

May 3, 2021

IMPORTANT – TEMPORARY CHANGES REGARDING PLAN DEADLINES

Dear Participant:

Due to updated federal guidance addressing the COVID-19 pandemic, the Railroad Maintenance and Industrial Health and Welfare Fund (“Fund” or “Plan”) will continue to temporarily extend certain deadlines as described below. Last year, you received a similar notice advising you that the below-noted deadlines were extended by disregarding the “Outbreak Period,” which was 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). In other words, certain deadlines were tolled. Since the National Emergency related to the COVID-19 pandemic has lasted longer than a year, the federal government issued updated guidance noting that the tolling period ends the earlier of:

1. One year from the date an individual was first eligible for relief; or
2. Sixty (60) days from the end of the National Emergency related to the COVID-19 pandemic, which is ongoing.

Consequently, and in general, the foregoing means that you will likely receive a one-year extension of the following deadlines as long as the National Emergency related to the COVID-19 pandemic continues:

- The period to request special enrollment;
- The 60-day election period for COBRA continuation coverage;
- The date for making COBRA premium payments;
- 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;
- The date within which individuals may file a benefit claim under the Plan’s claims procedure;
- The date within which claimants may file an appeal of an adverse benefit determination under the Plan’s claim procedures;
- 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
- 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.

This one-year extension exists because certain deadlines are disregarded/tolled. Consequently, once the tolling period ends, the Fund’s normal deadlines will once again apply. Please note that in no case will a disregarded period exceed one year. Please also note that these extended deadlines may be shorter than one year for certain individuals depending on the date the National Emergency is declared over. Finally, these changes are temporary

and subject to change based upon additional federal guidance. As always, you are encouraged to contact the Fund Office at the number shown on this page 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.