



## FSA, HRA, COBRA, and HIPAA Deadlines Extended for Individuals Impacted by Disasters

### Disaster Relief Overview

If you've been affected by a federally declared disaster, such as Hurricane Helene, Tropical Storm Helene, or Hurricane Milton, you may qualify for extended deadlines of your Flexible Spending Account (FSA), Health Reimbursement Arrangement (HRA), and COBRA coverage.

### Am I Eligible for these Deadline Extensions?

The relief applies to individuals in designated disaster areas in Florida, Georgia, North Carolina, South Carolina, Virginia, and Tennessee. If you *resided, lived, or worked* in one of these designated disaster areas at the time of the disaster (Hurricane Helene, Tropical Storm Helene, or Hurricane Milton), or if your benefit coverage was under a plan directly affected by the disasters, you are eligible for these extensions.

### What Deadlines are Extended?

Disaster Relief Notice 2024-01 mandates the extension of the following deadlines:

- COBRA 60-day election period
- COBRA premium payments
- HIPAA special enrollment 60-day election period
- FSA/HRA claims submission deadline
- FSA/HRA claims appeal deadline

Under the extension, the regular deadlines are paused until the end of the "Relief Period" designated as May 1, 2025 and then extended for an additional amount of time based on the deadline. The start date of the relief period varies depending on your location and which disaster impacted you.

### How do I Activate these Deadline Extensions?

**Action is required to activate these deadline extensions.** If you believe you are eligible for a deadline extension and have an FSA, HRA, or COBRA account with Vita, you must contact the Vita Concierge team at [help@vitamail.com](mailto:help@vitamail.com) or (650) 966-1492 to request an extension. Vita will confirm your eligibility, and which extended deadline(s) apply to you. **If no action is taken, you will be subject to the standard deadlines.**