

## IMPORTANT DATES TO REMEMBER September 2009

Wednesday, September 02, 2009

The following provides employers and benefits professionals a checklist of key upcoming dates and deadlines related to health benefits. This does not constitute all of the deadlines applicable to employers and some deadlines may be different based on variations in plan year or plan design.

<p><b>Summary Annual Report Deadline.</b> For group health plans that are required to file a Form 5500, they must distribute a Summary Annual Report no later than nine months after the end of the plan year, unless an exception applies.</p>	<p><b>September 30, 2009</b> (for calendar-year plan years)</p>
<p><b>Medicare Part D Retiree Drug Subsidy Application.</b> Employers seeking the 28% RDS for a plan year starting on January 1, 2009, must apply for it no later than 90 days before the start of the plan year.</p>	<p><b>October 1, 2009</b> (for calendar-year plan years)</p>
<p><b>Form 941 Filing and FUTA Deposit Deadline.</b> Due date for filing Form 941 and making FUTA deposits for the third quarter of 2009.</p>	<p><b>October 31, 2009</b></p>
<p><b>Medicare Part D Notice of Creditable Coverage.</b> All employers who sponsor a group health plan with prescription drug coverage must send a Notice of Creditable Coverage or Non-Creditable coverage to all of its Medicare Part D-eligible participants.</p>	<p><b>November 14, 2009</b></p>
<p><b>Medicare Part D Annual Enrollment Period Begins.</b> Those enrolled in a Medicare Part D plan may change their enrollment, and others may enroll for the first time. Period ends on December 31.</p>	<p><b>November 15, 2009</b></p>
<p><b>Grace Period Amendment Deadline.</b> If an employer wants to implement a grace period of up to 2-1/2 months for its Health Flexible Spending Arrangement (FSA) or Dependent Care FSA, it must do so before the end of its current plan year.</p>	<p><b>December 31, 2009</b> (for calendar-year plan years)</p>
<p><b>New Thresholds Take Effect.</b> New benefits-related thresholds for Health Savings Accounts (HSAs), High-Deductible Health Plans (HDHPs), Nondiscrimination Testing and Transportation Plans take effect: <u>HSAs/HDHPs</u></p> <ul style="list-style-type: none"> <li>· <b>Annual HSA Contribution Levels</b> <ul style="list-style-type: none"> <li>o Self-only HDHP coverage: \$3,000 (2009), \$3,050 (2010)</li> <li>o Family HDHP coverage: \$5,950 (2009), \$6,150 (2010)</li> <li>o Age 55 catch-up contributions: \$1,000 (2009), \$1,000 (2010)</li> </ul> </li> <li>· <b>HDHP Out-of-pocket Maximums</b> <ul style="list-style-type: none"> <li>o Self-only coverage: \$5,800 (2009), \$5,950 (2010)</li> <li>o Family coverage: \$11,600 (2009), \$11,900 (2010)</li> </ul> </li> <li>· <b>Minimum HDHP Deductibles</b> <ul style="list-style-type: none"> <li>o Self-only coverage: \$1,150 (2009), \$1,200 (2010)</li> </ul> </li> </ul>	<p><b>January 1, 2010</b></p>

o Family coverage: \$2,300 (2009), \$2,400 (2010)	
<b>2009 W-2s.</b> Employers must send the Wage & Tax Statements to employees no later than this date. It includes information on wages and taxable and non-taxable benefits.	<b>February 1, 2010</b>