

General Building Laborers' Local 66

TRUST FUNDS

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Address Replies To:
ALLEN MARMOR, *Fund Manager*



TRUSTEES:
Stephen Flanagan, *Chairman*
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Joseph Montalbano
John O'Hare
John Virga

May 29, 2020



In light of the ongoing COVID-19 national emergency, certain deadlines currently imposed by the Plan will be extended to help prevent participants and beneficiaries from losing rights and benefits under the Plan. These extended deadlines relate to HIPAA special enrollment, COBRA and the filing of claims and appeals. In calculating the new deadline, the Plan will disregard the time period between March 1, 2020 and 60 days after the end of the COVID-19 national emergency. This time period is called the Outbreak Period in the examples below.

- **HIPAA Special Enrollment.** Participants will get extra time to exercise their special enrollment rights (e.g., enroll a new dependent or a dependent who loses eligibility for other coverage. For example, if this special enrollment event happened on or after March 1, 2020, the new deadline would be 30 days after the end of the Outbreak Period. If the special enrollment event relates to loss of coverage under Medicaid or the Children's Health Insurance Program, the new deadline would be 60 days after the end of the Outbreak Period.
- **COBRA Continuation Coverage.** Participants will have additional time to notify the Plan of a qualifying event, submit a COBRA Election Form and make COBRA premium payments. For example, if the usual 60-day clock to submit the Election Form would start ticking on May 15, that clock would not start ticking until the end of the Outbreak Period. These deadline extensions do not extend the maximum period of COBRA coverage.

If COBRA is elected and premiums are paid, claims for covered expenses will be paid retroactive to the first date of COBRA coverage, for every month for which premium are paid in full. The Plan will not pay any claims for medical expenses until COBRA is elected and COBRA premiums are paid in full.

- **Filing Benefits Claims & Appeals.** Participants will have additional time to file a claim for benefits, submit a request for an internal appeal and request an external appeal. In calculating the new deadlines, the Plan will disregard the days during the Outbreak Period.

If you have questions or would like more information about the dates that will apply to your rights under the Plan as they relate to special enrollment, COBRA or claims and appeals rights, please contact General Building Laborers' Local 66 Welfare Plan at 631-454-2330.

Sincerely,

A handwritten signature in black ink, appearing to read "Allen Marmor". The signature is fluid and cursive, with a long horizontal stroke extending to the right.

Allen Marmor
Fund Manager