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HR BRIEF

Provided by Loudoun Insurance Group LLC

Federal Agencies Issue COVID-19 Relief for Employee Benefit Plans

The Departments of Labor (DOL) and the Treasury (Departments) recently issued deadline relief to help employee benefit plans, plan participants and plan service providers impacted by the COVID-19 outbreak.

Extension of Participant Time Frames

The Departments issued a final rule to provide plan participants with additional time to comply with certain deadlines affecting COBRA continuation coverage, special enrollment periods, claims for benefits, appeals of denied claims and external review of certain claims. With regard to disability, retirement and other plans, the final rule provides additional time for participants and beneficiaries to make claims for benefits and appeal denied claims.

According to the Departments, without the extension, individuals might

miss key deadlines during the COVID-19 outbreak that could result in the loss or lapse of group health coverage or the denial of a valid claim for benefits.

Deadline Extension for ERISA Notices and Disclosures

The DOL issued [Disaster Relief Notice 2020-01](#) to extend the time for plan officials to furnish benefit statements, annual funding notices, and other notices and disclosures required under ERISA if they make a good faith effort to provide the documents as soon as **administratively practicable**.

The DOL also issued a set of [Frequently Asked Questions \(FAQs\)](#) to help plan participants and employers impacted by the COVID-19 outbreak understand their rights and responsibilities under ERISA.

Return to Work Plans Following the COVID-19 Pandemic

The coronavirus (COVID-19) pandemic has interrupted many businesses across the country. While it's unclear how long COVID-19 will continue to affect organizations, many employers are looking to the future of employees returning to work.

In preparation for reopening your business and asking employees to come back to work, it's imperative that your company thoughtfully constructs a **return to work plan** for its employees to keep everyone healthy and safe following the COVID-19 pandemic.

A return to work plan is typically created to help reintegrate workers who have been injured or have been on leave. The plan includes details on how the worker will gradually return to work and any job-related specifics. Its

purpose is to formalize steps for a safe and quick return to work.

Your COVID-19 return to work plan should include the following aspects, among others:

- Anticipated return to work date
- Social distancing protocol
- Employee screening procedures
- Process for individualized requests

The next phase of responding to the COVID-19 pandemic involves reopening your business. While this task may seem daunting, we're here to help every step of the way. Contact Loudoun Insurance Group LLC today to learn how you can make your employees' return to work as seamless as possible.

