

# MASON TENDERS' DISTRICT COUNCIL TRUST FUNDS

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## ***Important Information Regarding Extensions of Deadlines Related to Benefit Claims and Appeals, Special Enrollment 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. These rules apply to the Mason Tenders' District Council Welfare, Pension and Annuity Funds.

In accordance with the DOL/IRS rules, the "Outbreak Period" will not be counted when the Funds (or the claims administrators) calculate certain participant deadlines. The "Outbreak Period" is defined as the period from March 1, 2020 until 60 days after the COVID-19 National Emergency ends as determined by the federal government (or such other date as the DOL/IRS announce, which may be specific to different states or geographic regions).

The following Funds' deadlines are extended by the rules:

- (i) The deadlines for filing a benefit claim or an appeal of a denied claim (or other adverse benefit determination under the Welfare Fund), and the period for requesting an external review (or perfecting a request for external review) of a health benefit claim (if applicable).
- (ii) The 30-day or 60-day period to request special enrollment in the Welfare Fund after acquiring a new dependent due to birth, marriage, adoption or placement for adoption, or after losing other health coverage (or becoming eligible for health coverage assistance under Medicaid or CHIP).
- (iii) The 60-day COBRA election period and the 60-day period for notifying the Fund Office of a COBRA qualifying event or Social Security disability determination.
- (iv) The 45-day and 30-day deadlines for paying initial and monthly COBRA premiums.

For example, if the National Emergency ends on June 29, then the Outbreak Period would end on August 28 (60 days later), and the period from March 1 through August 28 would not count toward any of the above periods that would ordinarily expire between March 1 and August 28. Those periods would re-start on August 29, with the remaining days left in the applicable period. Please refer to the Summary Plan Descriptions (and Summaries of Material Modifications) for additional details regarding the various plan deadlines, and contact the Eligibility Department at 212-452-9700 if you have any questions regarding how these rules may apply to you.

Please also note that, in conjunction with the above relief, the DOL stated that 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. In addition, the DOL/IRS rules specifically provide for the Outbreak Period to be disregarded in calculating the deadline for the Fund Office to send COBRA election notices to qualified beneficiaries.