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COBRA Continuation Coverage

Important Information Relating to COVID-19

The federal government's suspension of COBRA deadlines during the COVID-19 outbreak **will come to an end on February 28, 2021**. This supplemental notice explains how this affects your COBRA rights.

Extension of Time

Pursuant to federal guidance, the Plan has disregarded the period since March 1, 2020, for the purposes of calculating the following time limits:

- The 60-day period to elect COBRA continuation coverage after you experience a qualifying event.
- The 45-day period before your first COBRA premium payment is due.
- The 30-day grace period to make a monthly COBRA premium payment.

The suspension of these timelines is coming to an end on February 28, 2021. This means that the above deadlines will resume running on March 1, 2021.

Examples

If you had a qualifying event on or after March 1, 2020, and received a COBRA election notice, your 60-day period to elect COBRA coverage will begin running on March 1, 2021. You will have until April 29, 2021 to elect COBRA continuation coverage effective back to your qualifying event.

If you had a qualifying event in January and the Trust gave you a COBRA election notice on February 1, 2020, you have a total of 60 days to elect COBRA coverage. The time paused at 29 days on March 1, 2020, and will resume for an additional 31 days beginning March 1, 2021. You will have until March 31, 2021 to elect COBRA.

The 45-day time limit to make your first COBRA premium payment, and the 30-day grace periods for each payment, are also suspended until March 1, 2021, at which point you will have 45 days to make your first payment and 30 days to make all suspended premium payments. COBRA coverage will not be provided for a month until payment is received for that month.

Important Note

Please note that while the extension allows you to elect COBRA continuation coverage back to your qualifying event, you must pay premiums for all months before retroactive COBRA coverage will be provided. Continuation coverage must be continuous from the time Trust coverage ended due to your COBRA qualifying event. You may submit claims for the suspended period, but they will be pended until you make the necessary premium payments.

If you have any questions about how this information applies to you, please contact the Trust at (253) 474-1214.