



Summary Plan Description (SPD)

ERISA requires employers/plan sponsors to maintain benefits through written plan documents and to provide a Summary Plan Description (SPD) to notify participants and beneficiaries of rights and benefits under the plan.

Why should you consider making a change?

When there is a material change to the plan, the plan document must be amended and a notice of the change must be given to the participants with a Summary of Material Modifications (SMM) or an updated SPD.

Things to Know:

- The Coronavirus Aid, Relief, and Economic Security (CARES) Act allows tax advantaged plans like Healthcare FSAs and HRAs reimbursing 213(d) expenses to pay for or reimburse over-the counter (OTC) drugs and medicines. Expenses for menstrual care products are now treated as qualified medical expenses. This provision is effective for amounts paid and for reimbursement of expenses incurred **after December 31, 2019**.
- The Families First Coronavirus Response Act (FFCRA) mended the Family and Medical Leave Act (FMLA) to provide for emergency paid and unpaid leave for employee absences related to COVID-19. The Emergency Family and Medical Leave Expansion Act (EFMLEA) is applicable to employers with fewer than 500 employees even if the employer is not otherwise subject to FMLA.
- Both changes, where applicable, require employers/plan sponsors to update their Plan Document and Summary Plan Description (SPD) to incorporate the changes.
- TASC has provided all HRA and FSA clients with a Plan Amendment/SMM to cover these changes. If you have not received this Plan Amendment/SMM, please contact TASC Customer Care at 800-422-4641.

Want us to make changes to your TASC plan?

Fill out this form and we'll contact you:

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Contact us to get this done for you:

1-888-595-2261