

Important Update Regarding Deadline for Submitting Appeals

New guidance from the Department of Labor extends the period for filing an appeal of a benefit determination by the Plan. Beginning on March 1, 2020, participants became eligible for up to a one-year extension on the deadline to file an appeal of a claim denial or other benefit determination.

Until recently, it was not clear that this extension period would be limited to a maximum of one year. **Therefore, if you were previously told that a deadline would be delayed during the COVID-19 "Outbreak Period" (defined as March 1, 2020 and ending 60 days after the announced end of the COVID-19 National Emergency), it is important to understand your extension is limited to one year from the date your extension began. Additionally, consistent with guidance from the Department of Labor, once the COVID-19 National Emergency is declared over by the President of the United States, your extension will end 60 days later even if it has not been one year since the date you first became eligible for the extension.**

For example:

Appeals under the Plan must generally be submitted within 60 days of the date of a benefit denial or other benefit determination. Under the Plan's rules, absent the COVID-19 National Emergency, a participant whose benefit denial was dated **July 15, 2020** would have had until **September 13, 2020** to submit an appeal. Under the original Outbreak Period extension rule, days during the Outbreak Period are disregarded when calculating the deadlines for submitting an appeal and, since the Outbreak Period is continuing, the deadline for submitting an appeal continues. Under the new guidance, this participant must submit an appeal by the earlier of **September 13, 2021**, which is one year from the date the participant was first eligible for relief, or by 60 days after the end of the Outbreak Period announced by the President of the United States.

We will post additional information when the National Emergency is declared over. Please regularly check back here for additional information. If you have any questions regarding this extension and how it may apply to your situation, please contact the Plan Office.