

**Notice of Special COVID-19 Enrollment Opportunity
For Small Business and Key Account Customers**

- To assist our members in accessing care in light of COVID-19, UnitedHealthcare is providing its fully insured small business and key account customers with a *Special COVID-19 Enrollment Opportunity* to enroll employees who previously failed to enroll in coverage. The opportunity will be limited to those employees who previously did not elect or waived coverage.
- Existing eligibility and state guidelines will apply. For small employers (2-50), a wage and tax statement will be needed to validate the employee's eligibility.
- Employees who previously elected self-only coverage will be able to change their election to include coverage of eligible dependents, such as spouses and children, as long as they are enrolled in the same coverage or benefit option as the employee.
- The *Special COVID-19 Enrollment Opportunity* is limited to employees and their dependents who waived coverage at the time when they were first eligible for coverage in this plan. This is not an open enrollment period where all covered employees may change a benefit election.
- The enrollment opportunity will extend from March 23, 2020 to April 3, 2020 for fully insured small business and key account customers.
- Customers are not required to adopt the *Special COVID-19 Enrollment Opportunity*. This is an option for those who wish to do so. Customers should make their own determination.
- UnitedHealthcare will provide a "*Notice of Special COVID-19 Enrollment Opportunity*" to be used by our customers to inform employees of this opportunity to enroll in their group health plan. Customers wishing to offer this enrollment opportunity should complete the Notice and distribute it to employees who are eligible for coverage under the plan.
- There will be no need to separately amend the plan document. Employers may use the "*Notice of Special COVID-19 Enrollment Opportunity*" which will serve as the plan amendment.
- Employers may wish to amend their plan documents at the end of their plan year to codify this change into their enrollment and benefit election provisions in their benefits document. We recommend that customers speak with their benefits counsel or tax advisor for more information.

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This notice contains important information about a change to your enrollment rights under your employer's group health plan (the plan.) You should read this notice carefully and keep it in the same place where you keep other plan information.

This notice amends your Summary Plan Description (SPD), Certificate of Coverage (CoC), and cafeteria plan document (as applicable) by changing your plan's enrollment and benefit election provisions. The changes are effective April 1, 2020.

- a. Your plan administrator is offering employees who have not enrolled in the Plan a *Special COVID-19 Enrollment Opportunity*. For the period of time described below, employees who did not previously enroll in the Plan will be allowed to elect coverage.
- b. Employees who previously elected self-only coverage will be able to change their election to include eligible dependents, such as spouses and children, so long as they are enrolled in the same coverage that you are enrolled in under the Plan.
- c. This is not an open enrollment period where all covered employees may change their existing benefit election. It is limited to the situations described in sections (a) and (b) above

If you wish to elect coverage under the *Special COVID-19 Enrollment Opportunity*, you will have from March 23, 2020 to April 2, 2020 to make the election. Coverage will be effective as of April 1, 2020, provided your plan administrator receives your properly completed enrollment form and any required contribution for coverage during the special one-time enrollment period.

This *Special One-Time Enrollment Opportunity* expires as of April 3, 2020.

For more information, contact your plan administrator at *[insert customers' contact information]*.