

**1199SEIU NATIONAL BENEFIT FUND FOR HOME CARE EMPLOYEES
SUMMARY OF MATERIAL MODIFICATIONS**

This Summary of Material Modifications describes temporary changes that affect your welfare benefit plan and updates the Summary Plan Description (“SPD”) and Summary of Benefits and Coverage (“SBC”) that was previously distributed to you. You should keep this summary with your current SPD and SBC until the changes discussed herein expire.

Effective on or about March 20, 2020, and until the end of the State of Emergency (“SoE”) declared by New York Governor Cuomo in Executive Order 202, issued March 7, 2020, or as otherwise noted or determined by the Fund, the 1199SEIU National Benefit Fund for Home Care Employees (the “Fund”) SBC and SPD and/or Plan shall be temporarily amended to include the following provisions:

1. To expand Participants’ access to telehealth by waiving co-payments for telehealth visits, covering telehealth visits at network providers (in addition to Teladoc) (Note: All members of Contributing Employers, irrespective of eligibility for Fund health benefits, now have access to Teladoc;
2. To provide continuity of coverage for Participants who are temporarily unable to meet the eligibility threshold due to a loss of hours because of an involuntary quarantine and an involuntary isolation related to the Coronavirus Disease 2019 (“COVID-19”) pandemic;
3. To extend coverage for up to 30 days after the last day of a member’s short-term disability leave or workers’ compensation leave (up to 26 weeks);
4. To waive cost-sharing provisions and prior authorization requirements for in vitro testing for the detection of SARS-CoV-2 or its antibodies and for the diagnosis of COVID-19, and related services, when medically appropriate as determined by the Participant’s attending healthcare provider in accordance with accepted standards of current medical practice (Note: This change does not affect the SPD’s exclusion of employment-required tests);
5. To permit the Chief Medical Officer to approve Skilled Nursing Facility admissions for Participants who cannot be safely transferred home, yet do not need the level of services for which the hospital must make the space available for other patients during the current bed shortage, at a rate of pay to be determined by the Executive Director;
6. To extend the time frame for services with prior approval as of March 20, 2020, to 180 days;
7. Until June 18, 2020, to suspend prior authorization requirements, reserving the right to conduct retrospective reviews, for certain procedures managed by the Fund's Care

Management Programs and review vendors, including scheduled surgeries or admissions at hospitals; and

8. To exclude the period from March 1, 2020, until sixty (60) days after the announced end of the National Emergency, or such other date announced by the US Departments of Labor and the Treasury, from the members' time limits for taking the following actions: electing COBRA coverage; notifying the Fund of a divorce, legal separation or disability determination for purposes of COBRA coverage; and filing a claim for benefits or an appeal of adverse benefit determination.

This summary only highlights the key changes made to the 1199SEIU National Benefit Fund for Home Care Employees. Summaries of material modifications together with the Summary Plan Description make up your official plan descriptions; please keep them together and refer to them as necessary. If you would like to review the Plan Document or have any questions, please contact the Fund's Member Services Representatives at (646) 473-9200.

The 1199SEIU National Benefit Fund for Home Care Employees believes it is a "grandfathered health plan" under the Patient Protection and Affordable Care Act (the "Affordable Care Act"). A grandfathered health plan can preserve certain basic health coverage that was already in effect when that law was enacted in 2010. Being a grandfathered health plan means that this plan may not include certain consumer protections of the Affordable Care Act that apply to other plans, for example, the requirement for an external review process for claims appeals. However, grandfathered health plans must comply with certain other consumer protections in the Affordable Care Act, for example, the elimination of lifetime limits on benefits. Questions regarding which protections apply and which protections do not apply to a grandfathered health plan can be directed to the Plan Administrator at (646) 473-9200. You may also contact the Employee Benefits Security Administration, U.S. Department of Labor at (866) 444-3272 or www.dol.gov/ebsa/healthreform. This website has a table summarizing which protections do and do not apply to grandfathered health plans.

The plan sponsor of the 1199SEIU National Benefit Fund for Home Care Employees reserves the right to amend or terminate the Fund, or any part of it, at any time.