

Relief for Plan Participants Impacted by Tropical Storm Helene, Hurricane Helene, and Hurricane Milton

Under a Notice issued by the U.S. Departments of Treasury and Labor, Participants and Beneficiaries affected by Tropical Storm Helene, Hurricane Helene, and Hurricane Milton may qualify for extended deadlines when appealing adverse benefit determinations and other applicable deadlines as set forth herein. If you believe the relief described below applies to you, please notify the Fund Office so it can properly document the applicable deadlines in your records.

Why were Deadlines Extended?

Acknowledging that Tropical Storm Helene, Hurricane Helene, and Hurricane Milton may temporarily impede efforts to comply with various deadlines under the Employee Retirement Income Security Act of 1974, as amended (“ERISA”), the Department of Labor and Treasury Department issued a Final Rule extending certain deadlines applicable to ERISA-governed pension plans and group health plans, like the NASI Pension Fund, NASI Welfare Fund, NAS Metal Trades Pension Fund, NAS Metal Trades Welfare Fund, and the SIS Pension Fund.

What is the Relief?

During the “Disaster Period,” certain deadlines are disregarded until the Disaster Period ends on May 1, 2025. The extended deadlines are for COBRA elections and premium payments, special enrollment requests, benefit claims, appeals, and external review requests. This means the time within the Disaster Period does not count when establishing the respective deadline. In other words, the applicable timeframe for taking relevant action is paused or suspended until the Disaster Period ends.

Who is Eligible for the Relief?

The relief is applicable to requests from Participants and Beneficiaries who were residing or working in “Disaster-Designated Areas” at the time of the storm. The relevant Disaster-Designated Areas are specific counties, cities, and Native American reservations in Florida, Georgia, North Carolina, South Carolina, Tennessee, and Virginia, which FEMA has identified for Individual Assistance. Relief applies to Participants and Beneficiaries in counties, cities, and Native American reservations designated by FEMA for Individual Assistance due to these storms.

FEMA has published maps of each state to show the areas subject to the relief, and the maps are available on FEMA’s website. All the cities, reservations, and counties shown on the maps as being eligible for Individual Assistance are covered under the Notice

To view detailed maps of the areas covered, visit FEMA’s website ([fema.gov](https://www.fema.gov)):

- [Florida, Hurricane Helene](#)
- [Florida, Hurricane Milton](#)
- [Georgia, Hurricane Helene](#)
- [North Carolina, Hurricane Helene](#)
- [South Carolina, Hurricane Helene](#)
- [Tennessee, Tropical Storm Helene](#)
- [Virginia, Tropical Storm Helene](#)

All areas shown on the above maps as being eligible for Individual Assistance (those shaded in light red/brown and green) are eligible for relief.

When is the Disaster Period?

The relief begins on the first day of the Disaster Period and ends on May 1, 2025.

The applicable Disaster Period depends on: (a) the specific disaster, i.e., Hurricane Milton, Hurricane Helene, and Tropical Storm Helene, and (b) where you were working or living at the time of the disaster.

- Florida
 - Hurricane Helene: September 23, 2024 through May 1, 2025
 - Hurricane Milton: October 5, 2024 through May 1, 2025
- Georgia
 - Hurricane Helene: September 24, 2024 through May 1, 2025
- North Carolina
 - Hurricane/Tropical Storm Helene: September 25, 2024 through May 1, 2025
- South Carolina
 - Hurricane/Tropical Storm Helene: September 25, 2024 through May 1, 2025
- Virginia
 - Hurricane/Tropical Storm Helene: September 25, 2024 through May 1, 2025
- Tennessee
 - Tropical Storm Helene: September 26, 2024 through May 1, 2025

For example, if a Florida resident impacted by Hurricane Helene receives a pension application denial letter dated September 23, 2024, with the right to appeal to the Board of Trustees, the timeframe for submitting an appeal is paused until May 1, 2025, and the deadline for submitting the appeal will be 180 days from May 1, 2025.

In addition, for example, if a Florida resident impacted by Hurricane Helene receives a pension application denial letter months before the hurricane with a deadline to appeal of September 24, 2024, the timeframe for submitting an appeal is paused until May 1, 2025, and the deadline for submitting the appeal is May 2, 2025.

Questions?

For more information, please review the Department of Labor's [FAQs for Participants and Beneficiaries Impacted by Hurricane Helene or Hurricane Milton](#). If you have questions about how these extensions apply to you or your benefits, please contact the Fund Office for assistance.