

**Notice of Expiration of Certain Deadline Relief and Summary of Material
Modifications
Prepared for Pathways Home Health and Hospice Group Welfare Plan
Participants
Effective May 11, 2023**

This document provides notice of the expiration of the deadline relief that began on March 1, 2020, and an explanation of how that expiration will affect certain deadlines tolled under prior guidance applicable to ERISA plans. This is a Summary of Material Modifications (“Summary”) to the extent those extensions applied to ERISA benefits under the Pathways Home Health and Hospice Group Welfare Plan (“the Plan”). You should take the time to read this Summary carefully and keep it with the Summary Plan Description (“SPD”) document that was previously provided to you. If you need another copy of the SPD or if you have any questions regarding these changes to the Plan, please contact Human Resources during normal business hours at 585 N. Mary Avenue, Sunnyvale, CA 94085, telephone number (408) 730-5900 or visit our website at pathwayshealth.org.

The end of the National Emergency and Public Health Emergency will impact the expiration of many rules stemming from the COVID-19 federal emergency declarations. Information below summarizes the timing of when important rules will be phased out.

- On April 28, 2020, Multi-Agency guidance extended certain deadlines that apply to group health plans that fall within the COVID-19 outbreak period beginning **March 1, 2020**. Those deadlines included and were limited to the following:
 - The 30-day period to request special enrollment under HIPAA (or 60-day period as applicable to CHIP enrollment requests).
 - employees, spouses, and new dependents are allowed to enroll upon marriage, birth, adoption, or placement for adoption.
 - employees and dependents are allowed to enroll if they had declined coverage due to other health coverage and then lose eligibility or lose all employer contributions towards active coverage.
 - employees and their dependents are allowed to enroll upon loss of coverage under a state Children's Health Insurance Program (CHIP) or Medicaid or who are eligible to receive premium assistance under those programs.
 - The 60-day election period for COBRA continuation coverage.
 - The deadline for making COBRA premium payments;
 - The 60-day deadline for individuals to notify a plan of a COBRA qualifying event or determination of disability;
 - The deadline for individuals to file an ERISA benefit claim under the plan's claims procedure (including a H-FSA run out period deadline that ends during the outbreak period); or

- The deadline for claimants to file an appeal of an adverse benefit determination, a request for an external review, and to file information related to a request for external review for an ERISA plan.
- On March 18, 2020, the Families First Coronavirus Response Act (FFCRA) was signed into law and required all employer-sponsored health plans to provide coverage for testing and other services related to COVID-19 without cost sharing. The Coronavirus Aid, Relief, and Economic Security Act (CARES Act) expanded coverage of COVID-19 testing and effective January 15, 2022, Multi-Agency guidance included OTC COVID-19 tests to be covered by all group health plans without cost sharing.

This requirement was effective for the duration of the Public Health Emergency and will end May 11, 2023.

- In compliance with current California state legislation, cost-share waivers for COVID testing/treatment currently in effect under California will remain in force until the California Public Health Emergency expires.

Again, if you have any questions regarding these changes to the Plan or your specific circumstances, please contact Human Resources during normal business hours at 585 N. Mary Avenue, Sunnyvale, CA 94085, telephone number (408) 730-5900 or visit our website at pathwayshealth.org.