

# FLINT PLUMBING AND PIPEFITTING FRINGE BENEFIT FUNDS

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Flint Plumbing & Pipefitting Industry Health Care Fund  
Flint Plumbing & Pipefitting Industry Pension Fund  
Flint Plumbing & Pipefitting Industry Defined Contribution Plan  
Scholarship Fund of Flint Plumbing & Pipefitting Industry  
Supplemental Unemployment & Disability Plan of Local Union 370

Managed for the Trustees by:  
TIC INTERNATIONAL CORPORATION

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May 2023

## FLINT PLUMBING AND PIPEFITTING INDUSTRY HEALTH CARE FUND PLAN (Plan)

### EXPIRATION OF EXTENDED PLAN DEADLINES

**Please read this Notice carefully.**

#### CURRENT EXTENDED DEADLINES

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Beginning March 1, 2020, the deadlines below were extended until the earlier of either (1) one year from the individual's original deadline as stated in the Plan; or (2) 60 days after the announced end of the National Emergency as declared by the President (referred to as the Outbreak Period). This deadline extension applied to these calculations:

- The COBRA election period;
- Timely payment of COBRA premiums;
- Timely notice from covered person of a COBRA qualifying event;
- Timely notice from the plan to a covered person that they may elect COBRA;
- Timely election of HIPAA Special Enrollment rights;
- Timely filing of claims;
- Timely filing of appeals; and
- Timely filing of requests for external review.

#### PLAN CHANGE: THE EXPIRATION OF THE EXTENDED DEADLINES

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The National Emergency ended April 10, 2023, and therefore the above extended deadlines will expire on June 9, 2023 (i.e., the end of the Outbreak Period mentioned above). Without these extended deadlines, the deadlines in the Plan will revert to those in place before the National Emergency, which are:

- 14-day deadline for plan administrators to provide COBRA election notices to qualified beneficiaries;
- 30-day period (or 60-day period, in some cases) for participants to exercise HIPAA Special Enrollment rights in a group health plan following a birth, adoption, or placement for adoption of a child; marriage, loss of other health coverage, or eligibility for a state premium assistance subsidy;

- 60-day deadline by which a participant or qualified beneficiary must provide notice of: divorce or legal separation, a dependent child is no longer an eligible dependent under the terms of the Plan, or a Social Security disability determination used to extend COBRA coverage;
- 60-day deadline to elect COBRA coverage;
- The date by which COBRA premium payments are due; and
- The deadline under the plan for participants to file a benefit claim (most claims are filed timely by providers, but in no case may a claim be filed more than 12 months after the date incurred) and the deadlines for appealing an adverse benefit determination or requesting external review.

See your Summary Plan Description or contact the Fund Office if you have questions about any deadlines for filing claims, appeals, or other requests under the terms of the Plan.

## EXAMPLES

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Below are examples of how these deadlines will be affected if the event at issue takes place before, during, or after the end of either the National Emergency, April 10, 2023, or the Outbreak Period, June 9, 2023.

### COBRA Coverage

**Election:** Terry lost coverage on April 1, 2023, because of a reduction of hours and received a COBRA election notice on April 15, 2023. Because the qualifying event occurred before the end of the National Emergency, the deadline extensions apply. Therefore, Terry's deadline to make an election to receive COBRA continuation coverage is August 8, 2023 (60 days after the end of the Outbreak Period).

**Election:** Terry lost coverage on May 12, 2023, because of a reduction of hours and received a COBRA election notice on May 15, 2023. Because the qualifying event occurred after the end of the National Emergency but during the Outbreak Period, the deadline extensions apply. Therefore, Terry's deadline to make an election notice to receive COBRA continuation coverage is August 8, 2023 (60 days after the end of the Outbreak Period).

**Election:** Terry lost coverage on July 12, 2023, because of a reduction of hours and received a COBRA election notice on July 15, 2023. Because the qualifying event occurred after the end of the National Emergency and the Outbreak Period, the deadline extensions do not apply. Therefore, Terry's deadline to make an election to receive COBRA continuation coverage is September 13, 2023 (60 days from the COBRA election notice)

### Special Enrollment

**Special Enrollment:** Pat's child was born on April 1, 2023. Because the qualifying event occurred before the end of the National Emergency, the deadline extensions apply. Pat therefore has until July 9, 2023, to enroll the baby in the plan (30 days after the Outbreak Period).

**Special Enrollment:** Pat is the parent of a baby born on May 30, 2023. Because the qualifying event occurred after the end of the National Emergency but during the Outbreak Period, the deadline extensions apply. Therefore, Pat must enroll the baby in the plan by July 9, 2023 (30 days after the Outbreak Period).

**Special Enrollment:** Pat is the parent of a baby born on August 1, 2023. Because the qualifying event happened after the end of the National Emergency and the Outbreak Period, the deadline extensions do not apply. Therefore, Pat must enroll the baby in the Plan by August 31, 2023 (30 days after the birth).

## **Claims and Appeals**

**Claims and Appeals:** Jack received a claim denial for a medical procedure (an “adverse benefit determination”) on June 1, 2023. Without any extensions, Jack would have 180 days from the adverse benefit determination to file an appeal, which would be November 28, 2023. Because the adverse benefit determination occurred during the Outbreak Period, the deadline extensions apply. Jack therefore has until the earlier of 180 days following the end of the Outbreak Period, December 6, 2023, or one year from Jack’s original deadline, November 28, 2024, to appeal. Thus, Jack has until December 6, 2023, to appeal the adverse benefit determination.

**Claims and Appeals:** Jack received a claim denial for a medical procedure (an “adverse benefit determination”) on August 3, 2023. Because the adverse benefit determination happened after the end of the National Emergency and the Outbreak Period, the deadline extensions do not apply. Jack therefore has 180 days after the adverse benefit determination to appeal, which is January 30, 2024.

**PLEASE CALL THE FUND OFFICE IF YOU HAVE ANY QUESTIONS ABOUT THE  
INFORMATION CONTAINED IN THIS NOTICE.**