

## **IMPORTANT NOTICE ABOUT YOUR PLAN BENEFITS**

On March 1, 2020, in response to the COVID-19 pandemic, the federal government provided a Disaster Relief Period during which group health plans had to extend certain plan deadlines, including special enrollments, COBRA elections and payments, disability plan determination periods, and claims filing, appeals and review periods.

The Disaster Relief period ended on February 28, 2021. Therefore, the deadlines for previously extended actions have now resumed. Please review the following Notices to determine if you or your dependent must take action and/or are in jeopardy of losing plan benefits.

Questions must be directed to [lgh-benefits@pennmedicine.upenn.edu](mailto:lgh-benefits@pennmedicine.upenn.edu).

### **SPECIAL NOTE: The deadlines noted below may be subject to change based on changes imposed by the federal governmental. Special Enrollment**

If you have experienced a special enrollment event, such as birth, adoption/placement for adoption, or marriage, between March 1, 2020 and February 28, 2021 and did not enroll yourself and/or your dependent(s), you must do so within 30 days of the special enrollment one-year anniversary date.

If you have experienced a special enrollment event related to CHIP coverage ending for your child between March 1, 2020 and February 28, 2021 and did not enroll yourself and/or your dependent(s), you must do so within 60 days of the one-year anniversary date on which you lost CHIP coverage.

If you do not take action by the applicable deadlines, you may have to wait until the next open enrollment period to make changes to your current elections, if any.

### **COBRA Election and Payment**

If you had a COBRA qualifying event, including but not limited to layoff, termination of employment, reduction of hours, divorce, or dependent aging off the plan, between March 1, 2020 and February 28, 2021, and you did not elect COBRA, you must do so within 60 days of the qualifying event one year anniversary date.

If you elected COBRA for yourself and/or your dependents between March 1, 2020 and February 28, 2021, but have not paid the required premium for coverage, you must do so within 45 days of the qualifying event one year anniversary date.

Please refer to your COBRA election and payment information for cost, grace periods, contact information, etc. Questions may also be directed to Wageworks by calling 888-678-4881.

### **Disability Determination**

If you have been out of work or partially out of work at any time between March 1, 2020 and February 28, 2021 due to a medical condition and have not applied for disability coverage, you must contact your employer and disability insurer to discuss when you are required to file a disability claim (generally within one-year of the date of the medical condition onset).

### **Benefits Claims Filing, Appeals and External Review**

If you have not filed a claim, requested an appeal or external review of a denied claim, or have not submitted additional documentation as requested for medical, dental, vision, health reimbursement arrangement (HRA), health FSA, limited health FSA, or dependent care assistance plan for reimbursement of any incurred expense(s) between March 1, 2020 and February 28, 2021, you must contact the applicable health insurance carrier or administrator for deadline information.

### **Health Insurance Marketplace**

If you and/or your dependents have lost group health coverage, you may have an opportunity to obtain coverage through the Health Insurance Marketplace in your state. In this regard, in accordance with the President's Executive Order 14009, a special enrollment period is available to the consumers in the 36 states that use the [www.HealthCare.gov](http://www.HealthCare.gov) platform starting on February 15 and continuing through May 15. At least 13 states plus the District of Columbia operate their own Marketplace platforms and are offering a similar opportunity. For more information on the Health Insurance Marketplace special enrollment period, go to [www.HealthCare.gov](http://www.HealthCare.gov). For a list of states that do not use HealthCare.gov and links to their Marketplaces, go to: <https://www.healthcare.gov/marketplace-in-your-state>.