

Northeast District Council of the OPCMIA Welfare Fund



Important Information Regarding Extensions of Deadlines Related to Claims, Appeals, and COBRA

Due to the various challenges that individuals are facing as a result of the COVID-19 pandemic, the U.S Department of Labor (DOL) and Internal Revenue Service (IRS) jointly issued rules that extend certain deadlines for individuals who participate in employee benefit plans. This relief applies to the Northeast District Council of OPCMIA Fringe Benefit Funds, the Cement Masons' Local 780 Pension Fund, the OPCMIA Local 40 Pension Fund, and the OPCMIA Local 262 Pension Fund.

In accordance with the DOL/IRS guidance, the "outbreak period" (defined below) will not be counted when the Funds (or their claims administrators, as applicable) determine the timeliness of: (i) the filing of a claim for benefits or an appeal under any of the Funds, or a request for external review with respect to a health benefit claim; or (ii) a COBRA election, premium payment, or notice of qualifying event or disability determination. The "outbreak period" is defined as the period from March 1, 2020 until 60 days after the COVID-19 National Emergency ends (or such other date as the DOL/IRS announce, which may be specific to different states or geographic regions). For example, if the National Emergency ends on January 31, 2021, the outbreak period would end on April 1, 2021.

Specifically, the following deadlines are extended by the guidance:

- (i) The Funds' deadlines for filing a benefit claim or an appeal of a denied claim (or other adverse benefit determination), and the period for requesting external review or perfecting a request for external review of a health benefit claim.
- (ii) The 60-day COBRA election period and the 60-day period for notifying the Fund Office of a COBRA qualifying event or disability determination.
- (iii) The 45-day and 30-day deadlines for paying initial and monthly COBRA premiums.

Note that the "outbreak period" also will be disregarded in determining the deadline for the Welfare Fund to provide COBRA election notices to qualified beneficiaries.

Please refer to the Summary Plan Description and the Funds' website for additional details regarding the various Fund deadlines, and feel free to contact Fund Office at 516-775-2280 if you have any questions regarding how these rules may apply to you.

In conjunction with the above relief, the DOL issued a notice in which it recognizes that employee benefit plans (like the Funds) also face challenges and disruptions that make it difficult to communicate with participants by the usual methods and in as timely a manner during the outbreak period.

**100 Merrick Road, Suite 500 West • Rockville Centre, NY 11570
(516) 775-2280 • Fax (516) 775-4064**