

# BAY AREA AUTOMOTIVE GROUP WELFARE FUND

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**August 3, 2021**

**COVID-19 (“Coronavirus”) and Plan Deadlines – National Emergency  
Effective Immediately**

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

**This notice explains how extensions of certain plan deadlines during the COVID-19 pandemic apply.  
It supersedes notices you may have previously received. Please read it carefully.**

Effective March 1, 2020, the federal government declared the COVID-19 pandemic a National Emergency and suspended many of the deadlines that apply to the Plan. In ordinary times, you are required to follow the deadlines described in your Plan’s *Summary Plan Description* and if you wait too long, you might run out of time. However, the COVID-19 National Emergency suspended the deadlines that apply to:

- Filing claims for benefits;
- Appealing denied claims;
- Enrolling new dependents;
- Electing (and paying for) COBRA coverage;
- Providing notice to the Plan of COBRA qualifying events and Social Security Administration disability determinations during COBRA coverage; and
- Special enrollment rights under HIPAA.

The pandemic-related extension ends on ***the earlier*** of

- one year from the date the deadline would have applied (if there were not an emergency), *or*
- 60 days after the National Emergency ends (a date yet to be declared).

## **Examples**

### *Claims and Appeals*

You normally have 180 days to appeal a denial of benefits following a service, so if the Bay Area Automotive Group notified you that it has denied your claim for benefits on February 1, 2021, the 180-day period you have to appeal the denial does not begin until the earlier of February 1, 2022, or 60 days following the declared end of the National Emergency.

### *COBRA Enrollment and Payment of Premiums*

You normally have 60 days after you lose your coverage due to loss employment to enroll in COBRA self-pay continuation coverage and another 45 days to start paying your COBRA premium. If you received a notice from JBT informing you of your COBRA enrollment on May 1, 2020, you have until June 30, 2021 to make your COBRA election, and until August 14, 2021 to pay your premiums. **Please Note:** The Plan will not pay your claims until you enroll in COBRA and pay premiums.

### *Special Enrollment*

You normally have 30 days following a birth or placement for adoption to enroll a new child in the Plan. If you had a new baby on November 15, 2020, you have to enroll your child in the Plan by the earlier of (i) 60 days after the National Emergency ends or (ii) December 15, 2021. **Please Note:** You should always enroll a new dependent – especially a newborn – as soon as possible.

**Please call a Member Services Representative at (800) 267-3232 if you have any questions about this notice.**

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