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700 Tower Drive, Suite 300 | Troy, MI 48098-2835

To: All Participants of the B.A.C. Local No. 3 Trust Funds

From: BeneSys Administrators

Subject: Important Notice Re: New USPS Postmark Rules and Impact on Time-Sensitive Mail

Date: February 26, 2026

We are writing to notify you of a recent change by the United States Postal Service (USPS) that may affect how mailing dates are determined for deadline sensitive documents.

What Changed? Effective December 24, 2025, USPS finalized a rule clarifying how postmark dates are applied. Under this rule, while the postmark date printed on mail pieces reflects the date the item is possessed by USPS, the postmark date does not inherently or necessarily align with the date on which the Postal Service first accepted possession of the mail piece.

Accordingly, the date on which an envelope is placed in a USPS mailbox, handed to a carrier, or deposited during collection times may not be the same date that ultimately appears as the official USPS postmark. In certain circumstances, mail deposited on one calendar day may receive a postmark dated the following business day.

What Items Are Impacted? Certain Plan-related communications, notices, and payments must be sent within specific timeframes under plan rules. Recent changes in how USPS postmarks are applied may affect how the mailing date of these items is determined.

This includes, but is not limited to:

- Benefit elections or enrollment forms
- Loan repayments
- COBRA forms and payments
- Claim-related Correspondences, including appeal requests
- Other notices, forms, or payments that must be submitted through USPS by a specific deadline

Historically, depositing mail in a USPS mailbox on a deadline date was often sufficient to ensure a corresponding postmark. Under the revised rule, relying solely on mailbox drop-off on a deadline date may no longer provide the protection it used to provide.

What You Can Do. You remain responsible for ensuring that required forms and payments are submitted in a timely manner in accordance with plan requirements.



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To reduce the risk of timing issue, we recommend the following actions:

- Do not assume mailbox drop equals same-day postmark
- Allow additional lead time for mailing deadline-sensitive documents whenever feasible
- Consider taking the item inside the post office and request a manual postmark for critical or time-sensitive mailings

For More Information. If you have further questions about how this may affect plan-related and regulatory mailings, please do not hesitate to call 925-208-9995 or email at staff@BAC3-brickbenefits.org

Sincerely,

A handwritten signature in blue ink that reads "Monique Flores".

Monique Flores

Plan Manager