

NOTICE SUPPLEMENTING THE ENCLOSED COBRA DOCUMENTATION

Please read this notice very carefully, as it provides critical information supplementing the contents of the enclosed COBRA documentation.

The Federal government has extended certain COBRA deadlines for COBRA Qualified Beneficiaries should they need additional time due to the current pandemic. During the period beginning March 1, 2020 through the date that is 60 days after the declared end to the National Emergency (“Outbreak Period”), the COBRA periods below are tolled, but not more than 1 year. Thus, the new due date for any of the COBRA related events below is the earlier of 1 year from the otherwise applicable due date or:

1. The 60-days after the end of the Outbreak Period to notify the plan administrator of a qualifying event (including a second qualifying event) or a disability determination;
2. 60 days after the end of the Outbreak Period to elect COBRA;
3. 45 days after the end of the Outbreak Period to make the first premium payment;
4. 30 days after the end of the Outbreak Period to make a monthly premium payment.

For example, if the due date to elect COBRA would otherwise be May 1, 2021 then you must elect by the earlier of May 1, 2022 or 60 days after the Outbreak Period.

Likewise, if the May 2021 premium would otherwise be due May 31, 2021, then you must pay the May 2021 premium by the earlier of May 31, 2022 or 31 days after the end of the Outbreak Period.

NOTE: Please note that you must elect and pay your initial premium to start coverage (i.e., it is retroactively reinstated). And if you fail to pay subsequent premiums by the otherwise applicable due dates, your coverage will be suspended until you have timely paid your COBRA premium(s). Once such timely payment is received, coverage will be reinstated retroactively (or if not suspended, it may be retroactively terminated if you do not make timely payment). In addition, if you do not pay your premiums for multiple months during the Outbreak Period and you find that you need coverage for those months, you will have to pay the premiums for all such months in order to reinstate the coverage. Consequently, it is recommended that you elect and pay your premiums by otherwise applicable deadlines if you can.