

U.A. Local No. 467 Trust Funds

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SUMMARY OF MATERIAL MODIFICATIONS to the U.A. LOCAL 467 HEALTH AND WELFARE PLAN Temporary Amendment During Declared Public Health Emergency

The Board of Trustees of the U.A. Local 467 Health and Welfare Plan (“Plan”) amended the Plan to permit a temporary extension of time to the COBRA Election rules, the Special Enrollment Period, and Claims and Appeals Procedures pursuant to the Emergency Rules and Regulations that were jointly released by the Internal Revenue Service (“IRS”) and Department of Labor (“DOL”) during the Outbreak Period as follows:

11. **TEMPORARY PUBLIC HEALTH EMERGENCY EXTENSION RULES.** An emergency regulation jointly released by the IRS and DOL requires the Plan to disregard the period from March 1, 2020, until 60 days after the announced end of the COVID-19 National Emergency (referred to as the “Outbreak Period”) for Plan Participants, beneficiaries, or claimants when determining the following periods and dates:
 - a. **COBRA Qualifying Event Notice.** For Qualifying Events or receipt of the notice of COBRA continuation coverage occurring on or after March 1, 2020, the 60-day period to give a Qualifying Event Notice will be temporarily postponed until 60 days after the end of the Outbreak Period.
 - b. **COBRA Premium Payments (For Initial Payment and Ongoing Monthly Payments).** If COBRA coverage is first elected during the Outbreak Period, all monthly premium payments for all months for which coverage is elected are temporarily due by no later than the end of the 45-day period after the end of the Outbreak Period. The due date for all ongoing monthly premium payments due during the Outbreak Period are temporarily extended until 30 days after the end of the Outbreak Period.
 - c. **COBRA Election Notice.** The Outbreak Period (March 1, 2020, until 60 days after the announced end of the National Emergency) will not count toward the 60-day right to elect COBRA coverage. For Qualifying Events occurring prior to March 1, 2020, the Notice is temporarily postponed until after the end of the Outbreak Period, calculated from the later of the date of the Qualifying Event, if the Qualifying Event is a divorce or a child losing Dependent status, or the date the Qualified Beneficiary loses coverage. For Qualifying Events occurring on or after March 1, 2020, this period is extended until the 60-day period after the end of the Outbreak Period.
 - d. **Special Enrollment Rights.** For Participants that experience a birth, marriage or adoption on or after March 1, 2020, their 30-day period to special enroll an eligible Dependent in the Plan has been extended until 30 days from the end of the Outbreak Period. If you or your Dependent lose coverage under The Children’s Hospital Insurance Program Reauthorization Act of 2009 (“CHIPRA”) or Medicaid, you or your Dependents 60-day period to special enroll in the Plan upon a loss of CHIPRA or Medicaid coverage has been extended until 60 days from the end of the Outbreak Period.
 - e. **Plan’s Claims Filing Procedure.** The Outbreak Period (March 1, 2020, until 60 days after the announced end of the National Emergency) will not count toward any applicable benefit claims filing requirements, including but not limited to the one year period to file a lawsuit.
 - f. **Plan’s Appeals Procedure.** The Outbreak Period (March 1, 2020, until 60 days after the announced end of the National Emergency) will not be counted toward any filing requirements on an appeal of s benefit denial.

Please contact this office if you have any questions..