

**CARPENTERS' HEALTH AND WELFARE TRUST FUND OF ST. LOUIS**  
**IMPORTANT UPDATE ABOUT EXTENDED 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 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 deadline date will resume.**

The COVID-19 Relief affects the deadlines to take certain action under the Plan. Because the date you were first eligible for the COVID-19 Relief and the date on which 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](http://www.dol.gov/agencies/ebsa/coronavirus)) to ensure that you act timely to preserve your rights under the Plan.

We recommend that you review this Notice along with your Summary Plan Description.

**EXTENDED PLAN DEADLINES UNDER THE COVID-19 RELIEF**

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

1. Deadline to Complete a Change/Enrollment Form. The 30-day deadline following the date of your marriage, legal separation, or divorce or the birth or adoption of a child to complete an Enrollment/Change Form.
2. Deadline to File a Claim for Benefits. The deadlines for filing a claim for benefits are provided in the Claims and Appeals section beginning on page 62 of the Plan's Summary Plan Description.
3. Deadline to File an Appeal of a Denied Claim. The 180-day period following receipt of a notification of an initial adverse benefit determination to file an appeal of your claim.
4. Deadline to Request an External Review. The four-month period from the date of your receipt of the notice of an eligible adverse benefit determination (e.g., with respect to a claim or appeal involving medical judgment or a rescission of coverage) to request an external review. In addition, if you receive a notice that your request for external review is not complete, you have until the end of the four-month period or, if longer, 48 hours after receipt of the notice, to perfect your request.

***EXAMPLE:** If you were married on May 1, 2021, you could have up until May 31, 2022 (i.e., one year from marriage date + 30 days to complete an Enrollment/Change Form) to request enrollment in a group health plan for your spouse. However, if in the interim the National Emergency was declared over effective September 1, 2021, you would have only until November 30, 2021 (i.e., 30 days after the Outbreak Period) to complete the Enrollment/Change Form.*

For more information or if you have questions about the COVID-19 Relief described above or these deadlines generally, we encourage you to contact Carpenters' Benefits Office at 1-866-232-3863.