

Changes under the Plan upon the end of the National Emergency

Certain timeframes related to special enrollment rights, COBRA deadlines, and claims that would otherwise apply were temporarily extended under the National Emergency. During the National Emergency, the Outbreak Period must be disregarded for an individual until the earlier of (a) one year from the date the individual was first eligible for relief, or (b) 60 days after the announced end of the National Emergency. The Plan disregarded a period called the "Outbreak Period" beginning on March 1, 2020. The President announced the end of the National Emergency will occur on May 11, 2023. Therefore, the Outbreak Period relief expires July 10, 2023.

Specifically, the Plan has excluded the Outbreak Period when counting days for the following periods and dates:

Health Insurance Portability and Accountability Act ("HIPAA")

- The 30-day period (or 60-day period, if applicable) to request a HIPAA special enrollment

Consolidated Omnibus Budget Reconciliation Act ("COBRA")

- The date for the Plan Sponsor to provide a COBRA election notice;
- The 60-day election period for COBRA continuation coverage;
- The date for making COBRA premium payments;
- The date for individuals to notify the Plan of a qualifying event or determination of disability for purposes of COBRA

Claims and Appeals

- 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 under the Plan's claims procedure;
- 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.

Notwithstanding the above, all other participant obligations, including payment of premiums, notice requirements, and any supporting documentation as required under the Plan remain unaffected by these changes. Participants and beneficiaries must still follow plan procedures for requesting HIPAA Special Enrollment, initial COBRA Qualifying Event, second COBRA Qualifying Events, and filing of any appeals.

Beginning on July 11, 2023 the Outbreak Period relief will no longer apply to the periods listed above and normal plan procedures and timeframes will resume.

For information on your rights and obligations under the Plan with respect to any Outbreak Period relief you may be entitled to, please contact the Plan Administrator at 985-601-4203 or email benefits@chouest.com.