

# Employee Benefit Extensions

## Employee benefit extensions due to COVID-19 Pandemic

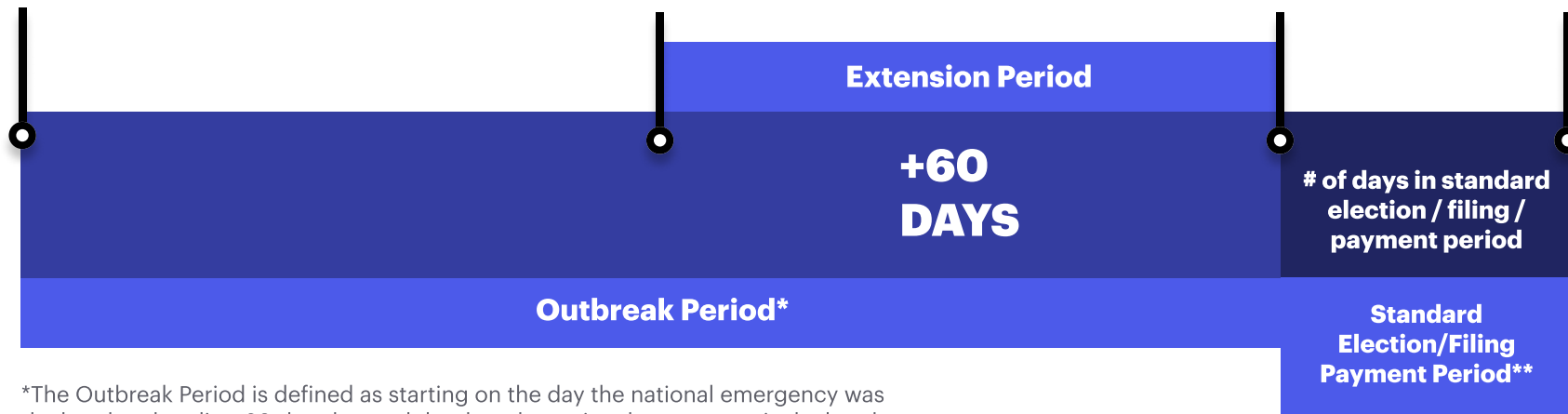
- HIPAA Special Enrollment Period
- COBRA Election Period
- Notice of COBRA Qualifying Event (e.g. divorce) to Employer
- Benefit Plan Filing Deadlines (FSA, HRA, medical claims, etc.)
- ERISA Adverse Benefit Determination Appeal Deadline
- ERISA External Review Request Deadline (including deadline to submit additional information for External Review Request)

**March 1, 2020**  
National  
emergency begins

**Date: TBD**  
National emergency  
declared over

**Date: TBD**  
Outbreak  
period ends

**Date of standard  
election / filing /  
payment deadline**



\*The Outbreak Period is defined as starting on the day the national emergency was declared and ending 60 days beyond the date the national emergency is declared over (as of yet undetermined). Standard election, filing, and/or payment deadlines are disregarded for the duration of the Outbreak Period but will pick up as normal when the Outbreak Period is over.

\*\*The standard timeframe for elections, filing, and/or payment will resume 60 days after the national emergency is declared over. This will vary, depending on the standard timeframe associated with each period (e.g. 60-day COBRA election period, 45-day COBRA initial payment period, etc.)