

**T** TEAMSTERS  
**B** BENEFIT  
**T** TRUST

Post Office Box 5820  
Fremont, California 94537  
39420 Liberty Street, Suite 260  
Fremont, California 94538  
www.tbtfund.org

Telephone (510) 796-4676 • (800) 533-0119 • FAX (510) 795-0680

**PLAN CHANGE NOTICE**  
**Summary of Material Modifications**

*COVID-19 (“Coronavirus”) and Plan Deadlines – National Emergency*  
Effective Immediately – July 2020  
**(RETAIN WITH YOUR BENEFIT PACKAGE FOR FUTURE REFERENCE)**

August 20, 2020

To: **Teamsters Benefit Trust Active and Retired Participants, Covered Dependents and COBRA Participants**

As of March 1, 2020, the federal government declared a National Emergency concerning the COVID-19 pandemic and that National Emergency has now been extended through October 23, 2020. In ordinary times, you are required to follow the deadlines described in your TBT plan’s *Summary Plan Description* and if you wait too long, you might run out of time. However, the COVID-19 National Emergency suspends the deadlines that apply to:

- Filing claims for benefits;
- Appealing denied claims;
- Enrolling new dependents;
- Electing (and pay 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.

Therefore, for example, if TBT notifies you between March 1 and October 23, 2020, that it has denied your claim and you want to appeal that denial, or notifies you that you have lost your employer-paid coverage and you can enroll in COBRA (or anything else listed above), the National Emergency extends the deadline for you to be required to file anything.

How long do you have – how long does the extension last? Until 60 days after the National Emergency ends. The National Emergency has now been extended to last through October 23, 2020. That means that between March 1 and October 23, 2020, the Plan’s deadlines for any of the things listed above will apply no earlier than December 23, 2020.