

OPCMIA LOCAL 526 COMBINED FUNDS, INC.

ADMINISTRATORS:

- WELFARE
 - PENSION
 - RETIREMENT
 - DUES DEDUCTION
 - SUPPLEMENTAL INCOME
 - INDUSTRY ADVANCEMENT

F U N D S



1900 ANDREW ST.
SUITE 201
MUNHALL, PA 15120-2554
(412) 761-6166
FAX: (412) 761-0318

February 3, 2023

Re: Late /Overdue Insurance Premium Payments

Dear Participant:

The Board of Trustees of the OPCMIA 526 Welfare Fund has voted that **-starting March 1, 2023, the OPCMIA Local 526 Welfare Fund will no longer accept overdue payments for insurance coverage.** Payments are due on the 24th of the month prior to the month of coverage. For example, if you owe a payment for April 1, 2023, it would be due by March 24, 2023. We will allow a grace period but no longer than the 5th day of the month of coverage. This would allow time for us to receive checks through the mail. If we do not receive payment by the 5th of the month of coverage, then you will be removed from active group coverage and a COBRA group notice will be mailed to you at that time. Please be aware we accept credit card payments over the telephone. After receiving a COBRA notice, you will not be eligible for active coverage until the next benefit period.

If you are removed from Active Coverage due to late payment, COBRA rules apply to the benefits you'll receive and the payment arrangements for Coverage. For example, while on COBRA you are not eligible for Sick Pay or Life Insurance. Further, you must fully pay for the COBRA benefit period within 60 days and the Cost of COBRA coverage is 2% higher than the Active Coverage.

If you are dropped from Active Coverage due to late payment, you may appeal such action submitting a written appeal to the OPCMIA Board of Trustees. Meetings are held Quarterly and you will need to purchase the COBRA coverage for benefits while your appeal is pending. Appeals should be addressed as follows:

OPCMIA Welfare Fund
Board Of Trustees
1900 Andrew St
Munhall, PA 15120

If you have any questions, please call the Combined Funds Office at 412-761-6166.

Sincerely,
OPCMIA Local 526
Combined Funds Office