EXTENDED BENEFIT DEADLINE EXAMPLES



Outbreak Period



The National Health Emergency officially ended on **April 10, 2023**. The outbreak period extends 60 days after the national emergency, making the outbreak period end on **June 9, 2023**. Below are examples of how COVID-19 related extended benefits deadlines will work with the confirmed ending date of the national emergency and the subsequent 60 days after.

Employee A receives a COBRA notice January **February** March April Mav June SUN MON TUE WED THU FRI SAT 4 5 6 7 8 9 10 11 12 13 14 15 16 17 9 10 11 12 13 14 15 21 22 23 24 25 26 27 18 19 20 21 22 23 24 23 24 25 26 27 28 29 25 26 27 28 29 30 31 -Employee C gives birth Employee B's deadline to pay COBRA coverage premiums for February and March September November December July October August SUN MON TUE WED THU FRI SAT 2 3 4 5 1 2 2 3 4 1 2 2 3 4 6 7 8 9 10 11 12 3 4 5 6 7 8 9 5 6 7 8 9 10 11 2 3 4 5 6 8 9 10 11 12 13 14 3 4 5 6 9 10 11 12 13 14 15 15 16 17 18 19 20 21 13 14715 16 17 18 19 10 11 12 13 14 15 16 12 13 14 15 16 17 18 10 11 12 13 14 15 16 16 17 18 19 20 21 22 20 21 22 23 24 25 26 17 18 19 20 21 22 23 22 23 24 25 26 27 28 19 20 21 22 23 24 25 17 18 19 20 21 22 23 24 25 26 27 28 29 30 23 24 25 26 27 28 29 27 28 29 30 31 29 30 31 26 27 28 29 30 24 25 26 27 28 29 30 30 \ 31 31 Deadline Employee A has to elect COBRA coverage -Employee C's HIPAA special enrollment period deadline S Employee A experiences a COBRA qualifying event and receives a COBRA election notice on March 1, 2023. 口 Employee A has until August 8, 2023 (60 days after June 9, 2023 instead of 60 days after March 1, 2023) to elect COBRA coverage.

Employee B

Employee B has been receiving COBRA coverage and made a timely payment for January but did not make a payment for February or March. Employee B has until **July 9**, **2023** (30 days after June 9, 2023 instead of 30 days after March 31, 2023) to pay for COBRA coverage in the months of February and March, with coverage becoming retroactive to February.

Employee C

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Employee C is eligible, but previously declined coverage through their employer. Employee C gave birth on March 31, 2023. They would like to exercise their HIPAA special enrollment rights and enroll in their employer's health plan. Employee C has until July 9, 2023 (30 days after June 9, 2023, instead of 30 days after March 31, 2023) to enroll, granted they pay premiums for any length of coverage.