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April 12, 2021

To: All eligible members and dependents.

Last spring, the federal agencies provided relief for a number of Plan-related deadlines due to the COVID-19 national emergency. Beginning on March 1, 2020, if you were eligible to file a claim for benefits or appeal a denied claim, the Plan's deadline for you to take the action was extended for a year. You should refer to your SPD for more detail on the deadlines applicable to filing claims and appeals.

The one-year extension lasts for one year from the date you became eligible to take one of the above actions or, if earlier, the end of the COVID-19 national emergency plus 60 days. For example:

You received a claim denial from the Plan on February 3, 2020. Under the Plan's rules, you had 60 days to file an appeal. On March 1, 2020, that 60 day period was tolled – or stopped – for a year. On March 1, 2021, your 60 day period began running again. On March 1, 2020, you had 33 days left to file your appeal. Accordingly, you must file your appeal no later than April 3, 2021.

If you instead received a claim denial from the Plan on July 15, 2020, the 60 day period to file an appeal was immediately tolled. This means that on July 15, 2021, you will have 60 days to file your appeal. However, let's assume that the President declares the COVID-19 national emergency over on July 1, 2021. That would mean that on August 30, 2021, you will have 60 days to file your appeal.

IMPORTANT: If you were eligible to take one of the above actions in March 2020, your deadlines are running again and **you now have a limited number of days to take action**. If your deadline has already expired or is due to expire, you have **10 days** from the date of this letter to take action.

We will post additional information on when the COVID-19 national emergency ends or if there are any additional updates to these rules on the Plan's website. **You should regularly check the Plan's website for updated information.** If you have any questions regarding these extensions and how they apply to your situation, please contact the Plan Office.