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WELFARE & PENSION FUNDS

425 MERRICK AVENUE, WESTBURY, NY 11590

TEL: 516-214-1300

February 1, 2015

To All Eligible Full-Time Participants:

This notice, called a "Summary of Material Modifications" ("SMM"), is being provided to advise you of certain changes that the Board of Trustees has made to the UFCW Local 1500 Welfare Fund – Full-Time Plan (the "Plan"). After you have read this SMM, please keep it with your Summary Plan Description ("SPD") booklet, so that when you refer to the SPD you will be reminded of the changes described in this SMM.

Effective April 1, 2015, the following claims for services by Out-of-Network providers will be processed using the In-Network rules regarding co-insurance, deductibles and out-of-pocket maximums:

- Emergency Room Physicians, when (1) the physician is not an employee of the hospital and (2) an emergency room visit is payable under Plan guidelines (includes emergency surgery performed by the ER physician).
- Pathology Interpretations, when (1) the underlying service is received in the emergency department of a hospital and (2) an emergency room visit is payable under Plan guidelines or (1) when the underlying service is performed by an in-network physician/laboratory or in-network facility.
- Radiology Interpretations, when (1) the underlying imaging service is received in the emergency department of a hospital and (2) an emergency room visit is payable under Plan guidelines or (1) when the underlying imaging service is performed by an in-network physician/laboratory or in-network facility.
- Anesthesiology Services, when (1) the surgeon performing the procedure is an in-network provider and (2) the facility where the procedure is being performed is an in-network facility (whether it is a hospital or free-standing ambulatory surgical facility).

The allowed amount for the above Out-of-Network services will be based upon the Fund's usual and customary fee schedule, not the amount billed by the provider.

ALL OTHER OUT-OF-NETWORK CLAIMS WILL CONTINUE TO BE PAID UNDER THE OUT-OF-NETWORK RULES PRESENTLY IN EFFECT.

If you have any questions regarding any of the information in this notice, please contact the Fund Office at 1-800-522-0456. If you have any questions regarding your benefit coverage, please contact Associated Administrators, LLC at 1-855-266-1500.

Sincerely,

The Board of Trustees