



May 03, 2023

## Update to Employee Benefit Extensions for FSA and HRA Plans

Due to the announcement of the end of the COVID-19 National Emergency, regular run-out periods\* for Medical FSA, Limited Use FSA, and HRA plans that were established at implementation will be back in force as of July 10, 2023 (60 days from the date of the declared end of emergency).

Now that the “end of national emergency” has been declared, the normal run-out will be effectively applied as of July 10th.

Below is a sample chart of how this applies to Medical FSA, Limited Use FSA, and HRA plans that have a 2022 plan year end date **prior to July 10, 2023**:

	30-Day Run-out	60-Day Run-out	90-Day Run-out
2022 Plan year Claim Filing Deadline	Aug 9, 2023	Sept 8, 2023	Oct 8, 2023

Plans that began in 2022 that end July 31, 2023, will resume the regular run-out that was in place prior to the national emergency. Additionally, all 2023 Plan Years (any plan that had a start date in 2023) will resume the regular run-out that was in place prior to the national emergency. For plans that may have an alternate run-out period than those referenced in the chart you would simply add the regular run-out time frame counting July 11th as the first day of the run-out period (Example: 45 day run-out = Aug 24th).

### What Does This Mean for You as a Participant?

If you participated in a Medical FSA, Limited Use FSA, and/or HRA through your employer that had an effective date in 2022, you must submit all claims for expenses incurred in your plan year by the dates referenced in the above chart. Keep in mind, this is only a claim filing deadline and does not extend the period of time in which you can incur an expense. Should this information change, we will provide updates as needed.

**Questions?** Please reach out to us by phone: 877-739-1574 or via email: [customersupport@psadministrators.com](mailto:customersupport@psadministrators.com)

*\*Run-out refers to the extension to file claims at the end of the plan year for expensed incurred within the plan year, this extension does not apply to service date eligibility (date the claim was incurred).*