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TEAMSTERS
BENEFIT
TRUST

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April 20, 2020

**CONTINUING YOUR TBT COVERAGE IF YOU ARE LAID OFF
COBRA SELF-PAY**

TO ALL TBT ACTIVE PLAN PARTICIPANTS:

If you lose coverage in your TBT Plan because you have been laid off or your working hours are reduced, you are eligible to self-pay for "COBRA" coverage. Because many have or will lose coverage because of the COVID-19 pandemic, the TBT Board of Trustees has resolved to do as much as it can to help you keep your coverage going. **Therefore, effective immediately, if you lose your employer-paid coverage in TBT at any time between April and September of 2020, your COBRA self pay rate for your first two months of COBRA coverage will be \$0.00 (zero).** If you have not been returned to employer-paid coverage after two months and elect to continue your TBT COBRA coverage, you will need to pay the ordinary COBRA rate (the exact amount charged varies by Plan).

- When your employer coverage ends you will receive a COBRA enrollment form in the mail;
- Fill out the COBRA election form and return it to TBT promptly;
- Even if you decide NOT to continue coverage after you have used your two months of zero premium COBRA, you should enroll at least for the first two months of zero premium COBRA coverage;
- If you want to know what your COBRA rate will be after the first two months, call the Administrative Office and ask for Vickie, Sonia, Evelyn or John.

On behalf of the Board of Trustees,



Rome Aloise, Union Co-Chair



Keith Fleming, Employer Co-Chair