



# Compliance Calendar

## 2015 Important Dates

The following are important compliance due dates and reminders for 2015. The laws and due dates apply based on the number of employees, whether or not someone does business with the Government, and on benefits offered. Other state-by-state laws may also apply.

Date	Compliance Issue	Employer Actions												
1/1/2015	Minimum Wage changes	Although no federal minimum wage increase goes into effect, many states and/or cities may have a scheduled minimum wage increase. Jan 2015 state minimum wage increases include: Alaska: \$8.75, Arizona: \$8.05, Arkansas: \$7.50, Connecticut: \$9.15, Florida: \$8.05, Hawaii: \$7.75, Massachusetts: \$9.00, Missouri: \$7.65, Montana: \$8.05, Nebraska: \$8.00, New Jersey: \$8.38, New York: \$8.75, Ohio: \$8.10, Oregon: \$9.25, Rhode Island: \$9.00, South Dakota: \$8.50, Vermont: \$9.15, Washington: \$9.47, West Virginia: \$8.00												
1/1/2015	Social Security Taxable Limit Increases	The maximum amount of earnings subject to the Social Security tax (taxable maximum) has been increased for 2015 to \$118,500 from \$117,000.												
1/1/2015	Retirement Plan Limits	The Internal Revenue Service has adjusted retirement plan limits. If you offer a retirement plan, verify and update your limits.												
1/1/2015	W-2 Reporting of Health Benefits	Employers who issue 250 or more W-2 for the year must continue to track and report premiums paid by the employer on W-2s for health plans. Employers are <u>not</u> required to report contributions for Health FSA, HRA, dental or vision, HSA and Archer MSA, long-term care, on-site medical clinics, church plans or governmental plans.												
1/1/2015	ACA Reporting Provisions go into Effect	<p>Reporting provisions under tax code sections 6055 and 6056 go into effect. Employers must compile monthly and report annually numerous data points to the IRS and their own employees. This data will be used to verify the individual and employer mandates under the law.</p> <p>Although required reporting under sections 6055 and 6056 will not occur until January 2016 to employees and March 2016 to the IRS, the data being reported is <b>based on what happened during 2015</b>.</p> <table border="1" data-bbox="613 1556 1479 1927"> <thead> <tr> <th data-bbox="613 1556 912 1610"></th> <th data-bbox="912 1556 1213 1610">Form 6055</th> <th data-bbox="1213 1556 1479 1610">Form 6056</th> </tr> </thead> <tbody> <tr> <td data-bbox="613 1610 912 1722">Applies to:</td> <td data-bbox="912 1610 1213 1722">All sized employers</td> <td data-bbox="1213 1610 1479 1722">Employers with 50 or more FTEs</td> </tr> <tr> <td data-bbox="613 1722 912 1808">Fully insured health plans</td> <td data-bbox="912 1722 1213 1808">Reported by the insurer</td> <td data-bbox="1213 1722 1479 1808">Reported by the employer</td> </tr> <tr> <td data-bbox="613 1808 912 1927">Self-insured plans and multi-employer groups</td> <td data-bbox="912 1808 1213 1927">Reported by the employer</td> <td data-bbox="1213 1808 1479 1927">Reported by the employer</td> </tr> </tbody> </table>		Form 6055	Form 6056	Applies to:	All sized employers	Employers with 50 or more FTEs	Fully insured health plans	Reported by the insurer	Reported by the employer	Self-insured plans and multi-employer groups	Reported by the employer	Reported by the employer
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1/1/2015	Flexible Spending Account Limits and Extensions	The employee health flexible spending account (FSA) contribution limit has been increased to \$2,550 for 2015, and remains at \$5,000 annually for dependent care FSA contributions. A new provision allows plans to offer a \$500 health FSA carryover of unused amounts for the next plan year, providing the plan documents are amended and employees are notified prior to the beginning of the plan year. Alternatively, plans can offer a 2 ½ month grace period for health and dependent care FSAs, again providing plan documents reflect this grace period and employees are notified.
1/1/2015	Health Savings Account and High-Deductible Health Plan Limits	Health Savings Account (HSA) and High-Deductible Health Plan (HDHP) limits have been increased for 2015. <ul style="list-style-type: none"> <li>• The HSA annual contribution maximums increase to \$3,350 for individual and \$6,650 for family coverage.</li> <li>• For HSA-compatible HDHPs, the annual out-of-pocket spending limits are \$6,450 (individual) and \$12,900 (family). The HDHP minimum deductible increases to \$1,300 for individual and \$2,600 for family coverage.</li> <li>• HSA age 55 catch-up contributions stay at \$1,000</li> </ul>
1/1/2015	Retirement Plan Limits	The Internal Revenue Service has adjusted retirement plan limits. If you offer a retirement plan, verify and update your limits.
1/31/2015	W-2 Employee Reports Due	Employers must provide all employees copies of Form W-2 reporting earnings and taxes for 2014 by January 31, 2015.
2/1/2015	OSHA Form 300 A Accident Summary Posting	Employers must post OSHA Form 300A Accident Summary in a public area from February 1 through April 30 for previous year's accidents (repeat annually).
2/15/2015	Federal Market Place - Open Enrollment Ends	Individuals can enroll until February 15, 2015. After that, they can't get 2015 coverage unless they qualify for a Special Enrollment Period.
3/1/2015 – 6/30/2015	ACA Employer Assessment	Large employers with 100 or more full-time employees should conduct a detailed analysis of whether any further changes should be made in plan eligibility rules to satisfy the 95 percent threshold in 2016 (up from 70 percent in 2015) under the ACA's employer shared responsibility provisions.  Employers with 50 to 99 full-time employees who previously qualified for transition relief from the ACA employer shared responsibility provisions should finalize assessment of any eligibility changes and employee premium rates, for purposes of the ACA employer shared responsibility provisions.  Beginning in 2016, those employers are subject to the penalties under the ACA's "play or pay" mandate
7/1/2015	PCORI Fee Due	July 31 is the annual deadline for payment of the Patient Centered Outcomes Research Institute fee (PCORI fee) of \$2 per covered life for the preceding plan year.

9/30/2015	EEO-1 Report	Organizations with 100+ employees are to submit the EEO-1 report by September 30. Find reporting information at <a href="http://www.eeoc.gov/employers/eeo1survey/index.cfm">http://www.eeoc.gov/employers/eeo1survey/index.cfm</a> (repeat annually).
9/30/2015	VETS 100 Report	Government contractors must submit a VETS 100 Report no later than September 30. Find reporting information at <a href="http://www.dol.gov/vets/programs/fcp/main.htm">http://www.dol.gov/vets/programs/fcp/main.htm</a> (repeat annually).
10/14/2015	Medicare Part D Notice	Employers are to provide notice to all Part D eligible individuals, or those about to become eligible, prior to October 15 of each year who is covered by an employer health plan with outpatient prescription drug coverage, regardless of whether the employer coverage is primary or secondary to Medicare. The notice must be provided to all Part D eligible individuals, whether covered as active employees, retirees, COBRA recipients, disabled individuals, or as dependents. Plan participants are Part D eligible if they are 65 or more years old, three months before turning age 65, and/or if they are disabled. <b>Note:</b> If you provided participants with the all –in-one Employee Notification service provided by HR Service, Inc. this notice was included.
Varies, based upon Plan Year	Form 5500	File Form 5500 annually, by the last day of the 7th month following the end of the plan year (e.g., July 31 for calendar year plans).

For additional information, please call our office at 775-828-7420 or visit our website at [www.mysolutionsatwork.com](http://www.mysolutionsatwork.com)

