



Houston Harbaugh

ATTORNEYS AT LAW

2020 CAFETERIA PLAN AMENDMENT CHECKLIST

Mid-Year Elections:

1. Employer-sponsored health coverage: Amend plan to allow employees to (check one or more or none of the following):

_____ make a new election on a prospective basis, if the employee initially declined to elect employer-sponsored health coverage

_____ revoke an existing election and make a new election to enroll in different health coverage sponsored by the same employer on a prospective basis (including a switch from employee-only to family coverage)

_____ revoke an existing election on a prospective basis, provided that the employee attests in writing that the employee is enrolled, or immediately will enroll, in other health coverage not sponsored by the employer

2. Dependent Care FSA: Amend plan to allow employees to (check the following if desired):

_____ revoke an election, make a new election, or decrease or increase an existing election on a prospective basis

3. Health Care FSA: Amend plan to allow employees to (check the following if desired):

_____ revoke an election, make a new election, or decrease or increase an existing election on a prospective basis.

_____ require a decreased Health FSA election to be an amount not less than that already reimbursed in 2020 (recommended)

Unused FSA Amounts:

1. Dependent Care FSA: Amend plan to allow employees to (check the following if desired):

_____ apply unused amounts remaining in a Dependent Care FSA as of the end of a grace period or plan year ending in 2020 to pay or reimburse dependent care expenses incurred through December 31, 2020



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2. Health Care FSA: Amend plan to allow employees to (check the following if desired):

apply unused amounts remaining in a Health Care FSA as of the end of a grace period or plan year ending in 2020 to pay or reimburse dependent care expenses incurred through December 31, 2020

Automatic Adjustment of Health FSA Carryover Amount (applicable only to plans that apply the carryover rule):

Amend plan to (check ONE of the following):

automatically adjust the carryover amount to 20% of the Health FSA contribution limit (e.g., \$550 in 2020, which is 20% of the 2020 contribution limit of \$2,750)

maintain the carryover limit at \$500 for all years

Health FSAs: Over-the-Counter Medications and Menstrual Products:

Amend plan to permit reimbursements from Health FSAs for (check one or both of the following):

OTC medications

menstrual products