

# Important: You may have more time to complete certain benefit transactions

On May 4, 2020, the U.S. Departments of Labor and the Treasury issued guidance that temporarily extends the deadlines in place for certain benefit changes and processes associated with election, notification, payment and claims/appeals. **To protect individuals from losing benefits, the agencies adjusted deadlines that may be missed during the Outbreak Period** associated with COVID-19, which began March 1, 2020, and ends July 10, 2023. Your extended deadline will be the earlier of one year after your original deadline or the extended deadline following the end of the Outbreak Period (7/11/2023), as noted in the table below.

## Deadline extensions

If you or your dependent(s) are experiencing one of the following situations, the deadlines will be recalculated if impacted by the Outbreak Period, as defined above.

Do you need to...	Temporary Extensions to Deadlines	Actions Needed
<b>Change your coverage due to a life change?</b> (e.g. loss of health coverage, qualified for Medicaid or Children's Health Insurance Program (CHIP), gained a dependent through marriage, birth or adoption, etc.)	<p>You have 30 days from the date of your life change to make changes to your coverage. If your 30-day notification timing falls before July 11, 2023, you have until the earlier of 1 year from your original deadline or 8/9/2023 to make coverage changes.</p> <p>For life changes tied to financial assistance or loss of coverage under the Children's Health Insurance Program (CHIP) or Medicaid, the timing is based on a 60-day notification period, rather than 30 days.</p>	<p>Visit the My Health Benefits Center at <a href="https://digital.alight.com/tapestry">digital.alight.com/tapestry</a> and select Life Events to complete enrollment.</p> <p>Or, call the My Health Benefits Center for additional help.</p>

Do you need to...	Temporary Extensions to Deadlines	Actions Needed
<p><b>Complete notification for a COBRA<sup>1</sup> qualifying event?</b> (e.g. divorce or legal separation, change in child dependent eligibility [loss of student status, age limit reached], disability determination or change in disability status, or qualifying for Medicare)</p>	<p>If your 60-day notification deadline falls before July 11, 2023, you have until 9/8/2023 to notify the plan.</p>	<p>Visit the My Health Benefits Center at <a href="https://digital.alight.com/tapestry">digital.alight.com/tapestry</a> and select Life Events to complete notification. You can also open a help ticket on the portal under My Help Requests for additional assistance</p> <p>Or, call the My Health Benefits Center for additional help.</p>
<p><b>Enroll in COBRA coverage?</b></p>	<p>If you become eligible for COBRA, you have a 60-day initial enrollment period. If your 60-day enrollment deadline falls before July 11, 2023, you have until 9/8/2023 to enroll in COBRA.</p>	<p>Visit the My Health Benefits Center at <a href="https://digital.alight.com/tapestry">digital.alight.com/tapestry</a> and select Enroll Now to complete enrollment.</p> <p>Or, call the My Health benefits Center for additional help. You can also open a help ticket under My Help Requests for additional assistance.</p>
<p><b>Pay COBRA premiums?</b></p>	<p>If enrolled in COBRA, you have 45 days to submit payment for your initial bill and 30 days to submit payment for subsequent bills. For payment deadlines that fall before July 11, 2023, you have until 8/24/2023 to submit your payments.</p>	<p>Follow Instructions for payments referenced on your billing statement.</p> <p><b>Please note:</b> While an extended grace period will be allowed, the amount owed for applicable months of coverage will remain the same. If this full amount is not submitted by the extended deadline, coverage will be terminated retroactively to the last day of the month for which you have made payment. E.g., if you owe payment for March, April, May, and June COBRA coverage you have until 8/24/2023 to pay.</p> <ul style="list-style-type: none"> <li>- If you don't make any payments by 8/24/2023, your coverage will be terminated retroactive to February 28, 2023.</li> <li>- If you pay for March and April only by 8/24/2023, your coverage will be terminated retroactive to your latest paid through date, April 30, 2023.</li> </ul>
<p><b>File a claim or appeal</b> (for any plan or program subject to ERISA<sup>2</sup>; e.g., group health plans, disability and other employee welfare plans, and pension benefit plans)</p>	<p>If your deadline to submit a claim/appeal falls before July 11, 2023, you may have additional time to submit your claim/appeal, as the deadline will be recalculated, to extend through the Outbreak Period.</p>	<p>Visit the My Health Benefits Center at <a href="https://digital.alight.com/tapestry">digital.alight.com/tapestry</a> and select Your Help Requests for more details.</p> <p>Or, call the My Health Benefits Center for additional help.</p>

<sup>1</sup> Consolidated Omnibus Budget Reconciliation Act of 1985

<sup>2</sup> Employee Retirement Income Security Act of 1974

## **Need help?**

For more information about deadline extensions or allowable mid-year changes, contact the My Health Benefits Center at 1.833.692.6387(1.833.MY.BNFTS), available Monday through Friday from 9AM to 6PM EST, or visit us at [digital.alight.com/tapestry](https://digital.alight.com/tapestry).