

## Notice Supplementing 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 in response to the declaration of a National Emergency with respect to the COVID-19 outbreak. The period starting March 1, 2020 and ending 60 days after the announced end of the national emergency (the "Outbreak Period") or such other date announced by the Department of Labor in a future notice, must be disregarded when applying certain COBRA time periods.

The following COBRA time periods that began during the Outbreak Period may be extended:

1. The 60-day deadline to notify your group health plan administrator of a qualifying event;
2. The 60-day deadline for Qualified Beneficiaries to elect COBRA;
3. The 60-day deadline for individuals to notify the plan that a Qualified Beneficiary was determined by the Social Security Administration to be disabled;
4. The 45-day deadline in which to make the first premium payment and the 30-day deadline for subsequent premium payments.

By way of example, if you are unable to complete and submit the enclosed election form within the standard 60-day election period, you may elect at any time up to 60-days after the announced end of the Outbreak Period (which has not yet been established). Likewise, if you are unable to make your COBRA premium payments during the initial 45-day day or subsequent 30-day grace periods, you have until 45 days/30 days from the end of the outbreak period to make payment.

NOTE: Please note, you must elect and pay your initial premium to start COBRA coverage and it will be retroactively reinstated back to the date of your qualifying event. **Failure to pay subsequent premiums by otherwise applicable due dates will result in coverage being suspended. 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 premium for all such months in order to reinstate the coverage.**