

ENROLLMENT

Due to the various challenges that individuals are facing as a result of the COVID-19 pandemic, the U.S Department of Labor (DOL) and Internal Revenue Service (IRS) jointly issued rules that extend certain deadlines for individuals who participate in employee benefit plans.

Specifically, **the time for notifying the Fund of a request to enroll in health benefits after losing other health coverage or acquiring a new dependent will be extended.** The extension will occur because the Fund will not count the days during the “outbreak period” (defined below) when determining the timeliness of:

- Notice of a change in family status, e.g., marriage, birth, adoption or placement for adoption of a child
- Notice of a loss of other health coverage
- Notice of loss of Medicaid or Children’s Health Insurance Program (CHIP)

The “outbreak period” is defined as the period from March 1, 2020 until 60 days after the COVID-19 National Emergency ends (or such other date as the DOL/IRS announce, which may be specific to different states or geographic regions).

Here’s an example of how the extension would work.

If the National Emergency ends on July 29, then the outbreak period would end on September 27 (60 days later), and the period from March 1 through September 27 would not count toward the notice period that would ordinarily expire between March 1 and September 27. The time for notifying the Fund would re-start on September 28, with the remaining days left in the appeal period.

Note that although the deadlines are extended, the Fund will not provide coverage during the extended notice period, but will retroactively provide coverage upon timely notification and provision of supporting documentation,

To avoid eligibility and coverage issues, we encourage you to notify the Fund of a change in family status or loss of other health coverage, including Medicaid and CHIP as soon as possible.