

**SAN FRANCISCO ELECTRICAL WORKERS  
HEALTH & WELFARE TRUST  
720 MARKET STREET, SUITE 700 • SAN FRANCISCO, CA 94102  
(415) 263-3670 • FAX (415) 263-3673**

**Summary of Material Modifications**

**March 2021**

**San Francisco Electrical Workers Health & Welfare Plan  
Important Notice of Changes to Plan Relating to  
Expiration of Deadline Extensions During Coronavirus Outbreak Period**

In 2020, in response to the coronavirus disease COVID-19, the Department of Labor, Department of Treasury, and the Internal Revenue Service adopted an emergency regulation that extended several important ERISA required filing deadlines for employee benefit plans, participants, and beneficiaries, effective March 1, 2020. These deadlines related to Special Enrollment, Electing COBRA Coverage, Making COBRA Monthly Coverage Payments, Notifying the Plan of a Qualifying Event or Determination of Disability, Filing a Claim, Filing an Appeal of an Adverse Benefit Determination, Filing a Request for an External Review after Adverse Benefit Determination, and Filing information to Perfect a Request for an External Review.

Although the Plan was permitted to disregard deadlines falling within the “Outbreak Period” - the period commencing March 1, 2020, until sixty (60) days following the announced end of the National Emergency, ERISA mandates that the extensions expire after one year, despite the fact the National Emergency is ongoing as the coronavirus pandemic has not ended.

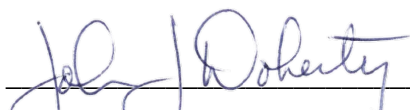
The Employee Benefits Security Administration recently issued *EBSA Disaster Relief Notice 2021-01* which provides that if you exercised your right to relief from any of the above-listed filing deadlines under the Plan due to the National Emergency, you must submit the required filings by the earlier of (a) 1 year from the date you were first eligible for the relief, or (b) the end of the Outbreak Period.


For example, if you would have been required to make a COBRA election by March 31, 2020, and you failed to do so, you must submit your COBRA election by no later than March 30, 2021. If you would have been required to File a Claim for benefits by January 15, 2021, you may delay submission until the earlier of January 14, 2022 or the end of the Outbreak Period.

Please call the Plan Office at (415) 263-3670 if you have any questions.

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Dated: February 26, 2021

  
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John Doherty, Board Co-Chair

  
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Thomas Coleman, Board Co-Chair