

## Important: You may have more time to complete certain benefit transactions

The U.S. Department of Labor is providing temporary relief to workers and their families whose access to their job-based health plan coverage benefits may be affected by Hurricane Helene or Hurricane Milton. The disaster area is defined as: counties or tribal areas of Florida, Georgia, North Carolina, South Carolina, Tennessee, and Virginia that have received a disaster area designation by FEMA for either Hurricane Helene or Hurricane Milton.

The agency temporarily extends the deadlines in place for certain benefit changes associated with election, notification, payment and claims/appeals for covered individuals.

### Covered individuals include:

A participant, beneficiary, qualified beneficiary, or claimant who resided, lived, or worked in one of the disaster areas at the time of the hurricane or tropical storm.

To protect covered individuals from losing benefits, the agency adjusted deadlines that may be missed during the Relief Period. The Relief Period is defined as: <sup>1</sup>

Location	Relief Period Begin Date	Relief Period End Date
Disaster areas in Florida designated due to Helene	9/23/2024	5/1/2025
Disaster areas in Georgia	9/24/2024	5/1/2025
Disaster areas in North Carolina, South Carolina, and Virginia	9/25/2024	5/1/2025
Disaster areas in Tennessee	9/26/2024	5/1/2025
Disaster areas in Florida designated due to Milton.	10/5/2024	5/1/2025

## Deadline extensions

If you or your dependent(s) experienced one of the following situations, you may be eligible for a deadline extension. Contact the GaBreeze Benefits Center for additional support.

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<sup>1</sup> Due to Hurricanes Helene and Milton, deadlines are extended to at least May 1, 2025 (end of the Relief Period), and may be longer depending upon your individual circumstances, for participants and beneficiaries in affected areas.

## Do you need to...

## Temporary Extensions to Deadlines

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### Change your coverage due to a life change?

(e.g. loss of health coverage, qualified for Medicaid or Children's Health Insurance Program (CHIP), gained a dependent through marriage, birth or adoption)

You typically have 31 days from the date of your life change to make changes to your coverage. If any portion of your 31-day notification timing falls within the Relief Period, as outlined above, you have additional time to report the change.

For life changes tied to financial assistance or loss of coverage under the Children's Health Insurance Program (CHIP) or Medicaid, the timing is based on a 60-day notification period, rather than 31 days.

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### Complete notification for a COBRA<sup>2</sup> qualifying event?

(e.g. divorce or legal separation, change in child dependent eligibility [loss of student status, age limit reached], disability determination or change in disability status, or qualifying for Medicare)

If any portion of your 60-day notification deadline falls within the Relief Period, as outlined above, you have additional time to report the COBRA qualifying event.

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### Enroll in COBRA coverage?

If you become eligible for COBRA, you have a 60-day initial enrollment period. If any portion of your 60-day enrollment deadline falls within the Relief Period, as outlined above, you have additional time to enroll in COBRA.

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### Pay COBRA premiums?

If enrolled in COBRA, you have 45 days to submit payment for your initial bill and 30 days to submit payment for subsequent bills. If any portion of your payment deadline falls within the Relief Period, as outlined above, you have additional time to submit your payments.

**Please note:** While an extended grace period will be allowed, the amount owed for applicable months of coverage will remain the same. If this full amount is not submitted by the extended deadline, coverage will be terminated retroactively to the last day of the month for which you have made payment.

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## Example of Extended Deadline

Employee had a baby on 10/31/2024. Under the plan rules, the employee has 31 days from the date of birth to enroll the baby and make any other allowable benefit changes. Under this disaster relief, the dates that fall into the Relief Period (10/31/2024 through 05/01/2025) are disregarded. The employee will be given a deadline extension until 05/31/2025 (31 days following the end of the Relief Period) to enroll the baby in coverage.

## For Relief Period Assistance

For more information about deadline extensions, contact the GaBreeze Benefits Center at + 1-877.342.7339, available Monday through Friday from 8 a.m. to 5 p.m. ET.

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<sup>2</sup> Consolidated Omnibus Budget Reconciliation Act of 1985