

Temporary Relief Available For Benefit Plans

In response to the COVID-19 Pandemic, temporary relief is being offered that provides additional flexibility to participants enrolled in County benefits. Deadlines for certain benefit related events (see chart below) that would have otherwise ended on or after March 1, 2020 have been extended.

Deadlines are extended by disregarding the Outbreak Period which is defined as the period between March 1, 2020 (start of the National Emergency) and 60 days after the announced end of the COVID-19 National Emergency (yet to be determined). Non-federal governmental entity sponsored plans (i.e., County sponsored plans) can elect to disregard the Outbreak Period when calculating the deadlines noted below. The chart details how this temporary relief will be administered for certain County of Orange sponsored plans.

For more information about deadline extensions, contact the Benefits Service Center at 1-833-476-2347, available Monday through Friday from 8:00 a.m. to 6:00 p.m. Pacific Time.

Benefit Event	Current Guideline	Temporary Change in Guideline	Important Considerations	Actions Needed
Change Your Coverage Due to a Qualified Life Events	Eligible participants can make mid-year changes to their benefits if they notify the County Benefits Center within 30 calendar days of experiencing a qualified life events (QLE).	If you experienced a QLE on or after 2/1/2020, the deadline to report the QLE and make allowable changes to your benefits, has been extended to 30 days past the Outbreak Period.	Coverage changes will be effective retroactively to the event effective date and all applicable costs will need to be paid.	<p>To report a QLE and make changes to your benefits:</p> <p>Visit the My OC Benefits™ website at mybenefits.ocgov.com, or</p> <p>Call the Benefits Service Center at 1-833-476-2347</p>
COBRA Election	Participants who lose their group health coverage typically have 60 days from the date they receive the COBRA election notice to elect COBRA.	If a participant or a covered dependent lost or loses your group health coverage and are eligible to elect COBRA on or after 3/1/2020, the deadline to elect continued coverage under COBRA has been extended to 60 days past the Outbreak Period.	COBRA is continuous coverage. If elected, COBRA coverage will be reinstated back to the effective date, provided all retroactive premiums are paid.	<p>To enroll in COBRA:</p> <p>Visit the My OC Benefits™ website at mybenefits.ocgov.com, or</p> <p>Call the Benefits Service Center at 1-833-476-2347</p>

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COBRA Payment Period	Qualified beneficiaries have 45 days from their COBRA enrollment to make their first payment and have 30 days, in the form of a grace period, to make subsequent monthly payments.	<p>If the deadline to make a COBRA payment was on or after March 1, 2020, the Outbreak Period <i>can</i> be disregarded when calculating the payment deadline.</p> <p>If you are dropped for non-payment of COBRA premiums during the Outbreak Period, you will be permitted to be reinstated retroactively to the last day of the month in which you have made payment if you request reinstatement and provide payment of all outstanding COBRA premiums within:</p> <ul style="list-style-type: none"> 45 days of the end of the Outbreak Period for your initial payment and/or, 30 days of the end of the Outbreak Period for subsequent payments 	<p>Coverage will terminate if payment is not received by the original due date.</p> <p>COBRA is continuous coverage and coverage will be reinstated provided all retroactive premiums are paid.</p> <p>The amount owed for applicable months of coverage will remain the same and premiums must be paid to receive covered services.</p>	<p>To request reinstatement of your COBRA coverage, call the County of Orange Employee Benefits Division at: 1-714-834-6282 Available Monday through Friday from 8:00 a.m. to 5:00 p.m. Pacific Time.</p> <p>Send COBRA payments to: County of Orange P.O. Box 1540 Carol Stream, IL 60132.1540</p>
Notice of a COBRA Qualifying Event or Disability Determination	Individuals must notify the COBRA plan administrator of a divorce, a dependent aging out of a plan or a determination of a disability within 60 days of the event or determination.	If the deadline to notify the plan administrator of a COBRA qualifying event falls on or after 3/1/2020, the Outbreak Period can be disregarded when calculating the new notification deadline.	Once the notice is provided, COBRA extensions will be provided retroactive to the date of the event provided all retroactive premiums are paid.	<p>Visit the My OC Benefits™ website at mybenefits.ocgov.com, or</p> <p>Call the Benefits Service Center at 1-833-476-2347</p>

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Health Care and Dependent Care Reimbursement Account Claim Filing	The deadline to submit a claim to be reimbursed for a 2019 Health Care Reimbursement Account (HCRA) or Dependent Care Reimbursement Account (DCRA) expense was March 31, 2020	The temporary relief provides an extension of the deadline to submit a claim to be reimbursed for 2019 expenses. The Outbreak Period has been disregarded when calculating the payment deadline. Therefore, the revised deadline to submit a 2019 reimbursement request will be 30 days after the end of the Outbreak Period.	<p>This does not extend the date when the expenses can be incurred. This only provides more time to submit a claim for eligible expenses incurred in 2019.</p> <p>However, please note that due to this extension of time to submit claims for 2019 expenses, the amount of HCRA carryover from 2019 to 2020 cannot be determined until after the end of the extended 2019 claim submission period. Therefore, such carryover amounts will not be available for 2020 claims until a later date. Please remember to hold on to your receipts for eligible 2020 claims that may need to be submitted at a later date.</p>	<p>To submit a HCRA and/or DCRA claim for reimbursement:</p> <p>Visit the Smart-Choice Account at mybenefits.ocgov.com, or</p> <p>Call the Benefits Service Center at 1-833-476-2347</p>