



4th District IBEW Health Fund

IMPORTANT NOTICE TO GREENBRIER HOTEL CORPORATION EMPLOYEES COVERED BY THE 4TH DISTRICT IBEW HEALTH FUND—PLEASE READ CAREFULLY

The 4th District IBEW Health Fund (“Health Fund”) signed an agreement with the Greenbrier Hotel Corporation (“Greenbrier”) to allow certain employees affiliated with the Greenbrier Council of Labor Unions (“GCLU”) to participate in the Health Fund. This agreement has been in place since 2018 and eligible GCLU employees have received coverage from the Health Fund since that time. ***The purpose of this notice is to advise all GCLU participants of a possible termination of health coverage effective May 1, 2020.*** We hope this situation can be avoided, but want to give participants time to begin looking at other options.

Why is My Health Coverage at Risk?

The COVID-19 crisis has severely impacted the economy, but the hospitality industry has been particularly hard-hit. Per the hotel’s website, the Greenbrier suspended operations on March 19th and it is unclear when the normal operations can resume. The premium for coverage in April was paid from a cash deposit the Greenbrier made when GCLU employees began participating in the Health Plan. This payment exhausted the deposit account. Unfortunately, the payment for May 2020 coverage was due on April 15th but has not been made. This means coverage is expected to terminate on May 1, 2020.

When Will I Know if the Coverage is Terminated?

The Health Fund is allowing a grace period for payment through April 30th. You will receive an update early in the month of May advising whether payment was made and whether coverage is still in effect. However, you can also look for more timely updates on the Health Fund’s website at www.4thdistricthealthfund.com. The Greenbrier and GCLU will likely be communicating with affected participants as well.

If Coverage is Lost, Will COBRA Continuation Coverage be Available?

Unfortunately, no. Non-payment for May coverage will trigger the agreement between the Greenbrier and the Health Fund to be terminated. Under these circumstances COBRA is not available to affected employees.

What Other Healthcare Coverage Options May be Available?

The West Virginia Office of the Insurance Commissioner has information on coverage options that may be available to those who are furloughed, laid-off or unemployed as a result of the coronavirus crisis (<https://www.wvinsurance.gov/COVID-19>). Additionally, the loss of healthcare



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coverage should qualify you for a special enrollment period in a health plan offered through the federal marketplace. More information on the federal marketplace programs can be found at www.healthcare.gov. Some affected participants may qualify for subsidized coverage through the federal marketplace. You are advised to begin exploring these options now so there is no gap in coverage.

Will the Health Fund Still Hold Open Enrollment?

The open-enrollment process normally scheduled for April has been delayed due to the uncertainty about the Greenbrier's continued participation in the Health Fund. If the premium payment for May is made, the Health Fund will begin the open-enrollment process, but it will likely have to be done remotely. Information will be provided as soon as the Health Fund determines whether the arrangement with the Greenbrier will continue.

Is My Health Coverage Still Valid Through April?

Yes, coverage for GCLU members who are otherwise eligible has been paid for through the end of April. You may want to consider refilling eligible prescriptions or scheduling doctors' visits before May 1st. Additionally, you will be able to file for reimbursement through your Health Reimbursement Account for any eligible expenses incurred prior to the end of April.

Conclusion

The Health Fund understands the financial difficulties facing many Greenbrier employees and sincerely hopes that payment will be made to allow coverage to continue. However, the Board of Trustees believe it is important to communicate with all participants as honestly as possible. Please feel free to contact the Fund Office with any questions.

Sincerely,

Board of Trustees
4th District IBEW Health Fund