



# HEAT & FROST INSULATORS AND ASBESTOS WORKERS HEALTH AND WELFARE TRUST FUND

June 2020

## **IMPORTANT NOTICE**

**To:** All Active Maintenance Workers and Mechanics and their Covered Dependents  
**From:** Board of Trustees  
Heat and Frost Insulators and Asbestos Workers Health and Welfare Fund  
**Re:** Extension of Participant Deadlines During the COVID-19 National Emergency

We understand how important your health and welfare benefits are during the COVID-19 Pandemic. On May 4, 2020, the Department of Labor and the Internal Revenue Service released a rule that extends certain Plan deadlines for Plan participants and beneficiaries. This allows you and your beneficiaries additional time to make important decisions regarding your health benefits. Under this rule, time periods that are normally imposed by the Plan and are described in your Summary Plan Description or Evidence of Coverage will not include or count the period from March 1, 2020, the beginning of the COVID-19 National Emergency, until 60 days after the end of the announcement of the COVID-19 National Emergency.

This extension applies to ALL Plan imposed time requirements regarding:

1. Special Enrollment Rights under HIPAA;
2. COBRA elections;
3. COBRA premium payments
4. COBRA notifications regarding qualifying events or disability;
5. Filing claims for benefits;
6. Filing appeals of denied claims
7. Filing and perfecting external review requests.

If you have any question, please contact the Trust Office at 626.646.1083.

This document has been uploaded and is available on the participant website at [www.hfawbenefits.org](http://www.hfawbenefits.org).