



END OF COVID-19 EMERGENCY DECLARATIONS

NOTICE OF CERTAIN PLAN DEADLINES RETURNING TO NORMAL LENGTH

On January 30, 2023, the Biden Administration announced their intention to end the COVID-19 National Emergency on May 11, 2023. The end of the COVID-19 National Emergency means the end of the extension of certain timeframes during the COVID-19 "Outbreak Period." The Outbreak Period began March 1, 2020, and ends 60 days after the announced end of the COVID-19 National Emergency. Throughout this period, certain ERISA plan deadlines have been extended by the earlier of one year or until the end of the Outbreak Period. The affected deadlines include the following:

- The 30- or 60-day deadline to request a **HIPAA Special Enrollment** (an enrollment right that arises following certain life events such as a marriage, birth, or adoption; loss of eligibility for other group health coverage, health insurance coverage, CHIP or Medicaid; or becoming eligible for state premium assistance, Medicaid or CHIP subsidies).
- The 60-day **COBRA election** deadline.
- The 45-day deadline to make a first **COBRA premium payment** and the 30-day deadline for subsequent COBRA premium payments.
- The 30- or 60-day deadline to notify the plan of a **COBRA Qualifying Event** or disability determination by the Social Security Administration.
- The deadlines for participants to file a **claim for benefits or appeal an adverse benefit determination** under a plan's claims procedures. This includes all claims and appeals under ERISA group health (including health FSAs and HRAs), disability, life, AD&D and pension plans.

If the COVID-19 National Emergency ends on May 11, 2023, as intended, then the Outbreak Period will end 60 days later, which is July 10, 2023. This means that for many participants, affected deadlines will begin to run their normal length on July 11, 2023.

If you have experienced any of these events in the past year or if you experience any of these events prior to July 10, 2023, you may have additional time to meet the associated deadline for enacting your rights under the applicable plan. Note that COBRA qualified beneficiaries cannot only elect COBRA prospectively. This means for COBRA elections and HIPAA Special Enrollment elections with retroactive effective dates, you will be responsible for paying applicable healthcare premiums retroactive to the reinstatement date of your benefits.

Please read this notice carefully. If you have any questions about this Notice, please contact your Human Resources Department.