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WELFARE FUND

425 MERRICK AVENUE, WESTBURY, NY 11590 TEL: 516-214-1300

November 2022

To All Full-Time, Special Part-Time and Part-Time ACA Plan 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 your Plan of Benefits under the UFCW Local 1500 Welfare Fund ("Fund"), effective January 1, 2023. The changes to your Plans are noted below.

After you have read this SMM, please save this for your records so you will be aware of these changes.

TERMINATION OF THE COST-SHARING WAIVER FOR COVID-19 SERVICES

Effective on or after January 1, 2023, the Full-Time Group Benefit Plan, the Special Part-Time Group Benefit Plan and the Part-Time ACA Group Benefit Plan will apply all applicable Plan cost-sharing to Covid-19 services, including but not limited to testing, physician visits and hospital services (inpatient and outpatient). Pursuant to Plan guidelines, the cost-sharing applicable for the respective service, for all deductibles, copayments and coinsurance, will depend on the status of the provider (innetwork/participating or out-of-network/non-participating) at the time services are rendered.

TERMINATION OF COVERAGE FOR VIDEO & TELEPHONIC PHYSICIAN VISITS <u>OTHER THAN</u> SERVICES PROVIDED BY ANTHEM LIVEHEALTH ONLINE

Effective on or after January 1, 2023, the waiver of the exclusion under the Full-Time Group Benefit Plan, the Special Part-Time Group Benefit Plan and the Part-Time ACA Group Benefit Plan for video physician visits and telephonic physician visits is repealed. Accordingly, coverage will no longer be provided for video physician visits and telephonic physician visits for services rendered on or after January 1, 2023, unless provided through Anthem LiveHealth OnLine.

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

Sincerely, The Board of Trustees

