

What Happens When My 6 Month Benefits Extension Ends FAQ

- **When exactly does my six month benefits extension end?**
 - Your extension ends exactly six months, from the date of your separation (i.e. If your last work date was 10-16-20, your benefits will end the night of 4-16-21).
- **Where do I enroll in COBRA or Pre 65 Retiree Benefits?**
 - Login to your Benefitsolver account by visiting www.mympcbenefts.com/mybenefits to enroll. For COBRA, you will also be mailed a COBRA notice/enrollment form once your 6 month benefits extension has ended.
- **When can I enroll in COBRA or Pre 65 Retiree Benefits?**
 - You can enroll AFTER the six month benefit extension has ended. For Retiree Benefits, you will have 31 days once your six month benefits extension ends, to enroll, including the date of the event. For COBRA benefits, you will have 60 days to enroll once your six month benefit extension ends. (*The COBRA enrollment deadline is currently extended until further notice due to COVID 19 extended guidelines).
- **If I can't enroll in COBRA or Pre 65 Retiree Benefits until after my benefit extension ends, will I have a gap in coverage?**
 - Once enrolled in COBRA or Retiree Benefits, your coverage will be retroactive to the date the six month extension has ended to prevent a gap in coverage (see enrollment due dates above, which must be met to prevent a gap in coverage). Please note that there is processing time from the date you enroll. Once enrolled, coverage may take up to one week to show as active at Anthem, Kaiser, Delta Dental, etc.
- **How do I pay for benefits? Does my auto pay still work?**
 - You will pay for your COBRA or Retiree Benefits online in Benefitsolver (www.mympcbenefts.com/mybenefits). Once you have enrolled, please allow 7-10 days for your new statement to generate. If you were enrolled in Auto pay while in the 6 month benefits extension, this will continue automatically for your Retiree benefits. For COBRA, you will need to set up Auto Pay again.
- **What if I am over 65, but my dependents need to enroll in Pre 65 Retiree Benefits?**
 - Please complete a [benefit enrollment form](#) for your dependents and email it to benefits@marathonpetroleum.com. We will confirm once we have completed their enrollment. Please note that once you, the retiree, is over 65, your dependents are only eligible to enroll in the Retiree Health Plan. COBRA will be offered for the active employee vision and dental plans.
- **Am I eligible for the government subsidized COBRA under the American Rescue Plan Act of 2021?**
 - ARPA provides a COBRA subsidy covering 100% of COBRA costs beginning April 1, 2021-September 30, 2021.
 - You will receive a letter with more information on this topic, however, the subsidy only applies to any employee:

- who was involuntarily terminated coverage due to job loss or reduction in hours AND
- whose 18-month eligibility period overlaps with the relief period (still eligible for COBRA as of April 1, 2021) AND
- who is ineligible for other coverage (i.e. Medicare, retiree health plan, other company provided benefits including the 6 month benefits extension).