

# I.U.P.A.T. DISTRICT COUNCIL NO. 51

## HEALTH AND WELFARE FUND

---

---

Fund Office: Zenith American Solutions, Administrator, 3 Gateway Center, 401 Liberty Ave., Ste. 1200, Pittsburgh, PA 15222-1024  
Phone: (412) 471-2885 / 1-800-242-8923 / Fax: (412) 471-2891

### COVID-19 RELATED RELIEF

DC 51 Health and Welfare Fund participants now have longer time periods to elect and pay for COBRA continuation coverage after losing eligibility to receive benefits from the Fund. The purpose of this extension is to ensure against loss of participant rights or benefits during the disruption caused by the COVID-19 pandemic. The Fund will now suspend all deadlines during the COVID-related “Outbreak Period” – defined as March 1, 2020 until 60 days after the announced end of the National Emergency declared regarding the pandemic. The Outbreak Period temporarily suspends all COBRA deadlines regarding:

- Notifying the Fund of a COBRA qualifying event (e.g., divorce, loss of dependent status) (normally a 60-day time period).
- Electing COBRA coverage after experiencing a qualifying event (normally a 60-day time period).
- Payment of COBRA premiums. Note that if your COBRA payments are delayed under the extended deadlines, the Fund is permitted to hold any claims for services until after the outstanding COBRA premium payments are received, and to then make retroactive payment on the claims submitted.

Deadlines for all health claims submissions and appeals (including claims and appeals regarding disability benefits) are also extended indefinitely during the Outbreak period. Plan deadlines regarding the following are indefinitely extended without regard to the Outbreak Period:

- The deadline for filing a benefit claim.
- The deadline for filing an appeal of an adverse benefit determination.
- The deadline to request external review or information to complete the request for external review.

If you have questions regarding these temporary COVID-related measures, please contact the Fund Office at one of the phone numbers listed above.

Sincerely

The Board of Trustees