

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

**NEW YORK STATE TEAMSTERS COUNCIL -
UNITED PARCEL SERVICE (“UPS”) RETIREE HEALTH FUND**

(Plan No.: 501; I.D. No.: 46-411565)

June 25, 2021

Dear Participant:

The following is a notice for your Summary Plan Description, reflecting a recent change made by the Board of Trustees:

The Summary Plan Description was initially amended effective March 1, 2020, to provide that 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, the Plan will disregard the Outbreak Period in determining whether you have met the following Plan deadlines:

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

This rule reflects updated guidance recently issued by the DOL’s Employee Benefits Security Administration (“EBSA”) in EBSA Disaster Relief Notice 2021-1 (the “Notice”) regarding these deadlines. This new guidance clarifies 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, special enrollment, or claim/appeal deadline that occurs on or after March 1, 2020, 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.

For any insured benefit, please consult with the applicable insurance policy, as the policies control the terms and conditions of the insured benefits.

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 -
UNITED PARCEL SERVICE (“UPS”) RETIREE HEALTH FUND