

Claims and Appeals

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.

Specifically, the time for filing a claim, filing an appeal and requesting, or perfecting a request for, an external review of a health benefit claim will be extended. The extension will occur because the Fund will not count the days during the “outbreak period” (defined below) when determining the timeliness of:

- A filed claim
- A filed appeal
- A request, or perfection of a request, for an external review of a health benefit claim

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).

Here’s an example of how the extension would work.

If the National Emergency ends on July 29, then the outbreak period would end on September 27 (60 days later), and the period from March 1 through September 27 would not count toward any appeal period that would ordinarily expire between March 1 and September 27. The time for filing an appeal would re-start on September 28, with the remaining days left in the appeal period.