



# Heartland

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## HEALTH & WELLNESS FUND

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### **Important Update Regarding Deadline to Take Actions Related to Your Plan Benefits**

You may recall that since March 1, 2020, you and your eligible dependents have been eligible for up to a one-year extension for the following deadlines:

- 30-day period (or 60-day period in certain circumstances) to request enrollment in the Plan due to a HIPAA special enrollment event;
- 60-day period for a qualified beneficiary to elect COBRA continuation coverage;
- 30-day grace period for a qualified beneficiary to pay COBRA premiums;
- 45-day period following election of COBRA continuation coverage to pay the initial COBRA premium;
- 4-month period to request an external review of a denied appeal;
- Date by which a claimant may file information to perfect a request for external review;
- Period to file a benefit claim under the Plan's claims procedure; and
- Period to file an appeal of a claim denial.

This extension was provided as a result of the COVID-19 National Emergency and was available until the end of the National Emergency plus 60 days or such other date announced by the Government. As the National Emergency has ended, **Plan deadlines will begin running per the rules described in your summary plan description on July 11, 2023.** This includes any deadline that is currently suspended that has not hit its one-year extension. After July 11, 2023, no Plan deadlines will be extended and you must take any necessary actions within the timeframes described in your summary plan description.

For example:

If you were eligible to take one of the above actions on August 1, 2022, the deadlines noted above were extended until July 31, 2023. However, with the end of the National Emergency, the extension will now end on July 10, 2023.

Similarly, if you were eligible to take one of the above actions on June 1, 2023, the deadline will be extended only through July 10, 2023.

**All Plan deadlines will begin running again as soon as the extension is over; if you are eligible for an extended deadline, you now have a limited number of days to act.**

If you have any questions regarding these extensions and how they apply to your situation, please contact the Fund Office.