



Important Tax and Health Insurance Dates

DATE	DEADLINE FOR
October 1, 2015	Employers: Establishing a SIMPLE for 2015, except in certain circumstances.
October 15, 2015	Individuals: Filing a 2014 income tax return (Form 1040, 1040A, or 1040EZ) and paying any tax, interest and penalties due, if an automatic six-month extension was filed.
	Individuals: Making contributions for 2014 to certain retirement plans or establishing a SEP for 2014, if an automatic six-month extension was filed.
	Individuals: Filing a 2014 gift tax return (Form 709) and paying any tax, interest and penalties due, if an automatic six-month extension was filed.
	Individuals 65 or over: 2016 Medicare Annual Enrollment begins.
October 31, 2015	Employers: Reporting income tax withholding and FICA taxes for third quarter 2015 (Form 941) and paying any tax due, as well as any related state filings.
November 1, 2015	Individuals: 2016 Open enrollment for Marketplace Insurance begins.
November 10, 2015	Employers: Reporting income tax withholding and FICA taxes for third quarter 2015 (Form 941), if you deposited on time and in full all of the associated taxes due.
December 15, 2015	Calendar-year Corporations: Paying the fourth installment of 2015 estimated income taxes.
	Individuals: Last day to enroll in or change plans for new Marketplace health coverage to start January 1, 2016.
December 7, 2015	Individuals 65 or over: 2016 Medicare Annual Enrollment Ends.
December 31, 2015	Employers: Establishing a retirement plan (other than a SIMPLE or a SEP).
	Individuals: 2016 Marketplace coverage ends; no matter when enrolled.
January 1, 2016	Individuals: 2016 Marketplace health coverage begins if enrolled by Dec. 15, 2015.
January 15, 2016	Individuals: Last day to enroll in or change plans for new Marketplace health coverage to start February 1, 2016.
January 31, 2016	Individuals: 2016 Marketplace Open Enrollment ends. Enrollments or changes between January 16 and January 31 take effect March 1, 2016.

*If you don't enroll in a 2016 health insurance plan by January 31, 2016, you can't enroll in a health insurance plan for 2016 unless you qualify for a [Special Enrollment Period](#).