

# National Emergency End

## Important: You may have more time to complete certain benefit transactions

On May 4, 2020, the U.S. Departments of Labor and the Treasury issued guidance that temporarily extends the deadlines in place for certain benefit changes and processes associated with election, notification, payment and claims/appeals. **To protect individuals from losing benefits, the agencies adjusted deadlines that may be missed during the Outbreak Period** associated with COVID-19, which began March 1, 2020, and ends July 10, 2023. Your extended deadline will be the earlier of one year after your original deadline or the extended deadline following the end of the Outbreak Period (7/11/2023), as noted in the table below.

## Deadline extensions

If you or your dependent(s) are experiencing one of the following situations, the deadlines will be recalculated if impacted by the Outbreak Period, as defined above.

Do you need to...	Temporary Extensions to Deadlines	Actions Needed
<b>Change your coverage due to a life change?</b> (e.g., loss of health coverage, qualified for Medicaid or Children's Health Insurance Program (CHIP), gained a dependent through marriage, birth or adoption, etc.)	<p>You have 30 days from the date of your life change to make changes to your coverage. If your 30-day notification timing falls before July 11, 2023, you have until the earlier of 1 year from your original deadline or 8/9/2023 to make coverage changes.</p> <p>For life changes tied to financial assistance or loss of coverage under the Children's Health Insurance Program (CHIP) or Medicaid, the timing is based on a 60-day notification period, rather than 30 days.</p>	<p>Visit the OneUSG Connect – Benefits site and select Change Your Coverage to complete enrollment.</p> <p>Or, call the OneUSG Connect – Benefits Call Center at 1-844-587-4236 for additional help.</p>
<b>Complete notification for a COBRA<sup>1</sup> qualifying event?</b> (e.g., divorce or legal separation, change in child dependent eligibility [loss of student status, age limit reached], disability determination or change in disability status, or qualifying for Medicare)	<p>If your 60-day notification deadline falls before July 11, 2023, you have until 9/8/2023 to notify the plan.</p>	<p>Visit the OneUSG Connect – Benefits site and select Change Your Coverage to complete notification.</p> <p>Or, call the OneUSG Connect – Benefits Call Center at 1-844-587-4236 for additional help.</p>

<sup>1</sup> Consolidated Omnibus Budget Reconciliation Act of 1985

Do you need to...	Temporary Extensions to Deadlines	Actions Needed
<b>Enroll in COBRA coverage?</b>	If you become eligible for COBRA, you have a 60-day initial enrollment period. If your 60-day enrollment deadline falls before July 11, 2023, you have until 9/8/2023 to enroll in COBRA.	Visit the OneUSG Connect – Benefits site to complete enrollment.  Or, call the OneUSG Connect – Benefits Call Center at 1-844-587-4236 for additional help.
<b>Pay COBRA premiums?</b>	If enrolled in COBRA, you have 45 days to submit payment for your initial bill and 30 days to submit payment for subsequent bills. For payment deadlines that fall before July 11, 2023, you have until 8/24/2023 to submit your payments.	Visit the OneUSG Connect – Benefits site and select Make a Payment.  <b>Please note:</b> While an extended grace period will be allowed, the amount owed for applicable months of coverage will remain the same. If this full amount is not submitted by the extended deadline, coverage will be terminated retroactively to the last day of the month for which you have made payment. E.g., if you owe payment for March, April, May and June COBRA coverage you have until 8/24/2023 to pay. - If you don't make any payments by 8/24/2023, your coverage will be terminated retroactive to February 28, 2023. - If you pay for March and April only by 8/24/2023, your coverage will be terminated retroactive to your latest paid through date, April 30, 2023.

## Need help?

For more information about deadline extensions or allowable mid-year changes, contact the OneUSG Connect – Benefits Call Center at 1-844-587-4236 available Monday through Friday from 8:00 a.m. to 5:00 p.m. Eastern Time or visit OneUSG Connect – Benefits at <https://oneusgconnect.usg.edu>.