

OUTBREAK PERIOD NOTICE

Timing extensions expiring for HIPAA special enrollment events, COBRA coverage and ERISA claim and appeals

The U.S. Department of Labor and IRS announced temporary extensions of certain plan deadlines during the COVID-19 pandemic National Emergency. Under these extensions, plan participants and dependents were given extra time to make HIPAA Special Enrollment election changes, file ERISA claims and appeals, submit COBRA elections, and make COBRA premium payments. During the National Emergency, individuals were given until the earlier of:

- 1 year from the date the deadline would have begun running for that individual; or
- 60 days from the end of the National Emergency, or other date, as announced by the regulators. July 10 is the applicable date (60 days from the May 11th date selected by the regulators).

What this means for you and your family

The National Emergency ended on April 10, 2023 and timing extensions will end on July 10, 2023, if not sooner as noted above. You should act quickly or you may lose your ability to exercise your rights under the plan for:

- Requesting enrollment under the plan due to a HIPAA Special Enrollment event, which includes when you are otherwise eligible for the plan and are—
 - An employee or an employee's spouse or dependent who loses other coverage,
 - An employee that gains a dependent by birth, adoption, or placement for adoption, or marriage, or
 - An employee or a dependent that loses eligibility for state Medicaid or Children's Health Insurance Program (CHIP) coverage or becomes eligible for state premium assistance under Medicaid or CHIP; or
- Filing an ERISA claim or appeal; or
- Enrolling in or making premium payment(s) for your COBRA continuation coverage

If you did not experience a HIPAA Special Enrollment or COBRA qualifying event or did not have the need to file an ERISA claim or appeal, you do not need to take any action. If any of these events occur after July 10, 2023, the Outbreak timing extensions will no longer apply and the plan will apply its normal plan rules.