

**SUMMARY OF MATERIAL MODIFICATIONS  
AND  
NOTICE TO PARTICIPANTS**

**NEW YORK STATE TEAMSTERS COUNCIL  
HEALTH & HOSPITAL FUND  
RETIREE AND FORMER EMPLOYEE HEALTH REIMBURSEMENT ACCOUNT PLAN**

**(Plan No.: 501; I.D. No.: 15-0551885)**

July 2, 2021

Dear Participant:

The following is an updated notice for your Retiree and Former Employee Health Reimbursement Account Plan booklet, reflecting a recent change made by the Board of Trustees.

Section 12 of the booklet, General Information and ERISA Rights, was amended to provide special timing rules in effect until 60 days after the announced end of the COVID-19 National Emergency (referred to as the “Outbreak Period”), or such later date that may be announced by the Internal Revenue Service and DOL. As set forth below, the Plan will disregard the Outbreak Period in determining whether you have met the following Plan deadlines:

1. The 60-day period to elect COBRA continuation coverage.
2. The deadline to notify the Plan of a qualifying event or determination of disability for COBRA purposes.
3. The deadline for making COBRA premium payments.
4. The deadline to file a benefit claim under the Plan’s claims procedures.
5. The deadline to file an appeal of an adverse benefit determination under the Plan’s claims procedures.

Pursuant to guidance issued by the DOL’s Employee Benefits Security Administration (“EBSA”) in EBSA Disaster Relief Notice 2021-1 (the “Notice”), the time that you have to exercise the rights set forth above that fall during the Outbreak Period

will be suspended until **the earlier of**: (a) one year from the date on which the right would otherwise have been required to be exercised; or (b) the end of the Outbreak Period. This means that every time a participant has a COBRA or claim/appeal deadline, that deadline will be suspended for up to a year, as long as the Outbreak Period continues. The Notice provides the following examples to help explain this relief:

- **Example 1:** If a participant would have been required to make a COBRA election by March 1, 2020, the Notice delays that requirement until February 28, 2021, which is the earlier of one year from March 1, 2020, or the end of the COVID-19 Outbreak Period (which remains ongoing).
- **Example 2:** If a participant would have been required to make a COBRA election by March 1, 2021, the Notice delays that election requirement until the earlier of one year from that date (March 1, 2022) or the end of the COVID-19 Outbreak Period.

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If you have any questions about this SMM, please contact the Fund Office at 315.455.9790.

Sincerely,

BOARD OF TRUSTEES  
NEW YORK STATE TEAMSTERS COUNCIL  
HEALTH & HOSPITAL FUND