

BAY AREA AUTOMOTIVE GROUP WELFARE FUND

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September 2, 2020

PLAN CHANGE NOTICE Summary of Material Modifications

TO ALL PLAN PARTICIPANTS, DEPENDENTS and COBRA PARTICIPANTS:

This notice concerns two important changes in your health plan coverage.

UPDATE: *Am I Covered If Covid-19 Forces Me To Leave Work?*

In prior notices we have said you will remain eligible for coverage for an additional month after employer-paid coverage ends **WITHOUT PAYMENT OF THE COBRA PREMIUM** if you lost your coverage 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.

The Board of Trustees has extended that one – **NO PAYMENT** -- month of extended coverage so you can now use it for the first ineligible month between May and September 2020 provided, (1) you had active employer-paid coverage the prior month **AND** (2) you have not already used the one-month extension.

You can use this month of extended coverage only once. This means if you were ineligible under the Plan eligibility rules for July and received the extended coverage without payment for July, you have to pay the COBRA premium to remain eligible after July. You were given one month of extended coverage for August 2020.

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.