

October 23, 2020

IMPORTANT – TEMPORARY CHANGES ANNOUNCED

EFFECTIVE MARCH 1, 2020

Dear Participant:

Due to federal legislation addressing the COVID-19 pandemic, the Railroad Maintenance and Industrial Health and Welfare Fund (“Fund” or “Plan”) will be temporarily extending the below-noted deadlines by disregarding the “Outbreak Period,” which is generally defined as the period from March 1, 2020 until sixty (60) days after the announced end of the National Emergency relating to the COVID-19 pandemic or such other date as announced by the federal government, with respect to the following periods and dates:

1. The 30-day period (or 60-day period, if applicable) to request special enrollment (please note that some plans allow longer periods for adding a dependent due to birth, marriage, adoption, etc.);
2. The 60-day election period for COBRA continuation coverage (for example, if a participant loses coverage under a group health plan at any time during the Outbreak Period, the participant has until sixty (60) days after the end of the Outbreak Period to elect COBRA continuation coverage);
3. The date for making COBRA premium payments (for example, if the participant elects COBRA continuation coverage at any time during the Outbreak Period, the participant has until thirty (30) days after the Outbreak Period ends to pay the required COBRA premium for any month falling within the Outbreak Period);
4. The date for individuals to notify the plan of a qualifying event or determination of disability for purposes of COBRA continuation coverage and the COBRA disability extension;
5. The date within which individuals may file a benefit claim under the plan’s claims procedure;
6. The date within which claimants may file an appeal of an adverse benefit determination under the plan’s claim procedures;
7. The date within which claimants may file a request for an external review after receipt of an adverse benefit determination or final internal adverse benefit determination; and
8. The date within which a claimant may file information to perfect a request for external review upon a finding that the request was not complete (for non-grandfathered health plans).

Once again, please note that the foregoing changes are temporary. As always, you are encouraged to contact the Fund Office at the number shown above with any questions you may have.

With Best Regards,

Your Board of Trustees

This document is a Summary of Material Modification (“SMM”) intended to notify you of important plan changes to the plan of benefits for the Railroad Maintenance and Industrial Health and Welfare Fund (“Fund” or “Plan”). This summary is intended to satisfy the requirements for issuance of a SMM under the Employee Retirement Income Security Act of 1974, as amended. You should take the time to read this SMM carefully and keep it with the Summary Plan Description (“SPD”). This SMM does not contain a full restatement of the terms of the SPD. If any conflict should arise between this SMM and the SPD, the terms of the SPD will govern and control in all cases. If you have any questions regarding these changes, please contact the Fund Office at the above-noted number.