

### **Section 125 Cafeteria Plan Amendment Notice**

Subject to certain IRS limited exceptions, elections relating to health or dental coverage are irrevocable during our plan year (October 1-September 30). The IRS recently added another exception which the plan has adopted effective October 1, 2015. Under this new exception, subject to certain conditions, an election of coverage under a group health or dental plan (but not a flexible spending account) may be revoked to purchase coverage through a Health Insurance Exchange (a "Marketplace") such as the Massachusetts Health Connector in two situations: (1) an employee who was reasonably expected to work an average of at least 30 hours per week has a change where he or she will be reasonably expected to work less than 30 hours per week (regardless of whether health plan eligibility is lost) or (2) the employee is eligible for a Special Enrollment Period to enroll in a Qualified Health Plan or the employee seeks to enroll in a Qualified Health Plan through a Marketplace during the Marketplace's annual open enrollment period. Conditions apply to both of those situations (e.g., when the new Marketplace coverage must be effective) and for more information about those conditions, please contact Carol Gustavson at [cgustavson@rcab.org](mailto:cgustavson@rcab.org) or (617) 746-5830.