

**SUMMARY OF MATERIAL MODIFICATIONS
FOR THE
RESEARCH FOUNDATION OF THE CITY UNIVERSITY OF NEW YORK
SECTION 125 CAFETERIA PLAN AND GROUP HEALTH & DENTAL PLAN**

This is a Summary of Material Modifications (“SMM”), which amends the terms of your Summary Plan Descriptions (“SPDs”) for the Research Foundation of the City University of New York Section 125 Cafeteria Plan (“Cafeteria Plan”) and Group Health & Dental Plans (“Welfare Plan”) (collectively, the “Plans”).

The changes included in this SMM are effective March 1, 2021 (unless otherwise noted) and provide additional information related to modifications to certain participant deadlines due to the continuing COVID-19 National Emergency.

As noted previously and below, these changes are temporary and will terminate when the public health emergency declared by the U.S. Department of Health and Human Services on January 31, 2020 relating to COVID-19 has ended, or as otherwise noted. All other sections of the SPDs remain unchanged.

Additional Temporary Changes to the Applicable Deadline Periods Under the Plans

As we notified you previously, effective from March 1, 2020, until sixty (60) days after the announced end of the COVID-19 National Emergency (referred to as the “Outbreak Period”), or any later date that may be announced by the Internal Revenue Service (IRS) and/or Department of Labor (DOL), the Outbreak Period will be disregarded in determining whether you have met the deadlines listed below. The Employee Benefits Security Administration has recently clarified that these deadline extensions are available only until the earlier of (a) 1 year from the date you were first eligible for the extension, or (b) 60 days after the announced end of the COVID-19 National Emergency. In no event will your extension period(s) exceed 1 year. For example:

- If you would have been required to make a COBRA election by March 1, 2020, your timeframe to elect COBRA was extended to February 28, 2021.
- If you are required to make a COBRA election by March 1, 2021, your timeframe to elect COBRA will be the earlier of March 1, 2022, or 60 days after the announced end of the National Emergency.
- If the COVID-19 National Emergency ends on August 31, 2021, the Outbreak Period will end 60 days later on October 30, 2021, and you will then have until the end of the applicable deadline periods described below in order to request special enrollment, enroll in COBRA Continuation coverage or notify the Plan Administrator of a COBRA qualifying event, request a COBRA disability extension, pay COBRA premiums, or file a benefit claim or appeal.

These deadline extensions shall apply to the following deadline periods:

- a. The 30-day deadline to request special enrollment due to a loss of other coverage, your marriage, or the birth, adoption, or placement for adoption, with you of a new dependent as available under your group health plan.
- b. The 60-day deadline to request special enrollment due to the loss of Medicaid or CHIP coverage.
- c. The 60-day period to elect COBRA continuation coverage.
- d. The initial 45-day COBRA premium payment deadline.
- e. The 30-day deadlines for making COBRA premium payments.
- f. The 60-day deadline for individuals to notify the Plan Administrator of a COBRA qualifying event and the deadline (prior to the end of the initial 18-month COBRA Continuation Coverage period) for individuals to notify the Plan Administrator that they became disabled during the initial 60 days of COBRA Continuation coverage (or before enrolling in COBRA) and are therefore entitled to an 11-month extension of the COBRA Continuation Coverage period.
- g. The deadline to file an initial benefit claim with the Plan Administrator/Claims Reviewer and the applicable claim filing deadlines for all claims for eligibility or for benefits administered through the Plan Administrator/Claims Reviewer (please refer to the SPD for applicable claim filing deadlines).
- h. The 180-day deadline to file an appeal of an adverse benefit determination under the appeals procedures.
- i. The applicable deadline to file for/request an external appeal and/or to perfect an incomplete request (please refer to the SPD for applicable claim filing deadlines).

Please place this information with your SPDs for permanent reference. If you have any questions concerning the information summarized above, please call Campus Benefits Coordinator at: (212) 417-8600 option #4.