

**SOUTHERN CALIFORNIA DRUG BENEFIT FUND**  
2220 HYPERION AVENUE • LOS ANGELES, CALIFORNIA 90027  
TEL (323) 666-8910 • FAX (323) 663-9495

**November 22, 2021**

**To: All Retirees and their Dependents, including COBRA beneficiaries, in the Retiree Health Plan of the Southern California Drug Benefit Fund**

**From: Southern California Drug Benefit Fund**

*This Summary of Material Modifications (SMM) will advise you of certain changes that have been made to the Retiree Health Plan of the Southern California Drug Benefit Fund. Please take the time to read this notice carefully and keep it with your important plan materials.*

**Clarification Regarding Deadline Extensions for  
Claims and Appeals and COBRA  
During the National Emergency Period  
Effective March 1, 2020**

The federal government issued guidance clarifying the current COVID-19 relief that temporarily gives you extra time to meet certain plan deadlines under the Fund.

Specifically, the guidance clarifies that for determining certain deadlines, the period from March 1, 2020 until 60 days after the announced end of the COVID-19 National Emergency will be temporarily disregarded, provided that the maximum amount of time a deadline will be extended is one year.

The relief and new guidance apply to the Retiree Health Plan's deadlines for the following:

- Filing claims, appeals, and external review requests, as well as perfecting external review requests;
- Providing COBRA notices, electing COBRA, and making COBRA premium payments. (Please note, however, that if you have not paid premiums, the Fund Office will not provide benefits and will inform providers that you do not have coverage, but you will have coverage retroactively if COBRA payments are timely submitted).

The new guidance also clarifies how the current COVID-19 relief applies to initial COBRA premium payments following a delayed COBRA election. Specifically, if you elect COBRA after the expiration of the 60-day COBRA election period, your initial COBRA premium payment must be made within one (1) year and 45 days of the COBRA election notice. In no event, however, will an initial COBRA premium payment be due before November 1, 2021, as long as the payment is made within one (1) year and 45 days of your COBRA election.

There is no application or anything special you need to do in order to take advantage of this deadline extension relief. Fund Office staff will automatically apply this temporary extension in assessing whether any of your deadlines have been met.

\* \* \* \*

*Please keep this important notice with your SPD and other plan materials for easy reference to all Plan provisions. Should you have any questions, please contact the Trust Fund Office. In accordance with ERISA reporting requirements, this document serves as your Summary of Material Modifications to the Plan.*

*Receipt of this notice does not constitute a determination of your eligibility. If you wish to verify eligibility, or if you have any questions regarding the Plan changes, please contact the Trust Fund Office.*