



## Plan Year Renewal Deadlines

It's that time of year again. If you are renewing your benefits or COBRA plans on December 1, 2015 or January 1, 2016 you will want to note the important dates below:

**2016 Benefit Renewal:** HRA, FSA and HSA plan questionnaires are due November 20th

Plan enrollments are due by December 4th

**December COBRA Renewals:** Finalized COBRA/Retiree rates and SPD's are due by Oct.16th for December 2015 renewal

**January COBRA Renewals:** Finalized COBRA/Retiree rates and SPD's are due by Nov.16th for January 2016 renewal

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## FSA Employer Portal Enhancement

FBA has launched exciting enhancements for our FSA, HRA and HSA employer portal. Updates to this system now include:

- Updated Reporting
- User-friendly account status
- Data-entry option for new enrollees & terminations



[Link to Employer Portal](#)

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## Are your Plan Documents up to date?

The end of the year can be a hectic time for benefit plan updates. The beginning of a new year however, is the perfect time to review best practices to ensure compliant benefit plans. Employers are encouraged to review Plan Documents and SPDs to ensure all required updates are in place for the full implementation of the ACA employer mandate.

We do offer the service of creating and amending these documents for you, please

contact us for a quote should you need these services.

- POP Documents
- New Plan Documents / SPDs
- Amendments to Plan Documents / SPDs

[Contact Us for a Quote](#)



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## HSA Eligibility Expanded for Veterans

The President signed The Surface Transportation and Veterans Health Care Choice Improvement Act (HR 3236) into law on July 31.

The new changes permit veterans enrolled in a HDHP and who have a service-connected disability to make or receive HSA contributions regardless of when they received VA benefits. In other words, veterans with a service-connected disability will not be blocked from HSA eligibility because of VA benefit access during the previous three months.

This HSA eligibility change for veterans is effective January 1, 2016.

[Review the Act Here](#)



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