

## **Relief for Pension Plan Participants Impacted by Recent Hurricanes and Tropical Storms**

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. If you have received a notice of an adverse benefit determination from the Fund and intend to appeal that determination, and the relief described below applies to you, please notify the Fund Office so it can indicate as much in your appeal records.

### **Key Details of the Relief:**

- The "Relief Period" is disregarded when calculating the period for filing an appeal with the Board of Trustees. This means the time within the Relief Period does not count when establishing the deadline for filing an appeal.
- Relief applies to Participants and Beneficiaries in counties, cities, and Native American reservations designated by FEMA for Individual Assistance due to these storms (see below).

### **Relief Periods by Location (Disaster-Designated Areas only):**

- **Florida (Hurricane Helene):** September 23, 2024 – May 1, 2025
- **Florida (Hurricane Milton only):** October 5, 2024 – May 1, 2025
- **Georgia:** September 24, 2024 – May 1, 2025
- **North Carolina, South Carolina, Virginia:** September 25, 2024 – May 1, 2025
- **Tennessee:** September 26, 2024 – May 1, 2025

### **Disaster-Designated Areas:**

The specific counties, cities, and reservations designated as eligible for Individual Assistance by FEMA, and therefore eligible for relief, are as follows:

**Florida—Hurricane Helene-affected counties:** Alachua, Baker, Bradford, Charlotte, Citrus, Collier, Columbia, DeSoto, Dixie, Duval, Franklin, Gilchrist, Gulf, Hamilton, Hernando, Hillsborough, Jefferson, Lafayette, Lee, Leon, Levy, Madison, Manatee, Pasco, Pinellas, Putnam, Sarasota, Suwannee, Taylor, Union, Wakulla.

**Florida—Hurricane Milton-affected counties:** Brevard, Charlotte, Citrus, Clay, Collier, DeSoto, Duval, Flagler, Glades, Hardee, Hendry, Hernando, Highlands, Hillsborough, Indian River, Lake, Lee, Manatee, Marion, Martin, Okeechobee, Orange, Osceola, Palm Beach, Pasco, Pinellas, Polk, Putnam, Sarasota, Seminole, St. Johns, St. Lucie, Sumter, Volusia; **and the** Miccosukee Indian Reservation.

**Georgia—affected counties:** Appling, Atkinson, Bacon, Ben Hill, Berrien, Brantley, Brooks, Bryan, Bulloch, Burke, Butts, Camden, Candler, Charlton, Chatham, Clinch, Coffee, Colquitt, Columbia, Cook, Dodge, Echols, Effingham, Elbert, Emanuel, Evans,

Fulton, Glascock, Glynn, Hancock, Irwin, Jeff Davis, Jefferson, Jenkins, Johnson, Lanier, Laurens, Liberty, Lincoln, Long, Lowndes, McDuffie, McIntosh, Montgomery, Newton, Pierce, Rabun, Richmond, Screven, Stephens, Taliaferro, Tattnall, Telfair, Thomas, Tift, Toombs, Treutlen, Ware, Warren, Washington, Wayne, Wheeler, Wilkes.

**North Carolina—affected counties:** Alexander, Alleghany, Ashe, Avery, Buncombe, Burke, Cabarrus, Caldwell, Catawba, Cherokee, Clay, Cleveland, Forsyth, Gaston, Graham, Haywood, Henderson, Iredell, Jackson, Lee, Lincoln, Macon, Madison, McDowell, Mecklenburg, Mitchell, Nash, Polk, Rowan, Rutherford, Stanly, Surry, Swain, Transylvania, Union, Watauga, Wilkes, Yadkin, Yancey; **and the** Eastern Band of Cherokee Indians of North Carolina.

**South Carolina—affected counties:** Abbeville, Aiken, Allendale, Anderson, Bamberg, Barnwell, Beaufort, Cherokee, Chester, Edgefield, Fairfield, Greenville, Greenwood, Hampton, Jasper, Kershaw, Laurens, Lexington, McCormick, Newberry, Oconee, Orangeburg, Pickens, Richland, Saluda, Spartanburg, Union, York; **and the** Catawba Indian Reservation.

**Tennessee—affected counties:** Carter, Cocke, Greene, Hamblen, Hawkins, Johnson, Unicoi, Washington.

**Virginia—affected counties:** Bedford, Bland, Carroll, Giles, Grayson, Lee, Montgomery, Pittsylvania, Pulaski, Russell, Scott, Smyth, Tazewell, Washington, Wise, Wythe; **and** Galax and Radford (cities).

To view detailed maps of the areas covered, visit FEMA’s website (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 under the Notice.

### **How This Works:**

If your appeal period is impacted by the Relief Period, your deadline will be adjusted to account for the disruption. Here are two examples of how it might apply:

- **Example 1: Relief Period begins before the start of your appeal period:**

If an adverse benefit determination is issued on October 1, 2024, to a participant

in Ashe County, NC, the appeal period would normally end 180 days later on March 30, 2025. However, North Carolina's Relief Period runs from September 25, 2024, to May 1, 2025, meaning the appeal deadline cannot begin until the Relief Period ends. Accordingly, the 180-day appeal period would start on May 1, 2025, and the new deadline would be October 28, 2025.

- **Example 2: Relief Period begins after the start of your appeal period:**

If an adverse benefit determination is issued on August 5, 2024, to a participant in Warren County, GA, the appeal period would normally end 180 days later on February 1, 2025. However, Georgia's Relief Period runs from September 24, 2024, to May 1, 2025, and any days within this period do not count toward the deadline. By September 24, 2024, 50 days of the appeal period have elapsed, leaving 130 days remaining after the Relief Period ends. The appeal deadline is therefore extended to 130 days after May 1, 2025 or September 8, 2025.

### **Questions?**

If you have questions about how these extensions apply to you or your benefits, please contact the Fund Office for assistance. See Contact Us information on website.