



Aon Hewitt Compliance Calendar - Significant Compensation and Benefit Due Dates for 2012

January 2012

This Compliance Calendar assumes a plan administered on a calendar year basis by an employer with a calendar fiscal year. In general, the information for pension plans applies to single employer plans; other plans, such as multiemployer plans (e.g., Taft Hartley plans) or government plans, may be subject to different requirements, and are not included in this Compliance Calendar. Additionally, compliance dates related to group health care coverage or retiree prescription drug coverage have been included where applicable.

The 2012 Compliance Calendar is intended to alert the reader to some of the more significant dates for 2012 and is not intended to identify all compliance obligations or due dates. Further, the information contained in this Compliance Calendar is subject to change due to the ongoing release of additional or clarifying legislative or regulatory guidance by the Internal Revenue Service (IRS), Department of Labor (DOL), or other regulatory agencies. Aon Hewitt is not a law firm, and the contents of this Compliance Calendar are not intended to replace or supersede the advice of legal counsel. This information provides only general guidance, and not all rules and requirements are reflected.



Significant Compensation and Benefit Due Dates for 2012

Item	Due Date		Plans Affected
	Calendar-Year Plan/Employer	General	
Consolidated Omnibus Budget Reconciliation Act (COBRA) Notice	Must be provided within 90 days of group health plan enrollment	Initial notice generally provided at the time of annual enrollment and in conjunction with mid-year enrollment	Group health plans of employers that normally employ 20 or more employees
Health Insurance Portability and Accountability Act (HIPAA) Privacy Notice	For calendar year 2012, the notice will be provided prior to 1/1/2012, or in conjunction with mid-year enrollment	Generally provided at the time of annual and mid-year enrollments (required to be provided at the time of enrollment and notice of availability every 3 years)	Most group health plans (other than self-insured plans with fewer than 50 participants that do not utilize a third-party administrator)
Notice of Special Enrollment Rights	At or before initial offer of group health plan enrollment	Generally provided at the time of annual and mid-year enrollments	Most group health plans
Pre-existing Condition Exclusion Notice	Must be provided as part of group health plan enrollment materials	Generally provided at the time of annual and mid-year enrollments	Most group health plans that have a pre-existing condition exclusion
Grandfathered Plan Notice	Must be included with any summary of benefits provided to group health plan participants and beneficiaries	Generally provided at the time of annual and mid-year enrollments	Group health plans in existence as of 3/23/2010 that have only had minimal changes since that date
Summary of Benefits and Coverage	Must be provided as part of group health plan enrollment materials	Generally provided at the time of annual and mid-year enrollments	Release of final regulations will note the date sponsors will be required to provide enrollees the Summary
Comparative effectiveness fee of \$1 (\$2 for years ending after 10/1/2013) multiplied by average number of covered lives	Annually, starting with the first plan year ending after 9/30/2012	Guidance on the timing of reporting and paying the fee is expected soon	Imposed on issuer of insurance policy or plan sponsor of self-insured health plan

Item	Due Date		Plans Affected
	Calendar-Year Plan/Employer	General	
Notice of Qualified Default Investment Alternative (QDIA)	Annually	Initial notice at least 30 days before date of plan eligibility, at least 30 days before the first investment in QDIA, or no later than the date of plan eligibility if the participant may make a permissible withdrawal within 90 days without penalty Note: Thereafter, annual notice must be provided within a reasonable period of time of at least 30 days in advance of each subsequent plan year	ERISA individual account plans that permit participants to direct their investments (e.g., a 401(k) plan)
Posting of identification, basic plan information, and actuarial information to plan sponsor's intranet website	No later than 90 days after Form 5500 filing	ERISA requires the DOL to post identification, basic plan information, and actuarial information on its own website within 90 days of receiving the Form 5500 filing. Therefore, it may be reasonable to post this information to an intranet website within 90 days of the Form 5500 filing date. ¹	Defined benefit plans covered by Part 1 of Title I of ERISA (Reporting and Disclosure Requirements) covering participants for whom the plan sponsor maintains an intranet website for purposes of communicating with the employees and not the public
4th quarter contribution for defined benefit plan for 2011 plan year	1/13/2012	15 days after end of quarter ²	Qualified defined benefit pension plans subject to accelerated quarterly contribution schedule
Form 8955-SSA Annual Registration Statement Identifying Separated Participants With Deferred Vested Benefits for the 2009 and 2010 plan year	1/17/2012 (Due date for both the 2009 and 2010 plan years is the later of: 1) January 17, 2012; or 2) the due date that generally applies for filing the Form 8955 SSA for 2010)	Used to report information regarding separated participants with deferred vested benefits	Plans subject to the vesting standards of ERISA § 203

Item	Due Date		Plans Affected
	Calendar-Year Plan/Employer	General	
<p>Form 1099-DIV (Dividends and Distributions)</p> <p>(Also see 2/28/2012 and 4/2/2012 due dates)</p>	1/31/2012	<p>Statements for the calendar year should be provided to recipients by January 31 of the following year</p> <p>Note: Statements may be issued earlier in some situations, as provided by the regulations</p>	<p>Any payer (trustee, etc.) who provided any person with a dividend or distribution on stock of \$10 or more. Payments of Internal Revenue Code (IRC) § 404(k) dividends directly from the corporation to plan participants or beneficiaries are reported on Form 1099-DIV.</p> <p>Note: All distributions from an ESOP that are IRC § 404(k) dividends must be reported on Form 1099-R</p>
<p>2011 Form W-2 (Wage and Tax Statement)</p> <p>2011 Forms 1099 and 1099-R (Distributions from Pensions, Annuities, Retirement or Profit Sharing Plans, IRAs, or Insurance Contracts)</p> <p>(Also see 2/28/2012, 2/29/2012, and 4/2/2012 due dates)</p>	1/31/2012	<p>Statements for the calendar year should be provided to employees and/or recipients by January 31 of the following year</p>	<p>Employees, retirement plans, dependent care plans, life insurance contracts, compensation plans, etc.</p>
<p>Form 5300 (Application for Determination for Employee Benefit Plan)</p>	1/31/2012, for IRS Cycle A filers	<p>January 31 every 5 years based on IRS filing cycle</p>	<p>Recommended for qualified defined contribution and defined benefit plans</p>
<p>Quarterly pension benefit statements to participants and beneficiaries for last quarter 2011 plan year</p>	2/14/2012	<p>On or before 45th day following the end of the calendar quarter³</p>	<p>ERISA individual account plans that permit participants to direct their investments (e.g., a 401(k) plan)</p>

Item	Due Date		Plans Affected
	Calendar-Year Plan/Employer	General	
<p>Form 1099-DIV (Dividends and Distributions)</p> <p>(Also see 4/2/2012 due date)</p>	2/28/2012 for paper filings	To be filed with the IRS	<p>Any payer (trustee, etc.) who provided any person with a dividend or distribution on stock of \$10 or more. Payments of IRC § 404(k) dividends directly from the corporation to plan participants or beneficiaries are reported on Form 1099-DIV.</p> <p>Note: All distributions from an ESOP that are IRC § 404(k) dividends must be reported on Form 1099 R. Also, eligible rollover distributions and direct rollovers should be reported on Form 1099-R. An extension may be available by filing Form 8809 (Application for Extension of Time To File Information Returns).</p>
<p>2011 Forms 1099 and 1099-R (Distributions from Pensions, Annuities, Retirement Plans, IRAs, or Insurance Contracts)</p> <p>2011 Form W-2 (Wage and Tax Statement)</p> <p>(Also see 4/2/2012 due date)</p>	<p>2/28/2012 for paper filings for Forms 1099 and 1099-R</p> <p>2/29/2012 for paper filings for Form W-2</p>	<p>Forms 1099 and 1099-R should be filed with the IRS no later than February 28th</p> <p>Form W-2 should be filed with the Social Security Administration (SSA) no later than the last day of February</p>	<p>Employees, retirement plans, dependent care plans, life insurance contracts, compensation plans, etc.</p> <p>Note: An extension may be available by filing Form 8809 (Application for Extension of Time To File Information Returns)</p>
<p>Estimated Pension Benefit Guaranty Corporation (PBGC) flat rate premium payment for plan year beginning 1/1/2012</p>	2/29/2012	Last day of 2 nd full calendar month after end of prior plan year	<p>Defined benefit or annuity plan, or other plan subject to Title IV of ERISA (Plan Termination Insurance) with 500 or more participants in prior filing year for whom flat rate premiums were payable for the plan year preceding the premium payment year</p>

Item	Due Date		Plans Affected
	Calendar-Year Plan/Employer	General	
Form 5330 (Return of Excise Taxes Related to Employee Benefit Plans) to the IRS (Also see 7/31/2012 Form 5558 due date if extension is needed)	Depending on the nature of the excise tax incurred in 2012, the due date could be as early as 2/29/2012 (or as late as 3/31/2014)	See Form 5330 Instructions, Table 1 to determine due date	Employee benefit plans subject to certain excise taxes
Creditable/Non-Creditable Annual Disclosure to Centers for Medicare and Medicaid Services (CMS)	3/1/2012	60 days after the beginning of the plan year	All employers that offer prescription drug coverage
Form M-1 (Annual Report for Multiple Employer Welfare Arrangements (MEWA) and Certain Entities Claiming Exceptions (ECEs) to Employee Benefits Security Administration (EBSA))	3/1/2012	March 1 following close of prior calendar year Note: Filers generally granted an automatic 60-day extension until May 1, if requested	Certain MEWAs and entities claiming exception from MEWA status
2011 employer contributions for plans with 12/31 fiscal year-end in order to take tax deduction (with no plan sponsor tax extension)	3/15/2012	March 15	Qualified plans and 403(b) plans (403(b) plan sponsors are either state/local governments or tax-exempt entities, so they have no tax deduction for employer contributions)
Excess 2011 ADP/ACP amounts returned to highly compensated employees to avoid penalty tax	3/15/2012	2½ months after end of plan year 6 months after end of plan year of plan with eligible automatic contribution requirements	401(k) plans and 403(b) plans with employee after-tax contributions or employer matching contributions

Item	Due Date		Plans Affected
	Calendar-Year Plan/Employer	General	
Form 1042-S (Foreign Person's U.S. Source Income Subject to Withholding) and Form 1042 (Annual Withholding Tax Return for U.S. Source Income of Foreign Persons)	3/15/2012	Forms 1042-S and 1042 filed with the IRS to report retirement plan distributions made to nonresident aliens and income tax withheld from distributions made to nonresident aliens Form 1042-S, furnished to recipient of the income	Retirement plans For Form 1042-S, extension may be available by filing Form 8809 (Application for Extension of Time To File Information Returns) For Form 1042, an extension may be available by filing Form 7004 (Application for Automatic Extension of Time To File Certain Business Income Tax, Information, and Other Returns). Form 7004 does not extend the time for payment of tax.
Application of waiver of minimum funding standard for defined benefit and money purchase pension plans	3/15/2012	March 15 Due no later than the 15 th day of the 3 rd month after the close of the plan year for which the waiver is requested	Qualified defined benefit plans and money purchase pension plans
Fee disclosure—contracts outlining fees charged to a plan should be in place (plan-level fee disclosure)	3/30/2012	Service providers are required to provide the plan fiduciary information regarding all fees (direct and indirect) that the provider expects to receive (new obligation, effective 4/1/2012) ²	Certain employee pension benefit plans, including 401(k) plans
Initial required minimum benefit distribution from retirement plan if age 70½ in 2011	4/1/2012	April 1 of calendar year, following the calendar year in which an individual attains age 70½ or retires, whichever is later	Qualified retirement plans, 457(b) plans, and 403(b) plans
Medicare Part D Retiree Drug Subsidy Reconciliation	4/2/2012 for 2010 calendar year plans	Due no later than 15 months after the end of the plan year ^{2,4}	Employers that offer retiree prescription drug coverage and choose to apply for the 28% Retiree Drug Subsidy. An employer will forfeit its 28% Retiree Drug Subsidy if the plan is not timely reconciled.

Item	Due Date		Plans Affected
	Calendar-Year Plan/Employer	General	
<p>Form 1099-DIV (Dividends and Distributions)</p> <p>(Also see 2/28/2012 due date)</p>	<p>4/2/2012 for electronic filings</p>	<p>The statements must be filed with the IRS by March 31</p> <p>Note: Statements for the calendar year should be provided to recipients by January 31 of the following year</p>	<p>Any payer (trustee, etc.) who provided any person with a dividend or distribution on stock of \$10 or more. Payments of IRC § 404(k) dividends directly from the corporation to plan participants or beneficiaries are reported on Form 1099-DIV.</p> <p>Note: All distributions from an ESOP that are IRC § 404(k) dividends must be reported on Form 1099 R. Also, eligible rollover distributions and direct rollovers should be reported on Form 1099-R. An extension may be available by filing Form 8809 (Application for Extension of Time To File Information Returns).</p>
<p>2011 Form W-2 (Wage and Tax Statement) filed with the SSA (if filed electronically)</p> <p>2011 Forms 1099 and 1099-R (Distributions from Pensions, Annuities, Retirement Plans, IRAs, or Insurance Contracts) to the IRS (if filed electronically)</p> <p>(Also see 2/28/2012 and 2/29/2012 due dates)</p>	<p>4/2/2012 for electronic filings</p>	<p>Form W-2 should be filed with the SSA; Forms 1099, 1099-R filed with the IRS</p> <p>By March 31st if filed electronically</p> <p>Note: An extension may be available by filing Form 8809 (Application for Extension of Time To File Information Returns)</p>	<p>Employees, retirement plans, dependent care plans, life insurance contracts, compensation plans, etc.</p>
<p>1st quarter contribution for defined benefit plan for 2012 plan year</p>	<p>4/13/2012</p>	<p>Contribution is due by April 15</p>	<p>Qualified defined benefit pension plans subject to accelerated quarterly contribution schedule</p>
<p>Excess over 2011 401(k) or 403(b) dollar limit returned to participant; distributions of excess 402(g) deferral amounts to participants</p>	<p>4/13/2012</p>	<p>April 15 following close of employee's taxable year</p>	<p>401(k) plans, 403(b) plans, simplified employee pension plans, and simple retirement accounts</p>

Item	Due Date		Plans Affected
	Calendar-Year Plan/Employer	General	
PBGC Notice of Underfunding (Regarding ERISA Section 4010 filing with PBGC for sponsors with unfunded liabilities)	4/16/2012	105 th day after end of "information year" (generally, fiscal year) The filing due date is extended to the 106 th day after the close of the filer's information year if the 105-day reporting period includes February 29 th	Pension plans subject to Title IV of ERISA (Plan Termination Insurance) that generally have a funding target attainment percentage (FTAP) that is less than 80% (exemption may apply if unfunded liability of all plans is \$15 million or less)
2011 Annual Funding Notice to participants, beneficiaries, labor organizations representing participants, and the PBGC	4/27/2012	Plans generally must furnish funding notices no later than 120 days after the close of each plan year Small plans, covering fewer than 100 participants, counting all defined benefit plans in a controlled group, must provide the notice by the earlier of the date the Form 5500 is filed and the due date of the Form 5500 including extensions ⁵	Qualified defined benefit pension plans subject to Title IV of ERISA (Plan Termination Insurance)
Final comprehensive PBGC premium for 2011 for plans that filed an earlier estimated variable rate premium in the 10/17/2011 comprehensive filing and for plans with fewer than 100 participants	4/30/2012	Last day of 16 th full month after end of the plan year preceding the premium payment year	Pension plans subject to Title IV of ERISA (Plan Termination Insurance)
Quarterly pension benefit statements to participants and beneficiaries for 1 st quarter 2012 plan year	5/15/2012	On or before 45 th day following the end of the calendar quarter	ERISA individual account plans that permit participants to direct their investments (e.g., a 401(k) plan)
Initial annual plan fee disclosure to plan participants and beneficiaries (participant-level fees)	5/31/2012	For a calendar year plan, the disclosure must be furnished to participants within 60 days after April 1, 2012 Note: An annual notice is also required	ERISA individual account plans that permit participants to direct their investments (e.g., a 401(k) plan)
2 nd quarter contribution for defined benefit plan for 2012 plan year	7/13/2012	15 days after end of applicable quarter	Qualified defined benefit pension plans subject to accelerated quarterly contribution schedule

Item	Due Date		Plans Affected
	Calendar-Year Plan/Employer	General	
Summary of Material Modifications provided to participants and beneficiaries for plan changes adopted in 2011	7/27/2012	<p>210 days after end of plan year in which change adopted, unless included in timely summary plan description (SPD)</p> <p>60 days after material reduction in group health plan covered services or benefits adopted; or 90 days if employee communications that would report such reduction are provided at regular intervals</p>	Benefit plans covered by Part 1 of Title I of ERISA (Reporting and Disclosure Requirements)
Form 5500 (Annual Return/Report of Employee Benefit Plan to the IRS) if no extension (Also see 7/31/2012 Form 5558 due date if extension is needed)	7/31/2012	Last day of 7 th month after end of plan year	Benefit plans covered by Part 1 of Title I of ERISA (Reporting and Disclosure Requirements)
Annual pension benefit statement to participants and beneficiaries in individual account plans subject to ERISA	7/31/2012	The statement is required to be furnished annually. Per FAB 2007-03, the statement must be provided by the date the Form 5500 is filed, but no later than the due date of Form 5500 for the plan year, including extensions.	Individual account defined contribution retirement plans that do not permit participants to direct investments
Form 8955-SSA Annual Registration Statement Identifying Separated Participants With Deferred Vested Benefits if no extension is needed (Also see 7/31/2012 Form 5558 due date if extension is needed)	7/31/2012	<p>Last day of 7th month after end of plan year</p> <p>Used to report information regarding separated participants with deferred vested benefits</p> <p>Note: New form (Form 8955-SSA) is directly filed with the IRS and the information is no longer included in the Form 5500 filing</p>	Plans subject to the vesting standards of ERISA § 203

Item	Due Date		Plans Affected
	Calendar-Year Plan/Employer	General	
Form 5558 (Application for Extension of Time to File Certain Employee Plan Returns) to the IRS (Also see 10/15/2012 Forms 5500 and 8955-SSA due dates)	7/31/2012 for Form 5500 or Form 8955-SSA due date extension	Used to apply for extension of time to file Forms 5500, 5330, or 8955-SSA On or before due date for filing Forms 5500, 5330, or 8955-SSA. The due date varies for extending the Form 5330 due date, depending on the nature of the excise tax due. (Be sure to file Form 5558 in sufficient time for the IRS to consider and act on it before the Form 5330 normal due date.)	In the case of Form 5500, benefit plans covered by Part 1 of Title I of ERISA (Reporting and Disclosure Requirements) In the case of Form 8955-SSA, plans subject to the vesting standards of ERISA § 203 In the case of Form 5330, employee benefit plans subject to certain excise taxes
Quarterly pension benefit statements to participants and beneficiaries for 2 nd quarter 2012 plan year	8/14/2012	On or before 45 th day following the end of the calendar quarter	ERISA individual account plans that permit participants to direct their investments (e.g., a 401(k) plan)
First quarterly fee disclosure statements to participants and beneficiaries	8/14/2012	45th day after the end of the quarter (April to June) in which the initial fee disclosure was required Note: Information may be included with the quarterly pension benefit statement	ERISA individual account plans that permit participants to direct their investments (e.g., a 401(k) plan)
Required minimum contribution for money purchase pension, target benefit, and defined benefit plans	9/14/2012	8½ months after end of plan year, for minimum funding requirement (also see quarterly contributions for underfunded defined benefit plans) ²	Qualified retirement plans subject to IRC § 430 or § 412 funding requirements
2011 employer contributions for those sponsors that filed an income tax extension	9/14/2012	The due date for contributions to be deductible is the plan sponsor's tax return due date for the fiscal year in which the plan year ends, including extensions ²	Qualified retirement plans
Form 5500 (Annual Return/Report of Employee Benefit Plan to the IRS) and Form 8955-SSA (Annual Registration Statement Identifying Separated Participants With Deferred Vested Benefits) if the sponsor's tax return extension is granted	9/17/2012	Automatic extension to extended due date of plan sponsor's tax return (if certain conditions are met, Form 5558 need not be submitted) Note: New form (Form 8955-SSA) is directly filed with the IRS and the information is no longer included in the Form 5500 filing	In the case of Form 5500, benefit plans covered by Part 1 of Title I of ERISA (Reporting and Disclosure Requirements) In the case of Form 8955-SSA, plans subject to the vesting standards of ERISA § 203

Item	Due Date		Plans Affected
	Calendar-Year Plan/Employer	General	
2011 Summary Annual Report (SAR) to participants (if no extension of Form 5500 due date) (Also see 11/15/2012 due date if filing Form 5500 with an extension)	9/28/2012	Due to participants 9 months after end of plan year ²	Benefit plans covered by Part 1 of Title I of ERISA (Reporting and Disclosure Requirements), excluding defined benefit plans, required instead to provide the Annual Funding Notice to participants
Medicare Part D Retiree Drug Subsidy Application, Retiree List, and Attestation	10/2/2012 for 2013 calendar-year plans	Due 90 days before the beginning of the plan year ⁶	Employers that offer retiree prescription drug coverage and choose to apply for the 28% Retiree Drug Subsidy
Creditable/Non-Creditable Coverage Notice	Prior to 10/15/2012	Annual mailing; notices also required at various other times ⁷	All employers with Medicare Part D-eligible participants enrolled in an employer prescription drug plan
3 rd quarter contribution for defined benefit plan for 2012 plan year	10/15/2012	15 days after end of applicable quarter	Qualified defined benefit pension plans subject to accelerated quarterly contribution schedule
2011 Annual Funding Notice (for a plan with 100 or fewer participants) to participants, beneficiaries, labor organizations representing participants, and the PBGC	10/15/2012	Generally, due within 120 days following the close of the plan year (see above); for small plans covering 100 or fewer participants (counting all defined benefit plans in a controlled group), the due date for the notice is the earlier of the date the Form 5500 is filed and the due date of the Form 5500 (including extensions)	Qualified defined benefit pension plans subject to Title IV of ERISA (Plan Termination Insurance)
Form 5500 (Annual Return/Report of Employee Benefit Plan to the IRS) and Form 8955-SSA (Annual Registration Statement Identifying Separated Participants With Deferred Vested Benefits) last date, including all extensions	10/15/2012	See Form 5558 entry above Note: New form (Form 8955-SSA) is directly filed with the IRS and the information is no longer included in the Form 5500 filing	In the case of Form 5500, benefit plans covered by Part 1 of Title I of ERISA (Reporting and Disclosure Requirements) In the case of Form 8955-SSA, plans subject to the vesting standards of ERISA § 203

Item	Due Date		Plans Affected
	Calendar-Year Plan/Employer	General	
Comprehensive PBGC premium filing including balance of PBGC flat rate premium payment for 2012 and estimate of variable rate premium for 2012 for plans with 100 or more participants	10/15/2012	15 th day of 10 th full month after end of the plan year preceding the premium payment year	Pension plans subject to Title IV of ERISA (Plan Termination Insurance) with 100 or more participants in prior filing year
Quarterly pension benefit statements to participants and beneficiaries for 3 rd quarter 2012 plan year	11/14/2012	On or before 45 th day following the end of the calendar quarter	ERISA individual account plans that permit participants to direct their investments (e.g., a 401(k) plan)
Second quarterly fee disclosure statements to participants and beneficiaries	11/14/2012	The information must be provided at least once in every 3-month period. Since the initial statement was due by August 14, this second statement should be furnished no later than November 14. Note: Information may be included with the quarterly pension benefit statement	ERISA individual account plans that permit participants to direct their investments (e.g., a 401(k) plan)
2011 SAR to participants (if Form 5500 due date is extended due to plan sponsor's tax return extension)	11/15/2012	2 months after Form 5500 due date, as extended	Benefit plans covered by Part 1 of Title I of ERISA (Reporting and Disclosure Requirements), excluding defined benefit plans, required instead to provide the Annual Funding Notice to participants
Annual Notice of Qualified Automatic Contribution Arrangement (QACA) (employee notice by plans using ADP and ACP "safe harbor")	10/3/2012–11/30/2012	No earlier than 90 days, but no later than 30 days preceding each plan year relying on the "safe harbor" Note: Initial notice must be provided to newly eligible employees no later than 1 st individual deferral	401(k) plans and 403(b) plans that elect to rely on QACA "safe harbor" to satisfy ADP and ACP testing

Item	Due Date		Plans Affected
	Calendar-Year Plan/Employer	General	
Annual Notice of Eligible Automatic Contribution Arrangement (EACA)/ ERISA § 514(e)(3)	10/3/2012– 11/30/2012	<p>No earlier than 90 days, but no later than 30 days preceding each plan year to which the EACA applies</p> <p>Note: Initial notice must be provided to newly eligible employees no later than 1st individual deferral. Also, an optional EACA notice can be provided if the plan permits participants to withdraw deferrals during initial 90-day window.</p>	401(k) plans and 403(b) plans covered by ERISA that choose to use EACA
Annual Notice of Automatic Contribution Arrangement (ACA)	10/3/2012– 11/30/2012	<p>No earlier than 90 days, but no later than 30 days preceding each plan year to which the ACA applies</p> <p>A default election begins to apply with respect to an eligible employee no earlier than a reasonable period of time after receipt of a notice describing the automatic contribution arrangement. Based on notice requirements for a QACA or EACA (above), this requirement should be satisfied if ACA notice is provided.</p> <p>Note: Initial notice must be provided to newly eligible employees no later than the first individual deferral</p>	401(k) and 403(b) plans with automatic enrollment that are not EACAs or QACAs
Annual Safe Harbor Status Notice to inform participants of plan's ADP and/or ACP safe harbor status/ contribution rates/ vesting	10/3/2012– 11/30/2012	No earlier than 90 days, but no later than 30 days preceding each plan year	Safe harbor 401(k) and 403(b) plans
2011 SAR to participants (if Form 5500 due date is extended due to Form 5558 filing)	12/14/2012	2 months after Form 5500 due date ²	Benefit plans covered by Part 1 of Title I of ERISA (Reporting and Disclosure Requirements), excluding defined benefit plans, required instead to provide the Annual Funding Notice to participants
Annual pension benefit statement notice to participants and beneficiaries in defined benefit plans subject to ERISA	12/31/2012	A plan must provide a benefit statement every 3 years or an annual notice of availability upon request	Qualified defined benefit plans

Item	Due Date		Plans Affected
	Calendar-Year Plan/Employer	General	
Women's Health and Cancer Rights Act Notice	12/31/2012	Annual mailing; notice also required upon enrollment	Employers that offer group health plan benefits that cover medical and surgical benefits with respect to mastectomy
Children's Health Insurance Program (CHIP) Notice	Annual notice by 12/31/2012	Annual mailing; can be provided with enrollment materials or SPD	Employers providing medical benefits to employees in a state that provides premium assistance through Medicaid or a state child health plan for the purchase of group health plan coverage
Excess 2011 ADP/ACP amounts returned to highly compensated employees to avoid plan disqualification; as applicable, elective deferrals refunded and other contributions distributed or forfeited.	12/31/2012	Before end of plan year after plan year for which contribution is made	401(k) plans and 403(b) plans with employee after-tax contributions or employer matching contributions
Required minimum distribution from retirement plan, if applicable	12/31/2012	Before end of calendar year for the year following the calendar year in which an individual attains age 70½ or retires, whichever is later	Qualified retirement plans, 457(b) plans and 403(b) plans

¹ The Pension Protection Act of 2006 (PPA) added a provision to ERISA Section 104 requiring that identification and basic plan information and actuarial information that are included in the annual report be displayed on an intranet website maintained by the plan sponsor, if any.

² This due date falls on a weekend day. Generally the deadline extends to the next business day for IRS forms (but not contributions and participant notices).

³ Section 508(a) of PPA amended ERISA Section 105 by establishing an affirmative obligation on the part of plan administrators to automatically furnish pension benefit statements to participants and beneficiaries at least once each quarter, in the case of individual account plans that permit participants to direct their investments. For more information, see DOL Field Assistance Bulletin 2006-03 at: http://www.dol.gov/ebsa/regs/fab_2006-3.html. Plans must provide Pension Benefit Statements at least once each calendar year to a participant or beneficiary who does not have a right to direct the investment of assets in that account.

⁴ Significant data review is required well in advance of reconciliation.

⁵ DOL Field Assistance Bulletin 2009-1 is available at: <http://www.dol.gov/ebsa/pdf/fab2009-1.pdf>.

⁶ The due date may be extended to November 1, 2012 for plans that properly request an extension.

⁷ The notices should be in the mail no later than October 10, 2012 to ensure receipt before October 15, 2012.



About Aon Hewitt

Aon Hewitt is the global leader in human resource consulting and outsourcing solutions. The company partners with organizations to solve their most complex benefits, talent and related financial challenges, and improve business performance. Aon Hewitt designs, implements, communicates and administers a wide range of human capital, retirement, investment management, health care, compensation and talent management strategies. With more than 29,000 professionals in 90 countries, Aon Hewitt makes the world a better place to work for clients and their employees. For more information on Aon Hewitt, please visit www.aonhewitt.com.

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