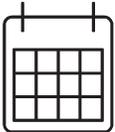


2018 Health Plan Compliance Calendar



Employers must comply with certain filings and disclosure requirements each year in connection with their group health plans. This chart summarizes some of the key requirements and is designed to be used as a tool to help facilitate annual compliance.

Deadline	Requirement	Description
January 31	Form W-2s	Employers that filed 250 or more Form W-2s in the prior year must report the cost of employer sponsored group health coverage in Box 12, using Code DD.
February 28 or April 2	Form 1094-B and Form 1095-Bs <u>or</u> Form 1094-C and Form 1095-Cs to the IRS	Applicable Large Employers (ALEs) (generally those with 50 or more full-time and full-time equivalent employees) must file Form 1095-Cs along with Form 1094-C with the IRS. Small, non-ALEs that sponsor a self-insured health plan must file with the IRS Form 1095-Bs along with Form 1094-B. If the employer is filing fewer than 250 Form 1095-Bs or Form 1095-Cs, the employer may mail the forms to the IRS by February 28. Otherwise, the forms must be filed electronically with the IRS by April 2.
March 1 (Calendar year plans)	Medicare Part D Reporting	Within 60 days after the beginning of each plan year, employers must report to CMS whether the plan's prescription drug coverage is creditable (has the same or higher actuarial value than Medicare Part D). The filing is electronic (Google "creditable coverage disclosure to CMS").
March 2	Form 1095-Bs <u>or</u> Form 1095-Cs to Employees	ALEs must provide Form 1095-Cs to employees by March 2. Small, non-ALEs that sponsor a self-insured health plan must provide Form 1095-Bs to employees by March 2.

Deadline	Requirement	Description
July 31	PCORI Fee	Insurers of fully-insured group health plans will file Form 720 and pay the fee. Employer-sponsors of self-funded group health plans must file Form 720 with the IRS and pay the fee.
July 31 (Calendar year plan)	Form 5500	Generally applies to all employer group health and welfare plans with at least 100 employee participants at the beginning of the plan year. The Form 5500 must be filed with the DOL by the last day of the 7th month after the plan year ends. A 2.5-month extension can be obtained by filing Form 5558 before the return is otherwise due.
September 30 (Calendar year plan)	Summary Annual Report (SAR)	The SAR is a short statement concerning the financial condition of the plan. It must be furnished to participants within 9 months after the plan year ends or 2 months after the due date for the Form 5500 filing if an extension is obtained. An SAR is generally only applicable to fully-insured plans which are also subject to the Form 5500 filing requirement.
October 14	Medicare Part D Notice of Creditable Coverage	The notice is required to be furnished to all participants who are Medicare Part D eligible individuals who participate in the employer's group health plan. The notice is to be furnished annually before Medicare's open enrollment period which begins on October 15. The notice discloses whether the employer's prescription drug coverage is creditable to assist individuals in deciding whether they need to enroll in Medicare Part D. If the coverage is not creditable and they don't enroll, they will pay a permanently higher premium for Medicare Part D coverage upon later enrollment.



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