

WHAT COBRA CONTINUANTS NEED TO KNOW ABOUT COVID-19 COBRA RELIEF EXTENSIONS



BACKGROUND

The Department of Labor (DOL) and Internal Revenue Service (IRS) recently issued guidance for group health plan sponsors regarding deadline extensions due to the COVID-19 pandemic. Extensions apply retroactively beginning March 1, 2020 for an "Outbreak Period" specified as the duration of the COVID-19 National State of Emergency plus a 60-day period following the date the National State of Emergency ends. These extensions will provide additional time for COBRA participants to elect and make payment if their deadlines to do so were March 1, 2020 or after.

COBRA ELECTIONS

If you received a COBRA election form with a response deadline of March 1, 2020 or later, the timeframe to elect coverage has been extended.

Election deadlines are to be determined based on when the National Emergency and subsequent Outbreak Period have ended. If you choose to wait to elect, please visit www.flores247.com future updates.

If COBRA is elected, it will be retroactively reinstated with no gaps in coverage. Please note that in order to have continuous coverage, you will be responsible for paying all invoices due, retroactive to your original loss of coverage date.

COBRA PAYMENTS

If you received COBRA invoices with a due date of March 1, 2020 or later, you have an extended period to make your payments. Payment deadlines are to be determined based on when the National Emergency and subsequent Outbreak Period have ended.

If you choose to postpone your payments, please visit www.flores247.com. All payments made are consecutive; gaps in coverage are not permitted by the Department of Labor (DOL).

COBRA TERMINATIONS

If you previously received notice of termination due to non-payment for an invoice due March 1, 2020 or after, please disregard the notice as these changes by the IRS and Department of Labor (DOL) have allowed you more time to pay.

Payment will be allowed through the extension provided if you would like to continue coverage.

If you would like for your coverage to remain terminated, or you would like to terminate the active COBRA coverage you have now, please process the termination by logging into the participant web portal at www.flores247.com or contact your account manager via email.

ADDITIONAL RESOURCES

[COVID-19 FAQs for Participants and Beneficiaries](#)

[IRS and Department of Labor \(DOL\) Ruling on Deadline Extensions Due to the COVID-19 Pandemic](#)

FOR ADDITIONAL QUESTIONS REGARDING COVID-19 COBRA RELIEF EXTENSIONS, PLEASE CONTACT YOUR DEDICATED ACCOUNT MANAGER AT (800) 532-3327.