



# Limited Filing Relief for Form 5500 and Form 8955-SSA

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In response to the COVID-19 emergency, the IRS has automatically extended the deadline for retirement and welfare plans to file Form 5500 and Form 8955-SSA until July 15, 2020. As explained below, however, this automatic extension will only be useful to certain benefit plans with a non-calendar plan year.

Both Form 5500 and Form 8955-SSA must be filed by the last day of the 7th month following the end of a plan year. A plan may extend this original filing deadline by applying for a 2 1/2 month extension using Form 5558. The IRS has, however, granted an automatic extension until July 15, 2020 for plans with original or extended filing deadlines that fall on or after April 1, 2020 through July 14, 2020.

Calendar year plans will not benefit from the automatic extension because their original filing deadline falls on July 31, 2020 – which is outside of the relief window. Without additional IRS-issued relief, in order for a calendar year plan to extend its filing deadline, the plan must still apply for the 2 1/2 month extension using Form 5558.

Non-calendar year plans may also want to apply for the standard 2 1/2 month extension if doing so will extend their original filing deadline beyond July 15, 2020. For example, a plan with a plan year ending October 31, 2019 has an original filing deadline falling on May 31, 2020, which can be extended until August 15, 2020 by filing Form 5558.

If you have any questions about compliance requirements for employer sponsored retirement and welfare plans, including the application of COVID-19 relief, please contact a member of our [Employee Benefits Group](#).