



EXTENSION OF CERTAIN DEADLINES DUE TO THE COVID-19 CRISIS

The deadlines for participants and beneficiaries to exercise certain rights related to plan coverage have been extended, as a result of relief issued by various federal agencies. The length of the extension depends upon the length of what is known as the Outbreak Period. The Outbreak Period began on March 1, 2020, and will end 60 days after the end of the National Emergency declared by President Trump as a result of the COVID-19 Outbreak.

Days during the Outbreak Period will be disregarded by the Fund when calculating the deadlines for a participant or beneficiary to exercise certain rights. In other words, days during the Outbreak Period will not be counted as part of the maximum number of days you have to take certain actions.

Specifically, days during the Outbreak Period will not be counted towards the following:

- 30-day period (or 60-day period in certain circumstances) to request enrollment in the Plan due to a HIPAA special enrollment event (for example, birth of a child, marriage, loss of other employer provided coverage);
- 60-day period to elect COBRA continuation coverage;
- 30-day grace period to pay COBRA premiums;
- 45-day period to pay the first COBRA premium after electing COBRA;
- Deadline to file a benefit claim under the plan's claims procedures;
- Deadline to file an appeal of a claim denial under the plan's appeal procedures;
- Deadline to request an external review of certain denied appeals; and
- Date by which information must be received to perfect a request for external review.

No other Fund deadlines have been extended at this point.

If you have questions about how these extensions will apply to you or your dependents, please contact the Fund Office at 248-585-9610.