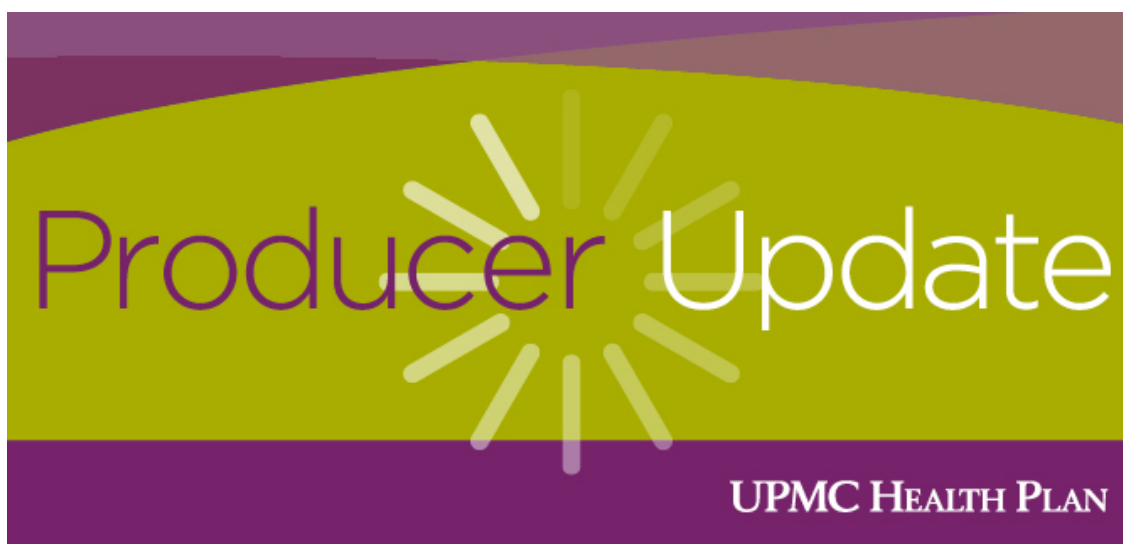


[Extension of Timeframes due to COVID-19 Outbreak](#)[View this email in your browser](#)

## **Extension of Certain Timeframes for Employee Benefit Plans, Participants, and Beneficiaries Affected by the COVID-19 Outbreak**

This communication was sent to all commercial group employers

Recognizing the numerous challenges facing participants and beneficiaries as a result of the COVID-19 outbreak, the Department of Labor, Internal Revenue Service, Department of the Treasury, and the Employee Benefits Security Administration (the "Agencies") issued a final rule to minimize the possibility of individuals losing benefits because of a failure to comply with certain pre-established timeframes. All group health plans subject to ERISA or the Internal Revenue Code must extend the timeframes listed below beginning on the period from March 1, 2020 until sixty (60) days after the announced end of the National Emergency (or such other date announced by the Agencies.) This period of time is referred to as the "Outbreak Period."

The Outbreak Period should be disregarded when determining the following timeframes:

- 1. The 30-day period (or 60-day period, if applicable) to request special enrollment.**

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end of the Outbreak Period. Note, UPMC Health Plan will not activate COBRA coverage until the election notice is received by the COBRA administrator or employer (if self-administering COBRA).

3. **The date for making COBRA premium payments.** COBRA coverage will continue during the Outbreak Period even if COBRA premiums are not paid during that time. . Missed COBRA premium payments are required to be made 30 days after the Outbreak Period has ended for retroactive coverage.
4. **The date for individuals to notify the plan of a qualifying event or determination of disability.**
5. **The date within which individuals may file a benefit claim.**
6. **The date within which members may file an appeal.**
7. **The date within which a member may file a request for an external review after receipt of an adverse benefit determination or final internal benefit determination.**
8. **The date within which a claimant may file information to perfect a request for external review upon finding that the request was not complete.**

These extensions are effective retroactive to March 1, 2020. For more detailed information regarding these extensions, please click [here](#), or contact your account manager.



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