

**Bakers Union and FELRA
Health and Welfare Fund**

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ANNOUNCEMENT TO PARTICIPANTS

BAKERS UNION AND FELRA HEALTH AND WELFARE FUND

SUMMARY OF MATERIAL MODIFICATIONS

The Board of Trustees of the Bakers Union and FELRA Health and Welfare Fund has adopted the following changes to the Bakers Union and FELRA Health and Welfare Fund Plans One, Two, and Three. Please keep this document with your Summary Plan Description (“SPD”) and your Summary of Benefits of Coverage (“SBC”).

Effective March 18, 2020, in accordance with the Families First Coronavirus Response Act (“Response Act”) the following services will be covered with no cost sharing (including deductibles, co-payments and co-premiums) and no requirement of prior authorization:

- diagnosis products for the detection of SARS-Cov-2 or the diagnosis of COVID-19 that are approved by the FDA, and the administration of such diagnostic products; and
- items and services furnished to a Participant or Dependent during healthcare provider office visits (which includes in-person visits and telehealth visits), urgent care visits, and emergency room visits that result in an order for, or administration of, a diagnostic product, but only to the extent that the items and services provided relate to the furnishing or administration of the diagnostic test or the evaluation of whether the individual needs a diagnostic test.

If you have any questions on the announcement or the Plan, please contact the Plan Administrator at (866) 662-2537.