



COVID-19 Special Enrollment Opportunity

In response to the COVID-19 National Emergency, effective immediately, groups can make the following off-cycle changes for coverage effective April 1, 2020.

-) **Special Enrollment Period** – open from **March 25, 2020** to **April 10, 2020**. This opportunity only waives policy restrictions on adding enrollees outside of the normal enrollment period.
-) **Off-Cycle Buy-down of Benefit Plan** – clients can request to move to a plan with lower premiums to save money and help maintain benefits for employees.
-) **Changing Plan Options** – when the client has multiple carrier options, employees can switch from other employer sponsored carrier plans or cross-border plans in order to save money.
-) **Part-time & Furloughed Employees** – the 30+ hours per week requirement will be waived for existing employees only. If an employee is furloughed, they can remain on the Plan. Terminated employees must be removed from the Plan and can be offered COBRA.
-) **Reduced Employer Contribution** – clients can reduce their employer contribution to help maintain benefits. Contribution should not fall below 50% of their selected base plan and include proper compliant notification to participants.
-) **Approved Group Accounts Can Stay Open** – clients terminating their last member can remain active for the six-month period and have their current contract honored. Groups renewing during this period will be required to accept their renewal proposal with new rates. To enroll your returning employees, notify us at applications@mediexcel.com.
-) **Clients Not Required to Participate** – no opt out action is needed.

To participate, send enrollment application before April 10, 2020 to applications@mediexcel.com. For questions, please e-mail us at sales@mediexcel.com, or call us at (619) 421-1659.

Thank you for choosing MediExcel Health Plan.

