

ARPA COBRA SUBSIDY

FREQUENTLY ASKED QUESTIONS

Q1: WHAT IS THE ARPA COBRA SUBSIDY?

The American Rescue Plan Act (“ARPA”) COBRA Subsidy is a 100% subsidy, allowing assistance eligible individuals (“AEIs”) to obtain COBRA continuation coverage without paying COBRA premiums for the period beginning April 1, 2021 through September 30, 2021.

Q2: HOW DO I KNOW IF I’M ELIGIBLE FOR THE ARPA COBRA SUBSIDY?

New and previous qualified beneficiaries may be eligible. Assistance Eligible Individuals (“AEIs”) are individuals who lose coverage as a result of involuntary termination of employment or a reduction of hours.

YOU MAY BE ELIGIBLE IF:

- ✔ You become eligible for COBRA during the subsidy period.
- ✔ You previously elected COBRA, have paid premiums for prior months, and are still within your COBRA timeframe.
- ✔ You have not elected COBRA coverage, but you are still within your COBRA timeframe.

YOU ARE NOT ELIGIBLE IF:

- ✘ You voluntarily terminated employment.
- ✘ You are eligible for other coverage.
- ✘ You are eligible for Medicare.

Q3: DO I HAVE TO PAY RETROACTIVELY FOR COVERAGE PRIOR TO 4/1/2021?

No, you do not have to pay retroactively if you want your coverage to begin on 4/1/2021.

Q4: WHEN WILL I RECEIVE THE ARPA COBRA SUBSIDY NOTICE?

ARPA COBRA Subsidy Notices will be distributed at the end of April 2021.

Q5: HOW DO I ELECT THE ARPA COBRA SUBSIDY COVERAGE?

You will complete the election portion of the ARPA COBRA Subsidy Notice and return it to Zenith American Solutions, Inc. for review. If you do not qualify, you will receive a denial letter.

Q6: IF I’M NOT NOTIFIED UNTIL AFTER THE ARPA COBRA SUBSIDY BECOMES AVAILABLE, HOW DO I ELECT THE ARPA COBRA SUBSIDY COVERAGE ON 4/1/2021?

The ARPA COBRA Subsidy Notice will be distributed at the end of April 2021. Once you receive the ARPA COBRA Subsidy Notice, you will complete the election portion and return it to Zenith American Solutions, Inc. Zenith will review your election, and if you are eligible, you will be enrolled in the ARPA COBRA Subsidy effective April 1, 2021. Note: If you lose coverage due to termination or loss of hours after April 1, 2021, you will be enrolled in the ARPA COBRA Subsidy on the date you lose coverage provided it occurs prior to September 30, 2021.

If you are eligible for the ARPA COBRA Subsidy, you will be reimbursed for any COBRA premiums you paid that are eligible for the ARPA COBRA premium subsidy.

Q7: SHOULD I CONTINUE TO PAY MY COBRA PREMIUM IF I HAVEN'T YET RECEIVED MY ARPA COBRA SUBSIDY NOTICE?

Yes. You should continue to pay your regular COBRA premium payments until you are: (1) provided a ARPA COBRA Subsidy Notice, (2) complete your COBRA Subsidy election and (3) the Fund has confirmed that you are eligible for the ARPA COBRA subsidy to ensure that you maintain your COBRA continuation coverage.

If you are eligible for the ARPA COBRA Subsidy, you will be reimbursed for any COBRA premiums you paid that are eligible for the ARPA COBRA premium subsidy.

Q8: HOW LONG DOES THE SUBSIDY LAST?

The ARPA COBRA subsidy is only available for COBRA premiums due from 4/1/2021-9/30/2021. The ARPA COBRA subsidy is not available after your maximum period of COBRA coverage expires.

Q9: WHAT SHOULD I DO IF I HAVEN'T RECEIVED THE ARPA COBRA SUBSIDY NOTICE?

ARPA COBRA Subsidy Notices are expected to be delivered at the end of April 2021. If you have not received an ARPA COBRA Subsidy Notice by May 15, 2021, contact Zenith's dedicated Customer Service number at (833) 717-2106 for a reprint of your ARPA COBRA Subsidy Notice. Customer Service hours of operation will be 9:00 AM EST – 5:00 PM EST.

Customer Service will review your Fund's records to confirm you were mailed an ARPA COBRA Subsidy Notice and your mailing address is accurate.

- If your mailing address is accurate, you will be mailed a reprint of the ARPA COBRA Subsidy Notice.
- If your current mailing address has changed and no longer matches the address the Fund has on file for you, you will need to complete and sign an address change form to update your address before a reprint can be mailed to you. It may take up to 10 business days to process your address change request. After 10 business days, you should once again call Zenith's dedicated Customer Service number at (833) 717-2106 to request that a reprint of your ARPA COBRA Subsidy Notice be mailed to you at your corrected address