

COMPLIANCE CALENDAR

2022

Filing Deadlines for Annual and Reoccurring Compliance Material

(*Based on **calendar year ERISA plan**)

Click on the due dates below to download calendar reminders for each item.

Due Date	Item	Description
Jan 31	Furnish Forms 1095-B, 1095-C to employees	<ul style="list-style-type: none"> 1095-B: Report used by small, self-insured employers and carriers to meet Section 6055 requirement confirming minimum, essential coverage is provided. 1095-C: Used to meet the ACA Section 6056 reporting requirement for Applicable Large Employers (employer shared responsibility/play-or-pay) and to determine whether an individual is eligible for a premium tax credit. <i>Applicable Large Employers (ALE) are employers with 50+ full-time or full-time equivalent employees in the preceding calendar year.</i>
Feb 28	Transmit Forms 1094-B, 1095-B, 1094-C, 1095-C to the IRS <i>(paper filers)</i>	<ul style="list-style-type: none"> 1094-B: Paper transmittal to submit 1095-B forms. 1094-C: Paper transmittal to submit 1095-C forms.
Mar 1	Complete online CMS creditable coverage disclosure form	<ul style="list-style-type: none"> CMS Form (online): Employers with group health plans that provide prescription drug coverage to individuals that are eligible for Medicare Part D must disclose to CMS whether the coverage is creditable prescription drug coverage.
Mar 31	Transmit Forms 1094-B, 1095-B, 1094-C, 1095-C to the IRS <i>(electronic filers)</i>	<ul style="list-style-type: none"> 1094-B: Electronic transmittal to submit 1095-B forms. 1094-C: Electronic transmittal to submit 1095-C forms.
Jul 31*	Form 5500 filing deadline <i>(*NOTE: Your 5500 deadline may differ based on your plan year. Official due date: the last day of the seventh month after the plan year ends)</i> PCORI Fee deadline (Form 720)	<ul style="list-style-type: none"> 5500: Annual filing to Dept. of Labor for plans with 100 participants or more reporting required information about the plan's financial condition. 720: Plan sponsors of self-insured health plans, and other specified health policies, must file IRS Form 720 and pay the Patient-Centered Outcomes Research Institute (PCORI) fee. Medical coverage includes PPO plans, HMO plans, POS plans, HDHPs, and HRAs.
Sep 30*	Distribute Summary Annual Report (SAR) to plan participants <i>(*NOTE: Your SAR deadline may differ based on your plan year. Official due date: two months post 5500 filing date)</i>	<ul style="list-style-type: none"> SAR: An ERISA plan administrator is required to provide covered participants and certain beneficiaries with an annual statement summarizing the latest annual report Form 5500 for the plan.
Oct 14	Issue Medicare Part D Creditable/Non-creditable Coverage Notice	<ul style="list-style-type: none"> Medicare Part D: The Medicare Modernization Act penalizes individuals for late enrollment in Medicare Part D if they do not maintain "creditable coverage" for a period of 63 days or longer following their initial enrollment period for drug benefits. Plan sponsors must disclose whether group prescription drug coverage is creditable or non-creditable.

The educational information contained in this document does not comprise an exhaustive list. It is provided solely in the capacity of Morris & Garritano as an insurance broker-consultant. Morris & Garritano is not a law firm nor authorized to practice law or render legal or tax opinions. Our recommendations should not be construed as, nor are they intended to be, legal advice.

