



IUOE LOCAL 501 INDIVIDUAL ACCOUNT PLAN TRUST FUND

SUMMARY OF MATERIAL MODIFICATION

TO: Participants

FROM: Board of Trustees

DATE: May 1, 2023

SUBJECT: End of COVID-19 National Emergency

This Notice is to inform you that certain Claims and Appeals deadlines under the Plan were under federal mandate and temporarily extended during the “National Emergency.” If your situation had met the temporary rules for meeting claims and appeals deadlines, your end date for meeting a deadline may be quickly approaching or may have already ended. See below for a summary of the temporary extension relating to claims and appeals procedures. **This provision may or may not impact you.**

Back on May 4, 2020, the federal agencies jointly adopted an emergency regulation that extended certain Plan deadlines during the COVID-19 “Outbreak Period.” The Outbreak Period is defined as the period between March 1, 2020, and the date that is 60 days following the announced end of the National Emergency. The duration of the National Emergency is determined by the Secretary of the Department of Health and Human Services and expires automatically if not renewed every three (3) months. The end of the National Emergency is May 11, 2023. The Outbreak Period will end 60 days after May 11, 2023, which is **July 10, 2023**. As of July 11, 2023, the temporary extension under the emergency relief for timeframes that began during the National Emergency will no longer apply to the Plan, and will return to the pre-pandemic Plan provisions.

Claims and Appeals: The deadline for appealing a denied claim for retirement benefits (known as an “adverse benefit determination”) is generally 60 days following a notice of denial. Below is an example for illustration purposes of how the temporary tolling on claims and appeals deadlines are applied but is not intended to be specific to your situation.

Example: *Bob received a notice of denial on his pension claim on October 1, 2022 which occurred during the pandemic. Pension plan rules require a claimant to file an appeal within 60 days after the date shown on the notice of denial. Bob has not filed an appeal yet. When is Bob permitted to file his pension appeal?*

Conclusion: *Bob may file his pension appeal until 60 days after May 11, 2023 (the end of the National Emergency) which is July 10, 2023.*

Please contact the Administrative Office if you believe your situation met the special tolling rules above. Otherwise, there is no action necessary on your part.

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This Summary of Material Modification provides you with a summary of changes to the Plan and supplements the Summary Plan Description (SPD). Please read it carefully and retain it with your copy of the SPD for future reference. If you have any questions, call or write the Administrative Office.