



The Internal Revenue Service and the Department of Labor (DOL) have issued joint guidance extending certain deadlines for submitting claims for certain benefits (and appeals in the case of denials) provided by employee benefit plans governed by the Employee Retirement Income Security Act (ERISA). These extensions apply during the Outbreak Period — the time period beginning March 1, 2020 and ending 60 days after the end of the COVID-19 national emergency declared by the President (or such other date as the DOL announces).

ERISA-governed disability plans must adjust their claims procedures to address these deadline extensions. These include the deadlines on a claimant's ability to file or perfect a claim for benefits or appeal a denial of benefits. ERISA-governed group health plans, disability, and other employee welfare pension plans are required to disregard the Outbreak Period when calculating claim procedure deadlines.

US Able Life will be administering its claims and appeals processes in accordance with these temporary requirements for our ERISA-governed groups, and will be notifying all impacted claimants.