BAY AREA AUTOMOTIVE GROUP WELFARE FUND

4160 Dublin Blvd. Ste 400 Dublin, California 94568 Telephone 1-800-267-3232 - Fax 925-443-2035

May 27, 2020

PLAN CHANGE NOTICE Summary of Material Modifications *Extended Coverage* June 2020

TO ALL PLAN PARTICIPANTS, DEPENDENTS and COBRA PARTICIPANTS:

This notice describes extended coverage for June 2020 for Plan participants who lose their coverage because of the COVID-19 (also often called "Coronavirus") pandemic. You may qualify for extended coverage if you had active employer-paid coverage in May 2020 (based on your hours in April) but would be ineligible under the Plan eligibility rules for June coverage and your eligibility would have ended because:

- You are laid off as a result of the COVID-19 "shelter in place" business closures;
- You have to leave work because of a COVID-19 caused quarantine;
- You have to leave work because of the closure of your child's daycare or school;
- You got sick and are told to stay home from work; or
- Any other reason.

If you were ineligible under the Plan eligibility rules for May coverage and received the extended coverage for May 2020, as described in the SMM sent on March 30, 2020, you will not be eligible for the extended coverage for June 2020. Depending on your circumstances, you may remain eligible for coverage after June if you meet disability requirements under the Plan rules.

Please call the Administrative Office at 1-800-267-3232 if you have questions. -- The Board of Trustees made this decision to extend your coverage because it recognizes how important it is to you and your family to maintain your health coverage during the pandemic.