

Re: COBRA Relief during COVID-19 National Emergency

On Wednesday, April 30, 2020, a notice was published providing COBRA Qualified Beneficiaries with relief from specific timeframes and deadlines occurring on or after March 1, 2020 (Notice 2020-01, <https://www.dol.gov/agencies/ebsa/employers-and-advisers/plan-administration-and-compliance/disaster-relief/ebsa-disaster-relief-notice-2020-01>). This extension lasts until 60 days after the current COVID-19 National Emergency ends.

**Because the National Emergency has not been declared over at this time, we have applied a temporary extension to your last date to elect, listed above in this notice. Infinisource will apply a further extension of timeframes when the National Emergency officially declared over. We may also apply additional temporary updates, if necessary. You may review these updates to your records through our secure website at [www.infinisource.com/logins](http://www.infinisource.com/logins)**

COBRA continuation coverage deadlines or payment due dates that occur on or after March 1, 2020 are extended as follows:

- Last day to elect COBRA coverage is extended to at least July 27, 2020.
- The 45-day grace period to pay the initial premium is extended to at least July 27, 2020.
- 30-day grace periods to pay monthly premiums are extended to at least July 27, 2020.
- The 60-day period in which you must report second qualifying events or disability determinations is extended to at least July 27, 2020.

Please note that your coverage will likely be held in suspense (meaning claims will not be paid) until you timely elect and pay for COBRA coverage (taking into account the extended time discussed in this letter). If you timely elect and pay your COBRA coverage premiums, your coverage will be retroactively reinstated going back to the first day of the applicable month for which you have made payments. This means that any claim you submit for benefits while your coverage is suspended may be denied and may have to be resubmitted once your coverage is reinstated.

This letter only applies to you to the extent you have a COBRA continuation coverage deadline or payment due date that occurs on or after March 1, 2020.

Infinisource has created an update page at [www.infinisource.com/timeframes](http://www.infinisource.com/timeframes) where you can review FAQs and videos that may answer your questions.