



**PENSION HOSPITALIZATION AND BENEFIT PLAN
JOINT INDUSTRY BOARD OF THE ELECTRICAL INDUSTRY**

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May 2020

**RE: Extended COBRA and Claims and Appeals Deadlines during the COVID-19
Emergency Period**

Dear Participant:

We are pleased to advise you about recent relief provided by the U.S. Departments of Labor and the Treasury in light of the challenges facing many of us due to COVID-19, following the President's declaration of a National Emergency for COVID-19. The relief provides a few extensions of deadlines for you to take various actions related to the Pension, Hospitalization and Benefit Plan of the Electrical Industry (the "Plan").

The Plan will disregard the period from March 1, 2020 until sixty (60) days after the announced end of the COVID-19 National Emergency in determining the following periods and deadlines:

- The 60-day period for electing COBRA continuation coverage, as well as the date for making COBRA premium payments, although you still have to make full payment of the COBRA premiums retroactive to the first day for which you are eligible for COBRA coverage if you elect to purchase it. You cannot simply pay the COBRA premium for a single month when you have expenses. In order to be covered for any month in the extended COBRA election and payment period, you have to pay the premium for that month and all preceding months.
- The date to notify the Plan of a COBRA qualifying event or determination of disability.
- The deadline for individuals to file a claim for benefits under the Plan's claims procedure.
- The deadline for claimants to file an appeal of an adverse benefit determination under the Plan's claims procedure.
- The deadline for claimants to file a request for an external review after receipt of an adverse benefit determination or final internal adverse benefit determination
- The deadline for a claimant to file information that is needed to complete a request for external review upon a finding that the request was not complete.

Note that the National Emergency may end on different dates for different states or geographic reasons, as the federal government may decide.

Sincerely,

Trustees of the Pension, Hospitalization
and Benefit Plan of the Electrical Industry

HARRY VAN ARSDALE JR.
Founder

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Chairman, Joint Industry Board
of the Electrical Industry

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