

SAN FRANCISCO ELECTRICAL WORKERS HEALTH & WELFARE TRUST

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Summary of Material Modification February 2022

San Francisco Electrical Workers Health & Welfare Plan Important Notice Regarding Coronavirus-Related Extended Eligibility Maximum and COBRA

The Board of Trustees of the San Francisco Electrical Workers Health & Welfare Trust Fund has approved an eligibility extension maximum in response to the novel coronavirus disease, COVID-19, pandemic (“Coronavirus”).

Eligibility Extension

The Plan has already provided certain Plan participants and their dependents with continuation coverage, starting with May 2020 through March 2021 provided they met the Plan’s requirements for this Coronavirus-related benefit extension. Individuals who have received a total of eleven (11) extended coverage months will not be eligible for any further Coronavirus-related eligibility extension.

This notice is effective February 1, 2022, and applies only to those individuals who have not received the maximum of 11 months of Coronavirus-related extended coverage under the Plan. The 11 months include any and all months you received the no-cost federally subsidized COBRA during the period April 2021 through September 2021.

In order to qualify for any months of the Coronavirus-related benefit eligibility extensions under the Plan, you must satisfy all of the following criteria:

You must be:

EITHER

- (a) on a dispatch, or
- (b) actively seeking employment (and on an out of work list at Local 6), or
- (c) working out of Local 6’s jurisdiction but reciprocating funds back to the Plan;

AND

You were, as of November 1, 2019:

- (d) eligible for Plan-qualifying COBRA (which includes domestic partners), and

- (e) eligible for other group health plan coverage or
- (f) eligible for Medicare

In addition, your Hour Bank reserves must be exhausted, and any of the following circumstances applies:

- You lose Plan coverage because of workforce reductions, furloughs, or layoffs related to the Coronavirus, or
- You are unable to work after testing positive for the Coronavirus; or
- You decline work or are unable to work due to having been, or fear of being, exposed to the Coronavirus, you are medically compromised, or are caring for family members who may be at higher risk for severe illness; or
- Your disability coverage ends.

If you wish to extend coverage for any months during the period February 1, 2022 through January 31, 2023, and believe you qualify, you must submit a completed Coronavirus extension enrollment form to the Fund Office within 60 days of the coverage effective date. The Fund Office will reach out for the appropriate documentation to determine your eligibility for this extension.

If you enrolled in COBRA for any months during coverage period October 2021 through January 2022, and you otherwise meet all the above-described Coronavirus-related extended eligibility requirements, you may request reimbursement of COBRA premiums with proof of payment.

You will not be eligible for this extended eligibility relief if your unemployment is voluntary or unrelated to the Coronavirus, or if you begin working in non-Covered Employment for a non-signatory employer on or after November 1, 2019. Extended coverage will terminate during this period if you return to Covered Employment.