

CARPENTERS' HEALTH AND WELFARE TRUST FUND OF ST. LOUIS
IMPORTANT UPDDATE ABOUT EXTENDED COBRA DEADLINES DUE TO COVID-19

In connection with the COVID-19 National Emergency declared March 1, 2020 (the "National Emergency"), the Internal Revenue Service and U.S. Department of Labor (the "DOL") announced last year that any days during the period of the National Emergency and the 60-day period immediately following (collectively, the "Outbreak Period") would be disregarded for purposes of calculating certain COBRA deadlines (the "COVID-19 Relief") under the Carpenters' Health and Welfare Trust Fund of St. Louis (the "Plan").

The DOL recently announced that the COVID-19 Relief lasts only until the earlier of (1) one year from the date you first became eligible for the COVID-19 Relief or (2) the end of the Outbreak Period. Once this period ends, the counting of days towards the applicable COBRA deadline date will resume.

The COVID-19 Relief affects the deadlines for you to elect and pay for COBRA continuation coverage. Because the date you were first eligible for the COVID-19 Relief and the date the National Emergency ends will affect your COVID-19 relief, it continues to be important for you to monitor communications from the Plan and the news for an announcement of the end of the National Emergency, as well as the information on the DOL's COVID-19 website (www.dol.gov/agencies/ebsa/coronavirus) to ensure that you act timely to preserve your COBRA rights.

We recommend that you review this Notice along with your Summary Plan Description and the COBRA general notice and COBRA notice and election form for the Plan. Throughout this Notice, "you" refers to a COBRA qualified beneficiary.

EXTENDED COBRA DEADLINES UNDER THE COVID-19 RELIEF

The COVID-19 Relief applies to the following COBRA deadlines under the Plan:

- **COBRA Notification Period.** The 60-day period under COBRA to notify the Carpenters' Benefits Office of the occurrence of a second qualifying event or of a determination of disability that may result in an extended period of COBRA continuation coverage.
- **COBRA Election Period.** The 60-day period during which you may elect COBRA continuation coverage. ***If you choose to take advantage of the extended deadline, you must contact the Carpenters' Benefits Office at 1-800-332-7188.***
- **COBRA Payment Deadlines.** The 45-day period to pay the initial COBRA premium and the 30-day period for subsequent monthly premium payments. Keep in mind that the extended payment deadline applies only to those COBRA premiums that would otherwise have been due during the Outbreak Period. Any other COBRA premiums are due as described in the Plan's COBRA notice and election form. In addition, you will still be responsible for the full cost of COBRA continuation coverage (except to the extent you are eligible for temporary federal subsidy relief).

EXAMPLE: If you were provided a COBRA election notice on May 1, 2020, you would have until June 30, 2021, to elect COBRA continuation coverage (the earlier of 60 days following the one-year anniversary of when you were first eligible for the COVID-19 Relief or the end of the Outbreak Period).

If you have questions about COVID-19 Relief described above or COBRA continuation coverage generally, we encourage you to contact Carpenters' Benefits Office at 1-800-332-7188.