

Form 5500



Form	Eligibility	Types of Products	Ancillary Benefits	Filing Location
Form 5500, Annual Return/Report of Employee Benefit Plan	Businesses with 100+ participants. Includes covered employees, retirees, and primary COBRA beneficiaries. Does not include dependents.	Includes plans for medical, dental, vision, life, accident, disability benefits, health flexible spending accounts (HFSAs), and health reimbursement arrangements (HRAs). If the plan includes group insurance coverage, information about the insurance policy must be reported on Schedule A as part of the Form 5500 filing.	Life insurance, disability benefits, dental/vision insurance	Must file electronically through EFAST2.
Form 5500-SF, Short Form Annual Return/Report of Small Employee Benefit Plan	Businesses with fewer than 100 participants	Includes plans for medical, dental, vision, life, accident, disability benefits, health flexible spending accounts (HFSAs), and health reimbursement arrangements (HRAs). If the plan includes group insurance coverage, information about the insurance policy must be reported on Schedule A as part of the Form 5500 filing.	Life insurance, disability benefits, dental/vision insurance	Must file electronically through EFAST2.
Form 5500-EZ, Annual Return of a One-Participant (Owners/Partners and Their Spouses) Retirement Plan or a Foreign Plan	Single owner business/self employed	Includes plans for medical, dental, vision, life, accident, disability benefits, health flexible spending accounts (HFSAs), and health reimbursement arrangements (HRAs). If the plan includes group insurance coverage, information about the insurance policy must be reported on Schedule A as part of the Form 5500 filing.	Life insurance, disability benefits, dental/vision insurance	Electronically: EFAST2's web-based filing system or an EFAST2-approved vendor. Paper: Department of the Treasury Internal Revenue Service Ogden, UT 84201-0020
Form 8955-SSA, Annual Registration Statement Identifying Separated Participants with Deferred Vested Benefits	Anyone filing 5500s	Includes plans for medical, dental, vision, life, accident, disability benefits, health flexible spending accounts (HFSAs), and health reimbursement arrangements (HRAs). If the plan includes group insurance coverage, information about the insurance policy must be reported on Schedule A as part of the Form 5500 filing.	Life insurance, disability benefits, dental/vision insurance	Electronically: through the IRS FIRE system. Paper: Department of the Treasury Internal Revenue Service Ogden, UT 84201-0024
Form 5558, Application for Extension of Time to File Certain Employee Plan Returns	Anyone filing 5500s	Includes plans for medical, dental, vision, life, accident, disability benefits, health flexible spending accounts (HFSAs), and health reimbursement arrangements (HRAs). If the plan includes group insurance coverage, information about the insurance policy must be reported on Schedule A as part of the Form 5500 filing.	Life insurance, disability benefits, dental/vision insurance	Mail only: Department of the Treasury Internal Revenue Service Ogden, UT 84201-0020

Notice:

All 5500 Forms must be submitted electronically. For more info on submitting 5500 Forms, please visit: <https://www.dol.gov/agencies/ebsa/employers-and-advisers/plan-administration-and-compliance/reporting-and-filing/form-5500>
5500s are due by July 31. If 5500s will not be completed by the due date, file an extension with the IRS in order to avoid any late fees. Penalties for not filing Form 5500 can be up to \$1,100 per day.