

Dear Plan Participant,

We are writing to inform you of guidance recently issued by federal agencies that may impact your rights and/or benefit options available to you under this plan.

As you may be aware, in response to the national emergency caused by the COVID-19 pandemic ("National Emergency"), the U.S. Department of Labor, Department of the Treasury, and Internal Revenue Service (collectively, the "Agencies") issued guidance on May 4, 2020 extending the timeframes by which certain actions must be completed with respect to employee benefit plans and their participants and beneficiaries.

The initial guidance provided that most group health plans, disability and other employee welfare benefit plans, and employee pension benefit plans were required to disregard the period from March 1, 2020, until 60 days after the announced end of the National Emergency (the "Outbreak Period") in determining the following periods and dates:

1. With respect to plan participants, beneficiaries, qualified beneficiaries, and claimants:
 - a) the 30- or 60-day period to request Health Insurance Portability and Accountability Act special enrollment;
 - b) the 60-day election period for Consolidated Omnibus Budget Reconciliation Act (COBRA) continuation coverage;
 - c) the date by which COBRA premium payments must be made;
 - d) the date by which individuals must notify the plan of a COBRA qualifying event or determination of disability;
 - e) the date by which individuals may file a benefit claim or appeal under the plan's claims and appeals procedures; and
 - f) the date by which individuals may file a request for an external review or file information to perfect an incomplete request for external review.
2. With respect to group health plans and their sponsors and administrators, the date by which a COBRA election notice must be provided.

What this meant for you specifically will depend on your specific circumstances, but by way of example, you may have been granted more time to file a claim, an appeal of a claim, or exercise a right to elect COBRA coverage.

On February 26, 2021, the Agencies released EBSA Disaster Relief Notice 2021-01, which clarified that this relief is limited to a one-year maximum extension that must be applied to each individual extension outlined above. Notice 2021-01 states that individuals and plans with extended timeframes subject to the initial guidelines will have the applicable periods disregarded until the earlier of (i) one year from the date they were first eligible for the relief and (ii) the end of the Outbreak Period (i.e., 60 days after the announced end of the National Emergency, which is still ongoing). On the earlier of such dates, the applicable timeframe for individuals and plans with previously disregarded periods will resume. **In other words, if you have experienced one of the events outlined above and became entitled to an extension, this guidance means that in no case will the disregarded period exceed one year.**

As such, if you have experienced one of the events outlined above and are currently eligible for a timeframe extension, please note that this extension will expire one year after the day it began, or 60 days after the end of the National Emergency, whichever is earlier. The normal timeframe to determine the applicable deadline will resume running at that time.

Please contact Michelle Sorenson, Human Resources Generalist at 920-882-3668 or email her at msorenson@ymcafoxcities.org with any questions or concerns regarding any of your rights implicated by this notice.