

**BAY AREA AUTOMOTIVE GROUP WELFARE FUND**

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

**June 3, 2020**

**PLAN CHANGE NOTICE**

**Summary of Material Modifications**

***Temporary Hold on Plan Deadlines During the COVID-19 National Effective Immediately -- June 2020***

**TO ALL PLAN PARTICIPANTS, DEPENDENTS and COBRA PARTICIPANTS:**

As of March 1, 2020 the federal government declared a National Emergency concerning the COVID-19 pandemic. As a result of the National Emergency, **health plan deadlines** for filing claims, appealing claims, enrolling new dependents, electing (and paying for) COBRA coverage, requests for external review of certain adverse benefit determinations, and providing notice of COBRA qualifying events and Social Security Administration disability determinations during COBRA coverage, **are suspended until 60 days after the federal government ends the National Emergency.**

If you have questions regarding this Notice please contact:

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In accordance with ERISA reporting requirements this document is intended to serve as a Summary of Material Modifications to the Plan.

**PLEASE NOTE**

**This Notice is intended to amend your Summary Plan Description.**

This document is a Summary of Material Modifications (“SMM”) intended to notify you of important changes made to your plan of benefits. You should take the time to read this SMM carefully (and share it with your family) and keep it with your copy of the *Summary Plan Description*. While every effort has been made to make this description as complete and as accurate as possible, this SMM, of course, cannot contain a full restatement of the terms and provisions of the Plan. If any conflict should arise between this summary and the Plan, or if any point is not discussed in this SMM or is only partially discussed, the terms of the Plan will govern in all cases. The Board of Trustees reserves the right, in its sole and absolute discretion, to amend, modify, terminate or interpret and decide all matters under the Plan, or any benefits provided under the Plan, in whole or in part, at any time and for any reason.

Si usted gustaría una copia en español, favor de contactar la oficina de administración de Bay Area Automotive Group Welfare Fund.