

Extension of Certain Timeframes for Employee Benefit Plans

On May 4, 2020, the Department of Labor (DOL) and the Internal Revenue Service (IRS) (collectively, the “Agencies”) published the [Extension of Certain Timeframes for Employee Benefit Plans, Participants and Beneficiaries Affected by the COVID-19 Outbreak](#) (i.e., “COVID-19 Extensions”) in the Federal Register. These COVID-19 Extensions apply to plans regulated by ERISA such as the UFW Insurance Fund (*the Fund*).

- **Overview of Extension of Timeframes:**

The COVID-19 Extensions notice requires that all group health plans, such as the Fund, must disregard the period from March 1, 2020 until sixty (60) days after the announced end of the COVID-19 National Emergency or such other date announced by the Agencies in applying timeframes for certain actions by plan participants, beneficiaries, qualified beneficiaries, or claimants.

- **Extension for Plan Participants and Beneficiaries**

If the following occur during, or would end during, the Outbreak Period, then participants, beneficiaries and claimants have extended timeframes:

- The 60-day election period for **COBRA continuation** coverage,
- The date for making **COBRA premium** payments,
- The 30-day period to request **special enrollment** (such as adding dependents due to marriage, birth, or adoption),
- The date for individuals to notify the plan of a **qualifying event** or determination of disability,
- The date within which individuals may **file a benefit claim** under the plan’s claims procedure,
- The date within which claimants may file an **appeal** of an adverse benefit determination,
- The date within which claimants may file a request for an external review after receipt of an adverse benefit determination or final internal adverse benefit determination, and
- The date within which a claimant may file information to perfect a request for external review upon a finding that the request was not complete.

The time extensions range from 60-120 days after the end of the National Emergency End Date. Feel free to contact the Fund office at 1-800-800-8860 if you have any further questions.