



May   , 2020

**Re: Recent Department of Labor Information in Response to COVID-19**

We have been monitoring the COVID-19 situation and how recent notices from the Department of Labor (“DOL”) may impact our customers’ plans under the Employee Retirement Income Security Act of 1974 (“ERISA”). We want you to be aware of these new requirements. Please note that these requirements have an effective date that is retroactive beginning March 1, 2020.

The attached Regulatory Update contains important details about these requirements.

## REGULATORY UPDATE

The DOL, Internal Revenue Service, and Department of the Treasury have announced the extension of certain ERISA and Internal Revenue Code timeframes during the COVID-19 National Emergency. If your group health, disability, or other welfare plan is subject to ERISA, the following COVID relief is available to you.

The time period from March 1, 2020 until 60 days after the end of the National Emergency will not be counted in determining whether any of the below actions are timely:

1. The 30-day period (or 60-day period, if applicable) to request special enrollment in a group health plan upon experiencing certain enrollment events (e.g., loss of eligibility for group health coverage or upon acquisition of a new spouse or dependent by marriage, birth, or adoption).
2. The 60-day election period for COBRA continuation coverage.
3. The date the plan is required to provide a COBRA election notice.
4. The date for making COBRA premium payments.
5. The date for individuals to notify the plan of a qualifying event or determination of disability.
6. The date within which individuals may file a benefit claim under the plan's claims procedure.
7. The date within which claimants may file an appeal of an adverse benefit determination.
8. The date for claimants to file a request for an external review after receipt of an adverse benefit determination or final internal adverse benefit determination.
9. The date within which a claimant may file information to perfect a request for external review.

***Please be assured that if MetLife acts as claims administrator for any of your ERISA benefit plans, MetLife has adjusted its claim process as needed to comply with all applicable requirements.***