

Multi Union Security Trust Fund

June 23, 2023

IMPORTANT NOTICE ABOUT Extension of Certain COVID-19 services and tests through Nov. 11, 2023; and Normal Plan Rules Resume July 11, 2023

COVID-19 Tests (Over the Counter (OTC) and PCR), Vaccines and Therapeutic Treatment

The California Department of Managed Health Care (DMHC) is requiring HMOs to extend certain COVID-19 services and tests through November 11, 2023. Below is a summary of **Anthem Blue Cross**' extension of certain COVID-19 services and tests.

Anthem Blue Cross will continue COVID-19 testing (OTC and PCR), vaccines and boosters, and therapeutic treatment (such as Paxlovid) at \$0 cost-share through November 11, 2023, whether in or outside the Anthem Blue Cross network. Typically, OTC tests are performed at home, while PCR tests are handled by a laboratory. After November 11, 2023, you must remain within the Anthem Blue Cross network to receive these tests and services at \$0 cost share; and any COVID-19 related out-of-network services (e.g., testing, vaccines, and treatment) are only covered for emergency/urgent care situations, if medically necessary and when legally required. You can visit www.anthem.com/ca to learn more about the extension of COVID-19 services that are being extended. You can also call (844) 849-7938.

You can contact the DMHC Help Center at www.HealthHelp.ca.gov or call **1-888-466-2219**.

You can also visit the Multi-Union Security Trust Fund's website at www.pacfed-must.com and download the links for more information.

Normal Plan Rules Resume July 11, 2023 (and End of Extension of Certain Plan Deadlines)

With the extensions issued under the COVID-19 National Emergency expiring on July 10, 2023, the suspension of the Plan's deadlines for COBRA election and payment, HIPAA special enrollment, filing claims and appeals and requests for external review will also come to an end. During the National Emergency, plans were required to disregard the "Outbreak Period" for up to one year when calculating certain plan deadlines. The Outbreak Period will also end on July 10, 2023. Timing for submitting the following documents will revert back to regular Plan timelines starting on July 11, 2023, as follows:

- COBRA - elect COBRA continuation coverage – 60 days after receipt of COBRA notice
- COBRA – start payment of COBRA premiums – 45 days after timely election of COBRA
- Period to file a claim – 12 months
- Special Request for Enrollment – 30 days.
- Appeal from Adverse Benefit Determination – 180 days

Please note that you may not get the full one-year Outbreak Period extension if your original deadline to submit documents is within a year before July 10, 2023. If you believe this may apply to you or if you

have any questions, please call the Administrative Office. You may also review the normal Plan rules in your Summary Plan Description at www.pacfed-must.com

The following are examples of how the extended deadlines apply under new federal guidance:

Example 1 (Electing COBRA)

Facts: Individual A works for Employer X and participates in the Fund. Individual A experiences a qualifying event for COBRA purposes and loses coverage on April 1, 2023. Individual A is eligible to elect COBRA coverage under the Trust and is provided a COBRA election notice on May 1, 2023.

What is the deadline for Individual A to elect COBRA?

Conclusion: The last day of Individual A's COBRA election period is 60 days after July 10, 2023 (the end of the Outbreak Period), which is September 8, 2023.

Example 2 (Electing COBRA)

Facts: Same facts as Example 1, except the qualifying event and loss of coverage occur on May 12, 2023, and Individual A is eligible to elect COBRA coverage under the Fund and is provided a COBRA election notice on May 15, 2023.

What is the deadline for Individual A to elect COBRA?

Conclusion: Because the qualifying event occurred on May 12, 2023, after the end of the COVID-19 National Emergency, but during the Outbreak Period, the extensions under the emergency relief notices still apply. The last day of Individual A's COBRA election period is 60 days after July 10, 2023 (the end of the Outbreak Period), which is September 8, 2023.

If you have questions regarding the end of the COVID-19 Emergency periods, please call the Administrative Office at (818) 243-0222 or (800) 753-0222.