



Plan Document Amendment Options - Pursuant to IRS Notice 2020-29

Mid-Year Election Change Options

Employer-Sponsored Health Coverage (Medical Insurance)

Yes. We would like to elect to allow Mid-Year Election Changes for our Health Coverage as indicated:

- New Election if Initially Declined:** Make a new election for employer-sponsored health coverage on a prospective basis, if the employee initially declined to elect employer-sponsored health coverage;
- Revoke Medical Insurance Election in Favor of Different Employer-Sponsored Coverage:** Revoke an existing election for employer-sponsored health coverage and make a new election to enroll in different health coverage sponsored by the same employer on a prospective (“going-forward only”) basis (including changing enrollment from self-only coverage to family coverage or vice versa);
- Revoke Medical Insurance Election with Attestation of Outside Coverage:** Revoke an existing election for employer-sponsored health coverage on a prospective basis, provided the employee attests in writing that the employee is enrolled, or immediately will enroll, in other health coverage not sponsored by the employer.

Flexible Spending Accounts (FSAs)

- **FSA Election Changes:** Revoke an election for, make a new election for, or decrease or increase an existing election of a Health FSA, a Limited Purpose FSA (“LPF”) or a Dependent Care FSA (DCAP – Dependent Care Assistance Plan). **IMPORTANT:** Under this FSA election change option, **employees may not reduce their election to an amount lower than the amount they have been reimbursed** from that election as of the date of the change. Although only future salary reductions may be lowered under the revised elections, amounts contributed to the Health FSA after the revised election may be used for any medical care expenses incurred during the first plan year that begins on or after 1/1/2020.
- Yes. We would like to elect to allow Mid-Year election changes for our Flexible Spending Accounts:

Extended Period to Incur Expenses Option

This option is not available to all FSA plans. To choose this option, the employer’s plan must satisfy one of the below bullet points:

- Have a plan year that ends in 2020
- Have a plan year with a 2.5 month Grace Period that ends in 2020

If an employer’s plan qualifies and the employer adopts the Extended Period to Incur Expenses option, it means that employees will be able to use remaining FSA balances in certain plans that started in 2019 to pay for otherwise eligible expenses with dates of service through the end of this year – 12/31/2020.

Interaction of this Option with Health Savings Accounts (HSAs): Selecting this option could have adverse consequences for employees who plan to actively contribute to a Health Savings Account (HSA) offered by their employer.

Yes. We would like to elect the Extended Period to Incur Expenses.

Please amend our Plan Documents to include the changes indicated above, we understand that there will be a fee associated with this amendment.

Employer Name

Authorized Signature

Printed Name

Title

Date

Please return completed form to processing@amben.com

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