

Mason Tenders’ District Council Welfare, Pension and Annuity Funds
Certain Fund Deadlines Extended for those Affected by Hurricanes Milton or Helene and Tropical Storm Helene

If you or one of your dependents were affected by the recent Hurricanes Helene and Milton and Tropical Storm Helene (in the states listed below), some of the Funds’ deadlines (such as the deadline for electing or paying for COBRA coverage, and for filing an appeal of a denied application or benefit claim), will be extended through *May 1, 2025*, in accordance with guidance issued by the federal government.

Who Is Eligible for the Extended Deadlines?

Deadlines are extended for those who resided, lived or worked (at the time of the hurricane or tropical storm) in one of the counties or tribal areas in Florida, Georgia, North Carolina, South Carolina, Tennessee, and Virginia that have been or are later designated by the Federal Emergency Management Agency (FEMA) as disaster areas eligible for Individual Assistance because of the devastation caused by Hurricanes Helene and Milton and Tropical Storm Helene. For a list of the counties and areas covered by the relief, you can go to FEMA’s website at www.fema.gov/disasters.

How Long Is the Extension?

The period of extension is known as the “Relief Period.” The Relief Period is disregarded when determining the applicable deadline (see examples on the next page). The date the Relief Period *starts* varies slightly depending on your location and the disaster that affected you, as set forth in the chart below, but it ends on May 1, 2025 for everyone affected.

<i>Location and Disaster</i>	<i>Relief Period</i>
Hurricane Helene in Florida	September 23, 2024 – May 1, 2025
Hurricane Helene in Georgia	September 24, 2024 – May 1, 2025
Hurricane Helene or Tropical Storm Helene in North Carolina, South Carolina, and Virginia	September 25, 2024 – May 1, 2025
Tropical Storm Helene in Tennessee	September 26, 2024 – May 1, 2025
Hurricane Milton (but not Hurricane Helene) in Florida	October 5, 2024 – May 1, 2025

Which Deadlines Are Extended?

The following deadlines are extended during the Relief Period for those eligible:

1. The Funds’ deadlines for filing a benefit claim or an appeal of a denied application or claim (or other adverse benefit determination), and the period for requesting an external review under the Welfare Fund (or perfecting a request for external review).

2. The 30-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).
3. 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.
4. The 45-day and 30-day deadlines for paying initial and monthly COBRA premiums.

Examples

Here are some examples of how this extension works:

Example 1: If you are eligible for a Relief Period, lose coverage under the Welfare Fund on December 31, 2024, and elect COBRA coverage, you will have until June 15, 2025 to make your initial payment for COBRA coverage (45 days from the May 1st end of the Relief Period) retroactive to January 1, 2025.

Note that the extended deadline does not affect 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 addition, since claims may be rejected before you timely pay for coverage, you may need to re-file denied claims following timely election/payment.

Example 2: If you are eligible for a Relief Period, have a new child (by birth, adoption or placement for adoption) in January 2025, and the usual 30-day deadline for you to enroll that child in the Welfare Fund is February 15, 2025, you will have until May 31, 2025 (30 days after May 1, 2025) to enroll the child (with coverage retroactive to birth).

What to Do If You Are Eligible for (and Need) the Extension

If you are eligible for the relief described above and need an extension of one of these deadlines, please write to the Funds' Office at 520 Eighth Avenue, Suite 600, New York, NY 10018 and explain what deadline relief you need (e.g., COBRA election or payments, special enrollment, or appeal period), and include the state and county in which you resided, lived or worked. The Funds may not know you are eligible for the deadline extension unless you contact the Funds' Office. ***If you were already denied coverage or the right to file a claim or appeal due to missing one of the deadlines extended by the Relief Period and are eligible for the relief, please contact the Funds' Office.*** As noted above, any required COBRA payment must still be made before coverage takes effect.

To request the relief, you can write to the Funds' Office at 520 Eighth Avenue, Suite 600, New York, NY 10018 or call the Funds' Office at 212-452-9700.

Please refer to the Summary Plan Description for additional details regarding the various plan deadlines and rules. If you have any questions, you can also contact the Funds by mail or by calling 212-452-9700.