

October 2023

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KEY DEADLINES

A Oct. 3, 2023—Provide ICHRA notice for 2024 plan year (calendar year plans only)

Employers who offer individual coverage health reimbursement arrangements (ICHRA) must provide a notice to eligible employees regarding the ICHRA's coverage. This notice must be provided at least 90 days before the beginning of each plan year. For ICHRAs that operate on a calendar year basis, this notice must be provided by Oct. 3, 2023, for the upcoming 2024 plan year. A [model notice](#) is available for employers to use.

B Oct. 3, 2023—Provide QSEHRA notice for the 2024 plan year (calendar year plans only)

Employers who offer qualified small employer health reimbursement arrangements (QSEHRAs) must provide a notice to eligible employees regarding the QSEHRA's coverage. This notice must be provided at least 90 days before the beginning of each plan year. For QSEHRAs that operate on a calendar year basis, this notice must be provided by Oct. 3, 2023, for the upcoming 2024 plan year.

C Oct. 3, 2023—Apply to CMS for the retiree drug subsidy (calendar year plans only)

The retiree drug subsidy (RDS) is available to certain employers who sponsor group health plans covering retirees who are entitled to enroll in Medicare Part D but elect not to do so. To participate in the RDS program, eligible employers must submit an [application to CMS](#) prior to the beginning of the

plan year by a date specified by CMS (usually no later than 90 days prior to the beginning of the plan year). The deadline is Oct. 3, 2023, for plan years beginning on Jan. 1, 2024. This deadline may be extended to Nov. 2, 2023, if CMS grants an extension.

D Oct. 14, 2023—Provide Medicare Part D notices to plan participants

Notify Medicare Part D eligible individuals by Oct. 14, 2023, about whether the health plan's prescription drug coverage is creditable or noncreditable. CMS has [model notices](#) that employers may use.

E Oct. 16, 2023—File Form 5500 for the 2022 plan year (calendar year plans only) – Form 5500 deadline was extended

File [Form 5500](#) with the DOL by Oct. 16, 2023, if you applied for the automatic 2.5-month filing extension. The extended filing deadline for a calendar year plan is Oct. 15, 2023; however, because this due date falls on a Sunday, the return may be filed on Monday, Oct. 16, 2023.

F Oct. 31, 2023—File Form 941, Employer's Quarterly Federal Tax Return

File [Form 941](#) with the IRS by Oct. 31, 2023, to report the federal income tax, Social Security tax and Medicare tax you withheld from your employees' pay during the third quarter of 2023 (July, August and September). Employers that timely deposited all taxes when due have 10 additional calendar days to file Form 941, or until Nov. 10, 2023.