The U.S. Departments of Labor and Treasury (the "Departments") recently issued guidance extending certain claim deadlines related to retirement, health, and welfare plans in response to Hurricane Helene, Tropical Storm Helene, and Hurricane Milton. In the guidance, ERISA claims reimbursement for HRA, RRA, Medical FSA, LPFSA, and COBRA products have been extended to May 1, 2025, regardless of plan year end date for impacted participants and employers. You can read the Departments published guidance here.

<u>Claim reimbursement has been extended for the following populations:</u>

- Any employee with an address in one of the impacted areas
- Any employer with 50% or more of their employees in the impacted areas
- Any employer with a home office in one of the impacted areas