

SAN FRANCISCO ELECTRICAL WORKERS HEALTH & WELFARE TRUST

720 MARKET STREET, SUITE 700 • SAN FRANCISCO, CA 94102
(415) 263-3670 • FAX (415) 263-3673

Summary of Material Modification June 2021

San Francisco Electrical Workers Health & Welfare Plan Important Notice Regarding Further Extended Eligibility and Dental Benefit Increase

The Board of Trustees of the San Francisco Electrical Workers Health & Welfare Trust Fund has approved a further extension of eligibility under the Plan in response to the novel coronavirus disease, COVID-19, pandemic (“Coronavirus”) and an increase in dental plan benefits.

Eligibility Extension

The Plan has already provided certain Plan participants and their dependents with continuation coverage, starting with May 2020 through March 2021 provided they met the Plan’s requirements for this Coronavirus-related benefit extension. Individuals who have received eleven (11) extended coverage months will not be eligible for any further Coronavirus-related eligibility extension.

For those individuals who have not received the maximum of 11 months of coverage, but have lost Plan coverage since November 2019, you may be eligible for up to six additional coverage months from April 1, 2021 through September 30, 2021, if you satisfy all of the following criteria:

You must be:

- (a) on a dispatch, or
- (b) actively seeking employment (and on an out of work list at Local 6), or
- (c) working out of Local 6’s jurisdiction but reciprocating funds back to the Plan;

AND

You are, or were, as of November 1, 2019:

- (d) eligible for Plan-qualifying COBRA (which includes domestic partners), and
- (e) eligible for other group health plan coverage or
- (f) eligible for Medicare

In addition, your Hour Bank reserves must be exhausted, and any of the following circumstances apply:

- You lose Plan coverage because of workforce reductions, furloughs, or layoffs related to the Coronavirus, or

- You are unable to work after testing positive for the Coronavirus; or
- You decline work or are unable to work due to having been, or fear of being, exposed to the Coronavirus, you are medically compromised, or are caring for family members who may be at higher risk for severe illness; or
- Your disability coverage ends.

If you wish to extend coverage for the period April 1, 2021 and believe you qualify, you must submit a completed COBRA enrollment form to the Fund Office which will reach out for the appropriate documentation to determine your eligibility for this extension.

You will not be eligible for this extended eligibility relief if your unemployment is voluntary or unrelated to the Coronavirus, or if you begin working in non-Covered Employment for a non-signatory employer on or after April 1, 2020. Extended coverage will terminate during this period if you return to Covered Employment.

Dental Benefit Increase

Effective August 1, 2021, the Plan will increase the benefit from two to three cleanings for a dental procedure that includes a cleaning each calendar year under any Delta Dental plan.