

# AXA XL

## Benefit Plan Deadline Extensions

June 2020

### Disaster Relief Notice 2020-01

As a result of the National Emergency regarding COVID-19, the Departments of Labor and Treasury, and Health and Human Services (the Departments) issued new rules regarding extended deadlines for group health plans.

### Purpose of Rules

As a result of the National Emergency, some employees may have difficulty in meeting certain plan deadlines for enrollment or claims filing. The purpose of the new rules are to allow additional time for employees to meet certain plan deadlines.

### Effective Date

The new rules are effective immediately and apply to any deadline that ended on or after March 1, 2020. Any plan deadlines ending on or after March 1, 2020 will be extended through the end of the National Emergency plus an additional 60 days. At this time, it is not known when the National Emergency will end.

Example: If the National Emergency ends June 30, deadlines would extend an additional 60 days, or through August 29.

### Plan Deadlines Impacted

Current Plan Deadlines	New Plan Deadlines
Claim filing deadline for Flexible Spending Account (FSA) is currently March 31, 2020.	Because March 31, 2020 falls after March 1, 2020, the deadline to submit claims is extended and will remain open until 60 days following the date the National Emergency ends.
HIPAA Special Enrollment timeframe is 30 days following the date of the event (such as acquiring a new spouse or dependent).	As an example, if someone marries on February 15, 2020 the deadline to submit a change request is 30 days or March 16, 2020. Because April 16, 2020 falls after March 1, 2020, the employee may submit a change request no later than 60 days following the date the National Emergency ends.

Additional Items to Consider	
Mid-Year Election Changes	<b>Health FSA and Dependent Care FSA –</b> Employees may be eligible to make prospective mid-year elections to revoke a previous election, make a new election, or change an election (increase or decrease amount). Contact Benefits for additional details.

### For More Information

Contact AXA XL Benefits Team at [RMBenefitsAdministration@axaxl.com](mailto:RMBenefitsAdministration@axaxl.com).