EXTENSION OF CERTAIN DEADLINES DUE TO THE COVID-19 CRISIS

CHICAGO REGIONAL COUNCIL OF CARPENTERS WELFARE FUND

The deadlines for participants and dependents to exercise certain rights related to coverage have been extended, as a result of relief issued by various federal agencies on April 28, 2020. The length of the extension depends on the length of what is known as the Outbreak Period. The Outbreak Period began on March 1, 2020, and will end 60 days after the end of the National Emergency declared by President Trump as a result of the COVID-19 Outbreak.

Days during the Outbreak Period will be disregarded by the Fund Office when calculating the deadlines for a participant or dependent to exercise certain rights. In other words, days during the Outbreak Period will not be counted as part of the maximum number of days you have to take certain actions.

Specifically, days during the Outbreak Period will not be counted towards the:

- 30-day period (or 60-day period in certain circumstances) to request enrollment in the Welfare Fund due to a HIPAA special enrollment event (for example, birth of a child, marriage, loss of other employer provided coverage);
- 60-day period to elect COBRA continuation coverage;
- 30-day grace period to pay COBRA premiums;
- 45-day period to pay the first COBRA premium after electing COBRA;
- Deadline to file a benefit claim under the Welfare Fund’s claims procedure;
- Deadline to file an appeal of a claim denial under the Welfare Fund’s appeal procedure;
- Deadline to request an external review of a certain denied appeals; and
- Date by which information must be received to perfect a request for external review.

No other Welfare Fund deadlines have been extended at this point.
The deadlines for participants and beneficiaries to exercise certain rights related to benefits have been extended, as a result of relief issued by various federal agencies on April 28, 2020. The length of the extension depends on the length of what is known as the Outbreak Period. The Outbreak Period began on March 1, 2020, and will end 60 days after the end of the National Emergency declared by President Trump as a result of the COVID-19 Outbreak.

Days during the Outbreak Period will be disregarded by the Fund Office when calculating the deadlines for a participant or beneficiary to exercise certain rights. In other words, days during the Outbreak Period will not be counted as part of the maximum number of days you have to take certain actions.

Specifically, days during the Outbreak Period will not be counted towards the:

- Deadline to file a benefit claim under the Funds' claims procedures;
- Deadline to file an appeal of a claim denial under the Funds' appeal procedures;

No other Fund-related deadlines have been extended at this point.

If you have questions about how these extensions will apply to you or your beneficiaries, please contact the Fund Office.