

## **COBRA Administration by Vimly Benefit Solutions, Inc**

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### **COBRA TIMEFRAMES EXTENDED DURING COVID-19 PANDEMIC**

**Notice: This “COVID-19” advisory will supersede the attached correspondence with the typical COBRA guidelines.**

The Department of Labor (DOL) has issued a notice extending certain timeframes affecting your right to health care coverage under COBRA during this National Emergency due to COVID-19. **The extended timeframes are in effect as of March 1, 2020 and will stay in effect until 60 days after the end of the National Emergency.** This is referred to as the “Outbreak Period”. As of this notice, the end date of the National Emergency is still undetermined. The following timeframes have been extended:

**COBRA Election Period.** As of March 1, 2020, the 60-day timeframe to elect COBRA coverage is extended through the end of the National Emergency plus another 60 days.

Example: If the National Emergency ends June 29, 2020, the extended timeframe is from March 1, 2020 - August 28, 2020. Your COBRA election notice would need to be received no later than 60 days from August 28, 2020, or from when the COBRA election notice is provided, whichever is later.

**COBRA Premium Payments.** As of March 1, 2020, the 45-day timeframe to make your first COBRA premium payment, as well as the 30-day grace period for late COBRA payments, is extended through the end of the National Emergency plus another 30 days. COBRA premium payments that are due during the National Emergency will not be considered delinquent if the premium(s) are paid within 30 days of National Emergency end date.

Example: If the National Emergency ends June 29, 2020, the extended timeframe is from March 1, 2020 – August 28, 2020. ALL unpaid COBRA premium outstanding for COBRA coverage must be paid or post marked by September 27, 2020.

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Once the outbreak period has ended, Vimly will send out additional information regarding COBRA Election Notice and payment due dates. If you decide to take advantage of the extended payment window, please keep track of your records as they will become due 30 days after the end of the Outbreak Period.

If you have any questions or concerns regarding this notice or your account, please contact us Monday – Friday, 8:30am – 5:00pm at (206) 859-2697 or via email [cobra@vimly.com](mailto:cobra@vimly.com).