AMENDMENT

TO THE University of Hartford Insurance Protection Plan

This amendment is made to the University of Hartford Insurance Protection Plan (the “Plan”), effective as indicated below:

**FIRST:** Under “Article 9: Miscellaneous” of the Plan, the following COVID-19 legislative provisions, as applicable to the Employer, are hereby incorporated to comply with the Federal Laws of the United States of America:

**Section 6001- Coverage of Testing for COVID-19** shall require a group health plan and health insurance issuer offering group or individual health insurance coverage to provide coverage, and shall not impose any cost sharing requirements or prior authorization or other medical management requirements as per H.R. 6201 Families First Coronavirus Response Act (FFCRA).

- This Section is applicable to all Employers regardless of size.
- The effective period is immediate and will cease when the U.S. Department of Health and Human Services (HHS) determines the public health emergency has expired.

**IRS Notice 2020-15 – High Deductible Health Plans and Expenses Related to COVID-19** provides that, until further guidance is issued, a health plan that otherwise satisfies the requirements to be a High Deductible Health Plan (HDHP) under section 223(c)(2)(A) of the Internal Revenue Code (Code) will not fail to be an HDHP under section 223(c)(2)(A) merely because the health plan provides health benefits associated with testing for and treatment of COVID-19 without a deductible, or with a deductible below the minimum deductible (self only or family) for an HDHP. Therefore, an individual covered by the HDHP will not be disqualified from being an eligible individual under section 223(c)(1) who may make tax-favored contributions to a health savings account (HSA).

FFCRA and the Coronavirus Aid, Relief, and Economic Security Act (CARES) also permit a HDHP to cover all telehealth and other remote care services with no deductible. (This change applies for plan years beginning before January 1, 2022.)

- This Section is applicable only to Employers who offer High Deductible Health Plans
- The effective period is immediate and will cease when further guidance is issued by the IRS.

**Deadline Extensions.** In response to the COVID-19 outbreak, certain departments, including the Departments of Labor, Treasury and Health and Human Services have issued extensions with respect to standard timeframes relating to HIPAA, COBRA, and the ACA. These departments may make further extensions and may do so with other similar laws generally relating to ERISA which shall be incorporated in this document as appropriate. For additional information regarding fully insured plans, please refer to your insurance carrier certificate of coverage and/or policy. For additional information regarding self-insured plans, please reach out to your Employer and/or Plan Administrator.
SECOND: Article 9.1, Governing (d) Family and Medical Leave Act Coverage of the Plan is hereby amended to incorporate Section 3102 – Emergency Family and Medical Leave Expansion Act of H.R. 6201 – FFCRA, as applicable.

- This Section is only applicable to Employers who have fewer than 500 employees. (Certain exceptions apply. See the FFCRA poster provided by the DOL for details.)
- The effective period for this change is April 2, 2020 through December 31, 2020.

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Please keep this Amendment with your Plan Document.