



INFORMATION ABOUT RECENT CHANGES TO GROUP HEALTH PLAN

Under your Group Health Plan, a period of time related to the COVID 19 outbreak (the “Outbreak Period”) will not count when deciding whether certain time periods have passed. The Outbreak Period starts March 1, 2020 and is expected to continue until 60 days after earlier of (a) the announced end of the COVID19 National Emergency that was proclaimed by the President of the United States on March 13, 2020 or (b) the date announced by the US Department of Labor and/or US Treasury Department in a future announcement.

You may make use of as little or as much of the additional time provided by the deadline extensions as you want. It may be in your best interest to continue to act promptly. As examples:

- Additional time is provided to file claims. Claims cannot be paid until they are filed. If filing is delayed, it will delay payment.
- Additional time is provided to pay COBRA continuation benefit premiums. The Plan is not required to pay claims for someone under COBRA until they both elect COBRA and pay the COBRA premium. For example, if the COBRA premium for March 2021 has not been paid when claims for services provided in March 2021 are submitted to the Plan, the Plan may deny those claims. The claims may need to be resubmitted after the March 2021 premium is actually paid, in order for the claims to be considered for payment.
- Additional time is provided to notify the plan of certain special enrollment events, like marriages, and to enroll in COBRA continuation coverage. A person is not recognized as a covered person by the Plan until they enroll. If claims are submitted before HIPAA special enrollment or COBRA continuation is elected, the Plan may deny those claims. The claims may need to be resubmitted after the election is made in order for the claims to be considered for payment. Plan provisions and applicable laws will determine when the enrollment is effective.

Additional guidance was issued by the government on the application of the Outbreak Period relief. The maximum extension period provided by the Outbreak Period relief will be one (1) year. The delay for action allowed by the Outbreak Period rule does not exceed 1 year.

By way of example,

- If the deadline to appeal a claim normally would have been February 1, 2021, the new deadline will be the earlier of (1) January 31, 2022 or (2) the date arrived at by disregarding the Outbreak Period.

In the event of any conflict between this information page and the Plan documents (which include the recent amendment), the Plan documents control. Please review the Plan documents.

[When the National Emergency ends, the COBRA deadlines will again be enforced. KBA will communicate when this has been lifted.]