 3, 2023</p>	<p>NOTICE: The Office of Management and Budget (OMB) is seeking public comment on a draft memorandum titled <i>Advancing Governance, Innovation, and Risk Management for Agency Use of Artificial Intelligence (AI)</i>. As proposed, the memorandum would establish new agency requirements in areas of AI governance, innovation, and risk management, and would direct agencies to adopt specific minimum risk management practices for uses of AI that impact the rights and safety of the public. The full text of the draft memorandum is available for review at https://www.ai.gov/input and https://www.regulations.gov.</p> <p>COMMENTS DUE: December 5, 2023</p>

[Transportation Services for Individuals With Disabilities: ADA Standards for Transportation Facilities, 88 Federal Register 76272, November 6, 2023](#)

NOTICE: The U.S. Department of Transportation (DOT, or Department) is considering whether to amend the accessibility requirements for transportation facilities under the Americans with Disabilities Act of 1990 (ADA) currently contained in Appendix A to DOT's regulations governing transportation services for individuals with disabilities. The Department may consider whether to improve access beyond the minimum standards established by the U.S. Access Board and Appendix A. The Department seeks suggestions from all transportation stakeholders—including transportation agencies, transportation riders (particularly those with disabilities), community members, advocacy groups, planning officials, States, cities, researchers and technology companies, and the private sector—on enhancements that the Department could consider with regard to the ADA standards for transportation buildings and facilities. The Department specifically seeks feedback on areas including, but not limited to vertical access, communications, and wayfinding. The Department also invites comment on any other aspects of the current accessibility requirements for transportation facilities under the ADA contained in DOT's regulations governing transportation services for individuals with disabilities.

COMMENTS DUE: January 5, 2024

[Accrediting Agencies Currently Undergoing Review for the Purpose of Recognition by the U.S. Secretary of Education, 88 Federal Register 76194, November 6, 2023](#)

NOTICE: This request for written third-party comments concerning the performance of accrediting agencies under review by the Secretary of Education is required by 496(n)(1)(A) of the Higher Education Act (HEA) of 1965, as amended, and pertains to the winter 2025 meeting of the National Advisory Committee on Institutional Quality and Integrity (NACIQI). One of the accrediting agencies under review is the Southern Association of Colleges and Schools, Commission on Colleges. Scope of Recognition. The accreditation and pre-accreditation ("Candidate for Accreditation") of degree-granting institutions of higher education in Alabama, Florida, Georgia, Kentucky, Louisiana, Mississippi, North Carolina, South Carolina, Tennessee, Texas, and Virginia, including the accreditation of educational programs offered via distance and correspondence education, and direct assessment within these institutions. The accreditation status of these institutions and their recognition extends to the SACSCOC Board of Trustees, Executive Council, and the Appeals Committee of the Collegiate College Delegate Assembly on cases of initial candidacy or initial accreditation and for continued accreditation or candidacy. The compliance report includes findings of noncompliance with certain criteria in 34 CFR part 602 identified in the November 7, 2022, letter from the SDO following the July 19, 2022, NACIQI meeting. The SDO letter is available under NACIQI meeting date 7/19/2022, at <https://surveys.ope.ed.gov/erecognition/#/public-documents>.

COMMENTS DUE: December 8, 2024

[Technical Amendments: Special Financial Assistance Withdrawal Liability Condition; SECURE 2.0 Act; and Other Updates, 88 Federal Register 76660, November 6, 2023](#)

RULE: The Pension Benefit Guaranty Corporation (PBGC) is making miscellaneous technical updates, clarifications, and corrections to PBGC's regulations, including to clarify a special financial assistance withdrawal liability condition and to update

	<p>the reference to the dollar limit for lump-sum distributions in the closeout of sufficient multiemployer plans to reflect changes implemented under the SECURE 2.0 Act of 2022. The major provisions of this regulatory action amend PBGC's regulations on: (1) Special Financial Assistance by PBGC (29 CFR part 4262) to clarify the calculation methodology for the condition requiring a phased recognition of SFA in a plan's determination of withdrawal liability for plans that receive SFA; and (2) Termination of Multiemployer Plans (29 CFR part 4041A) to update the reference to the dollar limit for lump-sum distributions in the closeout of sufficient multiemployer plans (reflecting updated dollar limits for pension plans under section 304 of the SECURE 2.0 Act of 2022 (SECURE 2.0)). In addition, this regulatory action makes other clarifications, corrections, and updates.</p> <p>EFFECTIVE DATE: December 7, 2023</p>
<p>Taxes on Taxable Distributions From Donor Advised Funds Under Section 4966, 88 Federal Register 76660, November 14, 2023</p>	<p>PROPOSED RULE: This document contains proposed regulations regarding excise taxes on taxable distributions made by a sponsoring organization from a donor advised fund (DAF), and on the agreement of certain fund managers to the making of such distributions. The proposed regulations would provide guidance regarding DAFs and taxable distributions. The proposed regulations generally would apply to certain organizations, including community foundations and other charitable organizations, that maintain one or more DAFs, and to other persons involved with the DAFs, including donors, donor-advisors, related persons, and certain fund managers.</p> <p>COMMENTS DUE: January 16, 2024</p>
<p>Debit Card Interchange Fees and Routing, 88 Federal Register 78100, November 14, 2023</p>	<p>PROPOSED RULE: Regulation II implements a provision of the Dodd-Frank Act that requires the Board to establish standards for assessing whether the amount of any interchange fee received by a debit card issuer is reasonable and proportional to the cost incurred by the issuer with respect to the transaction. Under the current rule, for a debit card transaction that does not qualify for a statutory exemption, the interchange fee can be no more than the sum of a base component of 21 cents, an ad valorem component of 5 basis points multiplied by the value of the transaction, and a fraud-prevention adjustment of 1 cent if the issuer meets certain fraud-prevention-standards. The Board developed the current interchange fee cap in 2011 using data voluntarily reported to the Board by large debit card issuers concerning transactions performed in 2009. Since that time, data collected by the Board every other year on a mandatory basis from large debit card issuers show that certain costs incurred by these issuers have declined significantly; however, the interchange fee cap has remained the same. For this reason, the Board proposes to update all three components of the interchange fee cap based on the latest data reported to the Board by large debit card issuers. Further, the Board proposes to update the interchange fee cap every other year going forward by directly linking the interchange fee cap to data from the Board's biennial survey of large debit card issuers. Initially, under the proposal, the base component would be 14.4 cents, the ad</p>

	<p>valorem component would be 4.0 basis points (multiplied by the value of the transaction), and the fraud-prevention adjustment would be 1.3 cents for debit card transactions performed from the effective date of the final rule to June 30, 2025. The Board also proposes a set of technical revisions to Regulation II.</p> <p>COMMENTS DUE: February 12, 2024</p>
<p>NRC Emergency Preparedness for Small Modular Reactors and Other New Technologies, 88 Federal Register 80050, November 16, 2023</p>	<p>FINAL RULE and GUIDANCE: The U.S. Nuclear Regulatory Commission (NRC) is amending its regulations to include new alternative emergency preparedness requirements for small modular reactors and other new technologies. This final rule acknowledges technological advancements and other differences from large light-water reactors that are inherent in small modular reactors and other new technologies. The NRC is concurrently issuing Regulatory Guide 1.242, “Performance-Based Emergency Preparedness for Small Modular Reactors, Non-Light-Water Reactors, and Non-Power Production or Utilization Facilities.”</p> <p>EFFECTIVE DATE: January 1, 2024</p>
<p>Supplemental Guidance for Examination of Design Patent Applications Related to Computer-Generated Electronic Images, Including Computer-Generated Icons and Graphical User Interfaces, 88 Federal Register 80277, November 17, 2023</p>	<p>EXAMINATION GUIDANCE: The United States Patent and Trademark Office (USPTO) is publishing supplemental guidance to be used by USPTO personnel in determining whether a design claim including a computer-generated electronic image is directed to statutory subject matter. This guidance reflects current USPTO practice.</p> <p>APPLICABLE AS OF: November 17, 2023</p>
<p>Patient Protection and Affordable Care Act, HHS Notice of Benefit and Payment Parameters for 2025; Updating Section 1332 Waiver Public Notice Procedures; Medicaid; Consumer Operated and Oriented Plan (CO-OP) Program; and Basic Health Program, 88 Federal Register 82510, November 24, 2023</p>	<p>PROPOSED RULE: This proposed rule includes payment parameters and provisions related to the HHS-operated risk adjustment program, as well as 2025 user fee rates for issuers offering qualified health plans (QHPs) through Federally-facilitated Exchanges (FFE) and State-based Exchanges on the Federal platform (SBE-FPs). This proposed rule also includes proposed requirements related to the auto re-enrollment hierarchy; essential health benefits; failure to file and reconcile; non-standardized plan option limits and an exceptions process; standardized plan options; special enrollment periods (SEPs); direct enrollment (DE) entities; Insurance Affordability Program enrollment eligibility verification process; requirements for agents, brokers, web-brokers, and DE entities assisting Exchange consumers; network adequacy; public notice procedures for section 1332 waivers; prescription drug benefits; updates to the Consumer Operated and Oriented Plan (CO-OP) Program; State flexibility on the financial methodology used for Medicaid eligibility determinations for non-modified adjusted gross income (MAGI) populations; and State flexibility on the effective date of coverage in the Basic Health Program (BHP). A summary of this proposed rule may be found at https://www.regulations.gov/.</p> <p>COMMENTS DUE: January 8, 2024</p>
<p>IRS Long-Term, Part-Time Employee Rules for Cash or Deferred Arrangements Under Section 401(k), 88 Federal Register 82796, November 27, 2023</p>	<p>PROPOSED RULE: This document sets forth a proposed regulation that would amend the rules applicable to plans that include cash or deferred arrangements under section 401(k) to provide guidance with respect to long-term, part-time employees. The proposed regulation reflects statutory changes</p>

	<p>made by the SECURE Act and the SECURE 2.0 Act that relate to long-term, part-time employees. The proposed regulation would affect participants in, beneficiaries of, employers maintaining, and administrators of plans that include cash or deferred arrangements. This document also provides notice of a public hearing.</p> <p>COMMENTS DUE: January 26, 2024</p>
<p>IRS Proposed Collection; Requesting Comments on Form 15315, 88 Federal Register 83204, November 28, 2023</p>	<p>NOTICE: The IRS is soliciting comments concerning Form 15315, Annual Certification for Multiemployer Defined Benefit Plans. Internal Revenue Code section 432(b)(3) requires an actuarial certification of whether a multiemployer plan is in endangered status, and whether a multiemployer plan is or will be in critical status, for each plan year. This certification must be completed by the 90th day of the plan year and must be provided to the Secretary of the Treasury and to the plan sponsor. If the certification is with respect to a plan year that is within the plan's funding improvement period or rehabilitation period arising from a prior certification of endangered or critical status, the actuary must also certify whether the plan is making scheduled progress in meeting the requirements of its funding improvement or rehabilitation plan.</p> <p>COMMENTS DUE: January 29, 2024</p>
<p>Consumer Leasing (Regulation M), 88 Federal Register 83318, November 29, 2023</p>	<p>FINAL RULE: The Board and the Bureau (collectively, the Agencies) are finalizing amendments to the official interpretations and commentary for the Agencies' regulations that implement the Consumer Leasing Act (CLA). The Dodd-Frank Wall Street Reform and Consumer Protection Act (Dodd-Frank Act) amended the CLA by requiring that the dollar threshold for exempt consumer leases be adjusted annually by the annual percentage increase in the Consumer Price Index for Urban Wage Earners and Clerical Workers (CPI-W). Under regulations adopted by the Agencies, if there is no annual percentage increase in the CPI-W, the Agencies will not adjust this exemption threshold from the prior year. Additionally, in years following a year in which the exemption threshold was not adjusted because the CPI-W decreased, the threshold is calculated by applying the annual percentage change in the CPI-W to the dollar amount that would have resulted, after rounding, if the decreases and any subsequent increases in the CPI-W had been taken into account. Based on the annual percentage increase in the CPI-W as of June 1, 2023, the exemption threshold will increase from \$66,400 to \$69,500 effective January 1, 2024. Because the Dodd-Frank Act also requires similar adjustments in the Truth in Lending Act's threshold for exempt consumer credit transactions, the Agencies are making similar amendments to each of their respective regulations implementing the Truth in Lending Act elsewhere in the Rules section of this issue of the Federal Register.</p> <p>EFFECTIVE DATE: January 1, 2024</p>
<p>Truth in Lending (Regulation Z), 88 Federal Register 83322, November 29, 2023</p>	<p>FINAL RULE: The Board and the Bureau (collectively, the Agencies) are publishing final rules amending the official interpretations and commentary for the Agencies' regulations that implement the Truth in Lending Act (TILA). The Dodd-Frank</p>

	<p>Wall Street Reform and Consumer Protection Act (Dodd-Frank Act) amended TILA by requiring that the dollar threshold for exempt consumer credit transactions be adjusted annually by the annual percentage increase in the Consumer Price Index for Urban Wage Earners and Clerical Workers (CPI-W). Under regulations adopted by the Agencies, if there is no annual percentage increase in the CPI-W, the Agencies will not adjust this exemption threshold from the prior year. Additionally, in years following a year in which the exemption threshold was not adjusted because the CPI-W decreased, the threshold is calculated by applying the annual percentage change in the CPI-W to the dollar amount that would have resulted, after rounding, if the decreases and any subsequent increases in the CPI-W had been taken into account. Based on the annual percentage increase in the CPI-W as of June 1, 2023, the exemption threshold will increase from \$66,400 to \$69,500 effective January 1, 2024. Because the Dodd-Frank Act also requires similar adjustments in the Consumer Leasing Act's threshold for exempt consumer leases, the Agencies are making similar amendments to each of their respective regulations implementing the Consumer Leasing Act elsewhere in the Rules section of this issue of the Federal Register.</p> <p>EFFECTIVE DATE: January 1, 2024</p>
<p>Cost of Living Adjustment to Public Broadcasters Compulsory License Royalty Rate, 88 Federal Register 83509, November 30, 2023</p>	<p>FINAL RULE: The Copyright Royalty Judges announce a cost of living adjustment (COLA) to the royalty rate that noncommercial radio stations at certain colleges, universities, and other educational institutions that are not affiliated with National Public Radio must pay for the use in 2024 of published nondramatic musical compositions in the SESAC Performing Rights, LLC (SESAC) and Global Music Rights, LLC (GMR) repertoires pursuant to the statutory license under the Copyright Act for noncommercial broadcasting.</p> <p>EFFECTIVE DATE: November 30, 2023</p>
<h2>Virginia Register – November 2023</h2>	
<p>16VAC25-85. Recording and Reporting Occupational Injuries and Illnesses (amending 16VAC25-85-1904.41, Appendix A to Subpart E; adding Appendix B to Subpart E), Virginia Register of Regulations, Volume 40, Issue 6, November 6, 2023</p>	<p>FINAL RULE: In a final rule, federal Occupational Safety and Health Administration (OSHA) amended its Recording and Reporting Occupational Injuries and Illnesses regulation to improve tracking of workplace illnesses and injuries by requiring certain employers to electronically submit injury and illness information to OSHA that employers are already required to keep under the recordkeeping regulation. The amendments (i) require establishments with 100 or more employees in certain designated industries to electronically submit information from OSHA Form 300 and Form 301 to OSHA once a year; (ii) update NAICS codes used in Appendix A of Subpart E, which designates the industries required to submit Form 300A data; (iii) add Appendix B to Subpart E, which designates the industries required to submit Form 300 and Form 301 data; and (iv) require an establishment to include its company name when making</p>

	<p>electronic submissions to OSHA. In this regulatory action, the Safety and Health Codes Board is adopting this final rule. EFFECTIVE DATE: January 1, 2024</p>
<p>VITA Information Technology Procurement – Small Purchase Policy, Virginia Register of Regulations, Volume 40, Issue 6, November 6, 2023</p>	<p>GUIDANCE: Updates Virginia IT Agency Small Purchase Policy. COMMENTS DUE: December 6, 2023 EFFECTIVE DATE: December 7, 2023</p>
<p>16VAC30-50. Rules of the Virginia Workers' Compensation Commission (amending 16VAC30-50-10 through 16VAC30-50-50, 16VAC30-50-70 through 16VAC30-50-110, 16VAC30-50-140; repealing 16VAC30-50-150), Virginia Register of Regulations, Volume 40, Issue 7, November 20, 2023</p>	<p>REGULATION (Fast-Track): This regulation provides procedures to identify and resolve disputed issues concerning injured workers claims for benefits through informal dispute resolution or a hearing. The goal of revising the regulation is to make the process of administering Virginia's workers' compensation benefits more efficient, which will protect the health, safety, and welfare of Virginia citizens. COMMENTS DUE: December 6, 2023 EFFECTIVE DATE: January 4, 2024</p>