

**IMPORTANT NOTICE
REGARDING BENEFIT PLAN-RELATED CHANGES**

April 21, 2023

In response to the upcoming end of the national emergency declared due to the COVID-19 pandemic, the Life Care Centers of America, Inc. Welfare Benefits Plan (“Welfare Plan”) and the Life Care Centers of America, Inc. Flexible Benefits Plan (“Flex Plan”) (collectively referred to as the “Plans”), have been amended and this notice describes the changes made. You should read this notice along with the applicable Summary Plan Description (“SPD”) for each benefit program under the Plans to gain an understanding of how these modifications affect the benefits provided under the Plans. You should keep this notice with a copy of each applicable SPD for the benefits provided under the Plans. This notice shall serve as the summary of material modifications (“SMM”) for the Plans.

If there is any inconsistency between the information in this SMM and the Plan documents for the Plans, the terms of the Plan documents will prevail.

HEALTH BENEFITS COVERAGE

During the COVID-19 national emergency, certain services were provided under the medical benefits components of the Welfare Plan to participants without satisfying any cost sharing, medical management or prior authorization requirements. **Effective May 12, 2023**, medically necessary diagnostic tests, and the administration of such testing, to detect or diagnose COVID-19 shall be available to participants under the medical benefits components of the Welfare Plan subject to the applicable cost sharing, medical management and prior authorization requirements contained in the Welfare Plan.

PLAN-RELATED DEADLINES

During the COVID-19 national emergency the Plans extended certain Plan-related deadlines under guidance issued by the U.S. Department of Labor (“DOL”) and the IRS.

Specifically, the Plans have suspended certain deadlines until the earlier of (a) 60 days after the announced end of the COVID-19 national emergency; or (b) one year from the normal deadline. This period of time during which the normal deadline is suspended is referred to as the “Outbreak Period.”

The Outbreak Period is not counted toward certain deadlines in the following areas:

- COBRA
- Special enrollment rights
- Claims and appeals

In accordance with U.S. Department of Labor (“DOL”) guidance, for purposes of determining applicable deadlines, the Plan will use the COVID-19 national emergency end date of May 11, 2023. Therefore, the normal deadlines as described in your Summary Plan Description will apply for any COBRA, special enrollment rights, or claims and appeals deadlines that begin to run on or AFTER July 11, 2023 (i.e. 60 days after the end date for the COVID-19 national emergency established in DOL guidance).

However, the Outbreak Period will continue to apply for the COBRA, special enrollment and claims and appeals deadlines listed below that begin to run on or BEFORE July 10, 2023.

For each deadline below that begins to run on or before July 10, 2023, the “clock” for counting when the applicable deadline ends, is paused during the Outbreak Period and will not start again until the end of the Outbreak Period.

In the event of a conflict between the deadlines listed on your COBRA Election Form or your summary plan description (“SPD”) (whichever applies) and this Notice, the deadlines described in this Notice will apply.

1. COBRA Extensions

The Plan will disregard the Outbreak Period in determining the following:

- The 60-day deadline for electing COBRA continuation coverage (normally 60 days from the date of COBRA election notice or, if later, the date your active coverage terminates);
- The deadline for making your COBRA premium payments (normally 45 days from the date of your COBRA election for your initial premium payment; and 30 days after the first of the month for all subsequent payments);
- The 60-day deadline to provide notice to the Plans of a second COBRA qualifying event, such as divorce (normally 60 days from the qualifying event); and
- The 60-day deadline to provide notice to the Plans of a disability (normally 60 days after the determination or, if later, from the start of COBRA coverage).

If you believe, one of the above-extended COBRA deadlines applies to you, please contact:
McGriff COBRA Services at 1-888-888-3442 or email cobraadmin@mcgriffinsurance.com.

2. Special Enrollment Extensions

The Plan will disregard the Outbreak Period in determining the following:

- The 45-day deadline to enroll a new spouse or child in the Plan, following marriage, birth, adoption or a child’s placement with you for adoption.

- The 45-day deadline to enroll in the Plan following a loss of other group health plan or health insurance coverage.
- The 60-day deadline to enroll in the Plan following a loss of Medicaid or Children’s Health Insurance Program (“CHIP”) coverage;
- The 60-day deadline to enroll in the Plan after becoming eligible for a state premium assistance subsidy.

If you believe one of the above-extended special enrollment deadlines applies to you, please contact: **Associate Benefit Trust at 1-866-353-0441 or email abt@lcca.com**.

3. Claims and Appeals Extensions

The Plans will disregard the Outbreak Period in determining the following:

- The deadline to file a claim for benefits under the Welfare Plan.
- The deadline to file an appeal of a denied claim.
- The four-month deadline to request external review of certain denied medical claims.
- The deadline to supply the Welfare Plan with any additional information needed for external review of certain denied medical claims. (This deadline is normally *the later of* the original four-month deadline to request external review *or* 48 hours after you are given notice of the need for additional information.)
- The deadline to submit a claim for reimbursement under the health flexible spending account provisions of the Flex Plan.

If you believe one of the above extended claim or appeal deadlines apply to you, please contact the Claims Administrator for the applicable benefit (medical, dental, life, etc.), which are listed in your SPD.

Please keep this Notice for future reference and refer to the applicable SPDs for further information. If you have any questions about the information in this Notice, or if you need assistance, please contact **Associate Benefit Trust at 1-866-353-0441 or email abt@lcca.com**.

Kristie Buchanan, Director
 Associate Benefit Trust
 Life Care Centers of America, Inc.