



Musicians Health Fund

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IMPORTANT NOTICE REGARDING PLAN DEADLINES

For COBRA Election, Payment and Notice of Qualifying Events, Special Enrollment, and Filing Claims and Appeals

March 5, 2021

As we announced last year, the Fund has extended certain plan deadlines due to the COVID-19 pandemic, in accordance with DOL and IRS guidance. As a result, a period of time called the “outbreak period” is not counted when determining an individual’s deadline to elect and pay for COBRA, notify the Fund of a COBRA qualifying event, exercise a special enrollment right, or file a claim or appeal. The “outbreak period” started on March 1, 2020 and will end 60 days after the end of the COVID-19 National Emergency, which is ongoing.

Last week, the U.S. Department of Labor announced that the maximum period of time that will be disregarded when determining each individual’s deadline will be *one year*. Here are some examples of how this works:

COBRA Elections and Payments

Example 1: If you lost coverage under the Fund at the end of February 2020 and your normal 60-day deadline for electing COBRA coverage was April 29, 2020, you will have until April 29, 2021 to make your election for coverage, retroactive to March 1, 2020.

Example 2: Similarly, if you lost coverage under the Fund at the end of February 2020 and your normal 45-day deadline for paying the initial COBRA premium was May 15, 2020, you will have until May 15, 2021 to make your payment for coverage, retroactive to March 1, 2020.

Example 3: If you lost coverage under the Fund at the end of August 2020 and your normal 60-day deadline for electing COBRA coverage was October 30, 2020, you will have until October 30, 2021 to make your election for coverage, retroactive to September 1, 2020, *unless your 60-day election period (counted from the end of the outbreak period) expires before October 30, 2021.*

Example 4: If you *just* lost coverage under the Fund at the end of February **2021** and your normal 60-day deadline for electing COBRA coverage is April 29, 2021, you will have until April 29, 2022 to make your election for coverage, retroactive to March 1, 2021, *unless your 60-day election period (counted from the end of the outbreak period) expires before April 29, 2022.*

Important Note Regarding Possible Federal COBRA Subsidy: There is proposed federal legislation providing for a COBRA premium subsidy. If the law is passed in its current form, you may have a right to elect COBRA and obtain subsidized COBRA coverage for a temporary period of time, without having to pay for retroactive months of COBRA coverage. The Fund will send a notice regarding the subsidy if the law passes.

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Special Enrollment and Claims/Appeals Deadlines

The above rules also apply to special enrollment and claims/appeals filing deadlines (including requests for external review). As an example, if you have a new child and the usual 30-day deadline for you to enroll that child in the Fund was June 15, 2020, you will have until June 15, 2021 to enroll the child (with coverage retroactive to birth). Similarly, if the usual 180-day period for you to submit an appeal of a claim denial ended September 1, 2020, you will have until September 1, 2021 to submit the appeal.

Important Note for Deadlines that End in March 2021: The Fund will allow a 30-day grace period for all applicable deadlines expiring in the month of March 2021 due to the one-year maximum extension period. As an example, if you were required to make a COBRA election or take other action by March 1, 2020 and your deadline was extended until March 1, 2021, the Fund will allow you an additional 30 days to make your election (i.e., until March 31, 2021).