

Building Service 32BJ Benefit Funds

Certain Plan Deadlines Extended for Those Affected by Hurricanes Milton or Helene and Tropical Storm Helene

To help participants and their family members who may be facing challenges due to the recent Hurricanes Helene and Milton and Tropical Storm Helene, certain 32BJ Benefit Funds (“Funds”) plan deadlines (for example, to enroll a new dependent in the health plan, to appeal a benefit determination, including pension or health benefit determinations, or to make a COBRA election or payment) will be extended through *May 1, 2025*, in accordance with guidance issued by the U.S. federal government.

Who Is Eligible for the Extended Deadlines?

Deadlines are extended for those who resided, lived, or worked 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:

1. The Funds' deadlines for filing a benefit claim or an appeal of a denied claim (or other adverse benefit determination).
2. The 60-day COBRA election period and the 60-day period for notifying the Health Fund of a COBRA qualifying event or Social Security disability determination.
3. The 45-day and 30-day deadlines for paying initial and monthly COBRA premiums under the Health Fund.
4. The 30-day deadline to request special enrollment in the Health Fund's coverage after acquiring a new dependent through marriage, birth, or adoption or placement for adoption.
5. The 30-day deadline to request special enrollment in the Health Fund's coverage after a non-enrolled dependent loses health coverage under another group health plan (unless coverage was terminated for cause or because dependent failed to pay premiums on a timely basis), or the employer stops contributing toward dependent(s) health coverage under the other plan (if dependent elected COBRA coverage, the entire COBRA coverage period must have been completed for this rule to apply).
6. The 60-day deadline to request special enrollment in the Health Fund's coverage for a dependent after they lose eligibility for Medicaid or Children's Health Insurance Program (CHIP) or become eligible for a state subsidy for enrollment in the Health Fund under Medicaid or CHIP.

Examples

Here are some examples of how this extension works:

- Example 1: If you are eligible for a Relief Period starting in September 2024, and you received an adverse benefit determination (i.e., a claim denial) from the Pension Fund on November 15, 2024, your normal 180-day deadline to file an appeal would be May 14, 2025. However, under this extension, you will have until October 28, 2025 (180 days from May 1, 2025, the end of the Relief Period) to file an appeal.
- Example 2: If you are eligible for a Relief Period starting in September 2024, lost health coverage under the Health Fund on September 30, 2024, and your normal 60-day deadline for electing COBRA coverage is November 30, 2024, you will have until June 30, 2025 (60 days from May 1, 2025, the end of the Relief Period) to elect COBRA coverage retroactive to October 1, 2024.
- Example 3: If you are eligible for a Relief Period starting in September 2024, lost health coverage under the Health Fund on September 30, 2024, and elected COBRA coverage, and your normal 45-day deadline for paying the initial COBRA premium is December 14, 2024, you will have until June 15, 2025 (45 days from May 1, 2025, the end of the Relief Period) to make your initial payment for COBRA coverage retroactive to October 1, 2024.
- Example 4: If you are eligible for a Relief Period starting in October 2024, and have a new child (by birth, adoption, or placement for adoption) on October 15, 2024, and the usual 30-day deadline for you to enroll that child in the Health Fund's coverage is

November 14, 2024, you will have until May 31, 2025 (30 days from May 1, 2025, the end of the Relief Period) to enroll the child (with coverage retroactive to birth, adoption, or placement for adoption) and make any required payment for the coverage.

Note that the extended deadlines do not affect your responsibility to make full and timely payment of COBRA premiums retroactive to the first day for which you are eligible for such coverage, in the event that you timely elect COBRA. In addition, since claims may be rejected before you timely elect and pay for coverage, you may need to re-file denied claims following timely election/payment.

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

If you are eligible and need an extension of one of the deadlines described above, please contact Member Services and explain what deadline relief you need (e.g., COBRA election or payments, special enrollment, or plan appeal period), and include the state and county in which you resided, lived, or worked. We may not know you are eligible for the deadline extension unless you contact us. ***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 Member Services as soon as possible.***

If you have any questions regarding your benefits, you can contact Member Services at 1-800-551-3225, Monday through Friday from 8:30 am to 5:00 pm and Saturday 9:00 am to 5:00 pm, or visit us online at www.32bjfunds.org