



COBRA DEADLINE EXTENSION

Important information: Please read carefully and retain for future reference.

Certain deadlines extended due to COVID-19

Due to the COVID-19 National Emergency, and in accordance with guidance provided by the Department of Labor in Notice 2021-01, timelines used by group health plans for continuation of health care coverage (COBRA) have been extended from the date you first become eligible for this relief until the earlier of (a) one year from the date you were first eligible for relief or (b) 60 days after the announced end of the National Emergency (the end of the Outbreak Period). The date you become eligible for this relief depends on the type of relief. Please see below for details.

- **COBRA Election Period Relief.** Your normal election period expires 60 days after the latest of (a) the date you lose coverage due to your qualifying event, or (b) the date you are provided notice of your right to elect COBRA due to your qualifying event. You will become eligible for relief on the day after your normal election period expires. You can elect coverage and enroll anytime through the end of the extended relief period. If you elect coverage, your coverage will be in effect during the Outbreak Period for the months you make a COBRA premium payment.

Example: If the National Emergency declaration ended on July 31, 2021, then the end of the Outbreak Period would be 60 days later, or Sept. 29, 2021. If you become eligible to elect COBRA on May 1, 2021, the Outbreak Period would be disregarded, and you would have 60 days after Sept. 29, 2021, to elect COBRA by returning your completed election form. If you make a COBRA election, it would be retroactive to the day after your loss of coverage.

- **Notification of Certain Qualifying Events and Second Qualifying Events Period Relief.** The period of time for notifying the plan administrator of a qualifying event of divorce or becoming an ineligible dependent and the time period for notifying the plan administrator of a second qualifying event ends 60 days after the latest of (a) the date of the qualifying event, (b) the date that you lose coverage due to the qualifying event, or (c) the date that you are notified of the requirement to provide notification through the provision of the Summary Plan Description or COBRA General Notice. You will become eligible for relief on the day after the normal 60-day notification period ends.

The period of time for notifying the plan administrator that you have been deemed disabled by the Social Security Administration ends 60 days after the latest of (a) the date of the disability determination by the Social Security Administration, (b) the date of the qualifying event, (c) the date you lose coverage due to the qualifying event, or (d) the date that you are notified of the requirement to provide notification through the provision of the Summary Plan Description or COBRA General Notice. You will become eligible for relief on the day after the normal 60-day notification period ends.

If you lose coverage under your group health plan, there may be other coverage options available to you. In accordance with the President's Executive Order 14009, a special enrollment period is available to consumers in the 36 states that use the HealthCare.gov platform starting on Feb. 15, 2021, and continuing through May 15, 2021. At least 13 states plus the District of Columbia, which operate their own marketplace platforms, are offering a similar opportunity. For more information on the health insurance marketplace special enrollment period, go to [HealthCare.gov](https://www.healthcare.gov). For a list of states that do not use HealthCare.gov and to get links to their marketplaces, go to [healthcare.gov/marketplace-in-your-state/](https://www.healthcare.gov/marketplace-in-your-state/).