

Disaster relief deadline extensions

On November 8, the U.S. Departments of Labor and Treasury (the “Departments”) issued guidance extending certain deadlines related to retirement, health, and welfare plans in response to Hurricane Helene, Tropical Storm Helene, and Hurricane Milton. In the guidance, some claim deadlines for HRA, RRA, Medical FSA, LPFSA, and COBRA have been extended for impacted participants and employers.

Please review the [Federal Register’s official guidance on the extension of certain timeframes for employee benefit plans](#).

Who is eligible for the extension?

The ability to file for claim reimbursement has now been extended for the specific groups noted below:

- Any member with a home address in one of the impacted areas
- Any employer with a home office in one of the impacted areas
- Any employer with over 50% of their employees in one of the impacted areas

What are the impacted areas?

- Disaster Areas in Florida
 - Hurricane Helene – September 23, 2024 through May 1, 2025
 - Hurricane Milton – October 5, 2024 through May 1, 2025
- Disaster Areas in Georgia (Hurricane Helene) – September 24, 2024 through May 1, 2025
- Disaster Areas in North Carolina, South Carolina, and Virginia (Hurricane Helene and Tropical Storm Helene) – September 25, 2024 through May 1, 2025
- Disaster Areas in Tennessee (Tropical Storm Helene) – September 26, 2024 through May 1, 2025

What process will I follow to get my claim reimbursed?

If a member is eligible, they will need to fill out an appeal form and mail supporting documentation to PO Box 1000, Allen Park, MI 48101. Please confirm your eligibility on the form. Our claims team will manually review these forms and process claims accordingly. Once the claims team processes the appeal form, they will notify the member of their decision.

Here is a link to the form: [Appeals Form](#)

Are my funds impacted?

Access to funds is not impacted. Members will be able to file for reimbursement for the 2024 plan year until the applicable deadline, and it will not impact 2025 funds.

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Flexible spending accounts (FSAs), dependent care assistance programs (DCAPs), health reimbursement arrangements (HRAs), Commuter and Parking Benefits, Tuition Assistance Plans, Adoption Assistance Plans, Surrogacy Assistance Plans, Wellness Benefits, and Lifestyle Accounts (collectively, "Employer-Sponsored Plans") are administered on behalf of your plan sponsor by Optum Financial, Inc. or ConnectYourCare, LLC and are subject to eligibility and restrictions. Employer-Sponsored Plans are not individually owned and amounts available under the Employer-Sponsored Plan are not FDIC insured.

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