



MICHIGAN ELECTRICAL EMPLOYEES' HEALTH PLAN



Important Update Regarding Deadline to Take Actions Related to Your Plan Benefits

Some deadlines related to your Plan benefits may be affected by new guidance from the Department of Labor. Beginning on March 1, 2020, you and your eligible dependents became eligible for up to a one year extension for the following deadlines:

- 30-day period (or 60-day period in certain circumstances) to request enrollment in the Plan due to a HIPAA special enrollment event;
- 60-day period for a qualified beneficiary to elect COBRA continuation coverage;
- 30-day grace period for a qualified beneficiary to pay COBRA premiums;
- 45-day period following election of COBRA continuation coverage to pay the initial COBRA premium;
- 4 month period to request an external review of a denied appeal;
- Date by which a claimant may file information to perfect a request for external review;
- Period to file a benefit claim under the Plan's claims procedure; and
- Period to file an appeal of a claim denial.

Until recently it was not clear that this extension period would be limited to a maximum of one year. **Therefore, if you were previously told that a deadline would be delayed during the "outbreak period" of COVID-19 it is important to understand your extension is limited to one year from when the extension applicable to you started. Additionally, consistent with guidance from the Department of Labor, once the COVID-19 national emergency is declared over, your extension will end 60 days later regardless if it has not been one year since you first became eligible for the extension.**

For example:

If you were eligible to take one of the above actions on March 1, 2020, the deadlines noted above were extended until February 28, 2021. The deadlines are now running again and **you now have a limited number of days to take action.**

If you became eligible to take one of the above actions on January 1, 2021, the deadlines noted above are extended until the earlier of (1) the end of the COVID-19 national emergency plus 60 days or (2) December 31, 2021.

We will post additional information when the national emergency is declared over. Please regularly check back here for additional information. If you have any questions regarding these extensions and how they apply to your situation, please contact the Plan Office.