

# YOUR SIMPLE INTRO TO M-1 FILINGS

## THE ANNUAL REPORT

The **plan administrator** of a MEWA must file the annual Form M-1 with the Department of Labor no later than **March 1** following any calendar year for which a filing is required. No annual report is required if, between October 1 and December 31, the MEWA experiences a registration event and makes a subsequent, timely filing.

*Registration events are events that require a plan administrator to file an M-1 in addition to the annual filing.*

## ANNUAL YEAR V. FISCAL YEAR INFORMATION

The administrator of a MEWA that is required to file must file the annual report using the **previous calendar year's information**. However, the administrator of a MEWA may report using **fiscal year information** if the administrator of the MEWA has at least 6 continuous months of fiscal year information to report.

## ADDITIONAL M-1 FILINGS

Additional filings are necessary when a MEWA experiences certain registration events:

### 1. BEGIN OPERATING

The MEWA first begins operating with regard to the employees of two or more employers (including one or more self-employed individuals).

### 2. BEGIN OPERATING IN AN ADDITIONAL STATE

The MEWA begins knowingly operating in any additional State.

### 3. MERGER

The MEWA begins operating following a merger with another MEWA.

### 4. INCREASE OF AT LEAST 50%

The number of employees receiving coverage for medical care under the MEWA is at least 50 percent greater than the number of such employees on the last day of the previous calendar year.

### 5. MATERIAL CHANGE

The MEWA experiences a material change<sup>1</sup> as defined by these instructions.

*Events 1 and 2 require a registration filing 30 days prior to the event, while events 3-5 require registration filing within 30 days of the event occurring<sup>2</sup>. A MEWA that is required to make a registration filing must use the most recently updated form M-1 that is available to do so.*

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<sup>1</sup>If any of the custodial or financial information reported on Part II of Form M-1 changes, such change is considered a material change and requires the MEWA to submit a new Form M-1 filing.

<sup>2</sup>If any of these events occur, check A2 box titled "MEWA Registration" and check the reason for filing Registration below.

This flyer is intended only as an overview. Other requirements, exceptions, or special rules may apply. This flyer is not legal advice and should not be construed as such. Employer should seek the advice of competent legal or other professional advice to determine their M-1 filing requirements.