

## 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 extending certain deadlines for individuals who participate in employee benefit plans.

Specifically, the time periods for making an election, paying premiums and notifying the Fund of a qualifying event or disability (as described in the enclosed COBRA Election Notice) 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 COBRA election,
- notice of a COBRA qualifying event or disability, or
- a COBRA premium payment.

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 of the above COBRA-related periods that would ordinarily expire between March 1 and September 27. Those periods would re-start on September 28, with the remaining days left in the applicable period.

Note that although the deadlines are extended, the Fund will not continue coverage during the extended election, payment or notice period, but will retroactively reinstate COBRA upon timely election, payment or notice. It is your responsibility to make full and timely payment of COBRA premiums retroactive to the first day for which you are eligible for COBRA coverage, in the event that you timely elect such coverage.

**To ensure that your health coverage is not interrupted, we encourage you to notify the Fund of your COBRA election and to make COBRA payments as soon as possible.**

**Please also note that, in conjunction with the above relief, the DOL recognized that employee benefit plans (like the Fund) 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. Accordingly, the DOL/IRS rules specifically provide for the outbreak period to be disregarded in calculating the deadline for the Fund to provide COBRA election notices to qualified beneficiaries.**