

Supreme Court Upholds Limitations Period in ERISA Plan

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The U.S. Supreme Court held that courts must respect the limitations period in an ERISA plan document for bringing a claim so long as it is reasonable. This is the case even if the limitations period starts before the cause of action accrues and not after the participant has exhausted administrative remedies under the plan. The participant in a disability plan had claimed that limitations periods cannot begin until after the plan's administrative remedies were exhausted. *Heimeshoff v. Hartford Life & Accident Ins. Co.*, No. 12-729 (U.S. Dec. 16, 2013). Note: Although *Heimeshoff* involved a disability plan, the Supreme Court's decision would also apply to limitations periods in retirement plans.