

Event	Time Period	Last Original Event Date Subject to One-Year Deadline	Last Date of One-Year Deadline Extension	Original Event Dates With Deadlines Resuming After the Outbreak Period	Original Deadline Dates That Resume After Outbreak Period	Deadline Date Accounting for Outbreak Period Delays	First Original Event Date with Normal Deadline	First Date of Normal Deadline
COBRA Qualifying Event Notice (employer notifies plan administrator)	14 days	Qualifying event happened on 7/10/2022	Notice deadline 7/24/2023	Qualifying events occurring 7/11/2022 – 7/10/2023	Notice deadlines occurring 7/25/2022 – 7/10/2023	Notice deadline 7/24/2023	Qualifying event occurs on 7/11/2023	Notice deadline 7/25/2023
HIPAA Special Enrollment Period	30 days	Special enrollment event happened on 7/10/2022	Enrollment deadline 8/9/2023	Special enrollment events occurring 7/11/2022 – 7/10/2023	Enrollment deadlines occurring 8/10/2022 – 7/10/2023	Enrollment deadline 8/9/2023	Special enrollment event occurs on 7/11/2023	Enrollment deadline 8/10/2023
COBRA Election Notice (employer is plan administrator)	44 days	Qualifying event happened on 7/10/2022	Notice deadline 8/23/2023	Qualifying events happening 7/11/2022 – 7/10/2023	Notice deadlines occurring 8/24/2022 – 7/10/2023	Notice deadline 8/23/2023	Qualifying event occurs on 7/11/2023	Notice deadline 8/24/2023
COBRA Premium Payment	45 days	COBRA election made on 7/10/2022	COBRA payment deadline 8/24/2023	COBRA elections made 7/11/2022 – 7/10/2023	Payment deadlines occurring 8/25/2022 – 7/10/2023	Payment deadline is 8/24/2023 (initial payment must include all payments through July 2023)	Cobra election made 7/11/2023	Payment deadline 8/25/2023
COBRA Election	60 days	Notice provided or coverage ended (whichever is later) on 7/10/2022	COBRA election must be made by 9/8/2023	Notice provided or coverage ended (whichever is later) on 7/11/2022 – 7/10/2023	Election deadlines occurring 9/9/2022 – 7/10/2023	Election deadline 9/8/2023	Notice provided or coverage ended (whichever is later) on 7/11/2023	Election deadline 9/9/2023
COBRA Notifications (divorce, legal separation, dependent child ceasing to be a dependent, Social Security disability)	60 days	Qualifying event happened on 7/10/2022	Notification must be provided to the plan administrator by 9/8/2023	Qualifying events occurring 7/11/0222 –7/10/2023	Notification deadlines occurring 9/9/2022 – 7/10/2023	Notification deadline 9/8/2023	Qualifying event occurred on 7/11/2023	Notification must be provided to the plan administrator by 9/9/2023

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HIPAA Special Enrollment Period	60 days	Special enrollment event happened on 7/10/2022	Enrollment deadline is 9/8/2023	Special enrollment events occurring 7/11/2022 – 7/10/2023	Enrollment deadlines occurring 9/9/2022 – 7/10/2023	Enrollment deadline 9/8/2023	Special enrollment event occurred on 7/11/2023	Enrollment deadline 9/9/2023
FSA Runout Claim Submission Deadline	90 days	Plan year ended on 7/10/2022	Claim submission deadline 10/8/2023	Plan years ending 7/11/2022 – 7/10/2023	Claim submission deadlines occurring 10/9/2022 – 7/10/2023	Claim submission deadline 10/8/2023	Plan year ends 7/11/2023	Claim submission deadline 10/9/2023
Appeal of Adverse Benefit Determination	180 days	Adverse benefit determination made on 7/10/2022	Appeal must be made by 1/6/2024	Adverse benefit determinations made 7/11/2022 – 7/10/2023	Appeal deadlines occurring 1/7/2023 – 7/1/2023	Appeal must be made by 1/6/2024	Adverse benefit determination made on 7/11/2023	Appeal must be made by 1/7/2024