

EBSA Disaster Relief Notice 2024-01 Summary

On November 7, 2024, the Department of Labor (DOL) Employee Benefits Security Administration (EBSA) announced compliance guidance and further relief for employee benefit plans, qualified beneficiaries, and other plan members impacted by Hurricanes Helene and Milton.¹

The DOL, along with the Department of the Treasury and the Internal Revenue Service (IRS) (collectively, the “Agencies”), have extended the time period for individuals impacted by these disasters to, among other things, enroll in group health plan coverage, elect and pay for COBRA continuation coverage, submit claims for coverage, and file appeals for adverse benefit determinations.

The Agencies also allowed group health plans subject to ERISA or the Internal Revenue Code and their sponsors and administrators affected by these disasters additional time to provide COBRA Election Notices under ERISA § 606(c) and Code § 4980B(f)(6)(D).

The Notice includes greater detail regarding the above measures, and specific deadlines for relief and extended time periods vary by affected states. Consider reviewing the full notice or full compliance alert (link below) for more details.

In addition to Disaster Relief Notice 2024-01, the DOL also published a Frequently Asked Questions document² for plan participants and beneficiaries to address many of the concerns of those affected by the disasters. The Agencies will continue to monitor the situation and may provide additional relief “as warranted.”

As always, HealthEquity will continue to stay abreast of this topic and provide any additional guidance as it becomes available.

You can view the full compliance alert (issued November 15, 2024) here [LINK] for the complete details.

1. [US Department of Labor announces guidance, relief for employee benefit plans, participants, beneficiaries affected by hurricanes Helene, Milton | U.S. Department of Labor](#)
2. [FAQs for Participants and Beneficiaries](#)

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