

Optional Plan Changes Checklist

2020 Calendar Year Plan Changes Permitted by IRS Notices 2020-29 and 2020-33 issued May 12, 2020

Client Name:

Date:

Submitted By:

INSTRUCTIONS

To apply any of the changes allowed under IRS Notices 2020-29 and 2020-33 to the plans administered by HPI, plan sponsors should:

1. Select the boxes for the changes they would like to adopt under Sections 1 and/or 2 below
2. Submit the form to the HPI Account Service Team

SECTION 1: Optional Changes to MCRA/DCRA Plans Administered by HPI

You may adopt any of the provisions below.

A. Participants/eligible employees may make the elections checked below. If electing changes, be sure to indicate the election period in subsection B, below.

- Eligible employees may enroll in the MCRA
- Participating employees may increase their elective MCRA contributions
- Participating employees may reduce or cancel their elective MCRA contributions for the plan year, but the total annual contribution must equal or exceed the amount in claims already reimbursed

- Eligible employees may enroll in the DCRA
- Participating employees may increase their elective DCRA contributions
- Participating employees may reduce or cancel their elective DCRA contributions, but the total annual contribution must equal or exceed the amount in claims already reimbursed

B. Election Period: Complete if any boxes are checked in A, above.

New elections will be permitted for the options checked above.

- Only until the following date: Click here to enter a date. (Must be before 12/31/2020)
- Any time through 12/31/2020

C. Extend the period during which 2020 account balances that would otherwise have been forfeited before 12/31/2020 are available to reimburse eligible expenses incurred through 12/31/2020.

- MCRA account balances remaining at end of Grace Period or Plan Year that ends in 2020 may be used to reimburse eligible expenses incurred through 12/31/2020
- DCRA account balances remaining at end of Grace Period or Plan Year that ends in 2020 may be used to reimburse eligible expenses incurred through 12/31/2020

D. MCRA Carryover Increase (*applicable only to plans with a carryover provision*)

Choose *one* if plan is increasing carryover amount.

- Increase carryover amount to \$550 starting with the plan year ending in 2020
- Increase carryover amount to \$550 starting with the plan year ending in 2021

(continued)

SECTION 2: New Participant Elections under Medical and/or Dental Plans Administered by HPI

You may adopt any or all of the permitted changes below. If your plans are adopting any of the changes, be sure to indicate the time during which participants can make new elections under subsection B, below.

A. Participants/eligible employees may make the new prospective elections checked below.

Eligible employees can enroll in:

- Medical plan
- Dental plan

Covered employees can add new family members to existing:

- Medical plan
- Dental plan

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- Covered employees can change to a different medical plan covering same eligible dependents currently covered
 - Covered employees can change to a different medical plan and add or drop eligible dependents
 - Covered employees can drop medical plan coverage (Note: this is permitted only if they provide the attestation regarding other coverage.)

B. Election Period: Complete if any boxes are checked in A, above.

New elections will be permitted for the options checked above.

- Only until the following date: [Click here to enter a date.](#) (Must be before 12/31/2020)
- Any time through 12/31/2020

If you are making any of these optional changes to your plans,
please return both pages of this form to the HPI Account Service Team.