TEAMSTERS MULTI-BENEFIT TRUST

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Notice of End of COVID 19 Federal Public Health Emergency and National Emergency

The Teamsters Muti-Benefit Trust Fund (the "Fund")'s HMOs (Kaiser, Blueshield and Simnsa) provided additional benefits during the federal COVID-19 pandemic Public Health Emergency, including COVID-19 testing and treatment at no cost share to Participants, as required by law. In addition, the timeframes for Fund Participants to take certain actions, including electing and paying for COBRA, filing claims and appeals, and other deadlines were extended during the federal COVID-19 National Emergency.

This notice is to advise you that the benefits and coverage rules in effect during the COVID-19 Public Health Emergency (PHE) and National Emergency (NE) ended on May 11, 2023, and the additional benefits and extended deadlines are no longer required by law.

COVERAGE OF COVID-RELATED SERVICES

As required by the State of California, your HMO Plan provider (Kaiser, Blue Shield or Simnsa) will continue the same coverage for COVID vaccines, COVID testing, and COVID at-home tests as during the Public Health Emergency through November 11, 2023. Contact your HMO or visit their website if you have any questions.

END OF TEMPORARY EXTENSION OF CERTAIN PLAN DEADLINES DURING THE COVID-19 NATIONAL EMERGENCY

During the National Emergency, the Fund's deadlines for the filing of claims, electing and paying for COBRA continuation coverage, and requesting special enrollment were suspended until the *earlier of*: (i) one year from the date the Participant(s) were first eligible for relief; or (ii) 60 days after the end of the National Emergency (May 11, 2023). This means that timeframes within which to take certain actions, if not already expired, begin to run starting July 10, 2023,

The following regular Fund and HMO deadlines will resume as of July 10, 2023:

1. Certain COBRA continuation coverage-related deadlines, including:

- i. the 60-day period during which a qualified beneficiary may elect COBRA coverage;
- ii. the due dates for making COBRA premium payments; and
- iii. the date by which an individual must provide notice to the Plan of a COBRA qualifying event or a disability determination by the Social Security Administration.

2. HIPAA Special Enrollment Deadlines.

3. ERISA Claims, Appeals, and External Review Deadlines, including:

- i. the date by which a Participant must file a claim for benefits;
- ii. the date by which a Participant must file an appeal of an adverse determination (denial) of a claim for benefits; and
- iii. the date by which a Participant must file a request for an external review or file information to perfect an incomplete request for external review (when available).