

Alaska Carpenters Trust Funds

Health and Welfare – Defined Benefit – Defined Contribution

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Administered by
Labor Trust Services, Inc.

COBRA Continuation Coverage

Important Information Relating to COVID-19

The federal government has issued special guidance on how COBRA deadlines work during the COVID-19 outbreak. This supplemental notice explains your COBRA rights during this time.

Extension of Time

The rules and time limits described in the accompanying notice still apply. However, the Plan will not enforce the time requirements during the period from **March 1, 2020 until 60 days after the President declares the COVID-19 emergency over**. For the purposes of calculating the following time limits:

- The 60-day period to elect COBRA continuation coverage after you experience a qualifying event.
- The 45-day period before your first COBRA premium payment is due.
- The 30-day grace period to make a monthly COBRA premium payment.

If one of these time limits began running prior to March 1, 2020, it will be suspended during this time and will resume 60 days after the emergency is over.

Examples

If you have a qualifying event on or after March 1, 2020, the time periods for notifying the Trust of the qualifying event and electing COBRA coverage are extended until 60 days after the emergency is declared over. You may elect COBRA continuation coverage effective back to your qualifying event, but you will have to pay the premiums for those months. All back payments will be due 45 days after your election. COBRA coverage will not be provided until payments are received, and coverage must be continuous from the time it ended.

If you had a qualifying event in January and the Trust gave you a COBRA election notice on February 1, 2020, you have a total of 60 days to elect COBRA coverage. The time period paused at 29 days on March 1, 2020 and will resume for an additional 31 days beginning 60 days after the emergency ends.

If you were already receiving COBRA prior to March 1, 2020 and more than 45 days had already passed since your initial election, your periodic payments are due monthly. However, your 30-day grace period for each payment is extended by 60 days after the national emergency is over, at which point all payments become due. COBRA coverage will not be provided for a month until payment is received for that month. If you have any questions about how this information applies to you, please contact the Administration Office at (800) 732-1121, option 4.