1199SEIU NATIONAL BENEFIT FUND FOR HEALTH AND HUMAN SERVICE EMPLOYEES SUMMARY OF MATERIAL MODIFICATIONS

This Summary of Material Modifications describes 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 booklet is updated to reflect the changes discussed herein.

Effective on or about September 9, 2021, the 1199SEIU National Benefit Fund for Health and Human Service Employees (the "Fund") SBC and SPD and/or Plan shall be amended to provide that the Plan will cover Partial Hospitalization Programs ("PHP") for substance abuse disorders, and to clarify its restrictions on custodial care charges and unproven procedures. The following underlined and bold language shall be added to the SPD and the strikethrough language shall be omitted:

OVERVIEW and SECTION II.C

• Benefits are not provided for care in a sub-acute nursing home or skilled nursing facility

. . .

WHAT IS NOT COVERED

The Benefit Fund does not cover:

. . .

- Care or service in a nursing home, skilled nursing facility, rest home or convalescent home
- Custodial care or sub-acute care in a hospital, skilled nursing facility, <u>nursing home</u>, or any other institution
- Inpatient sub-acute care in a hospital

SECTION II (INTRO), SECTION II. A, SECTION II. B

To Pre-certify inpatient <u>and intermediate</u> behavioral health treatment (mental health or alcohol/substance abuse treatment).

OVERVIEW AND SECTION II. E PROGRAM FOR BEHAVIORAL HEALTH: MENTAL HEALTH AND ALCOHOL/SUBSTANCE ABUSE

Mental Behavioral Health Benefits

Outpatient Care

- Outpatient visits
- * Intensive Outpatient Programs

<u>Note:</u> <u>Outpatient</u> Physical/Occupational/Speech therapy for <u>medical</u> conditions associated with autism or developmental delay is also covered.

Inpatient Care

- Medically Necessary Inpatient mental health admissions in a hospital
- Partial Hospitalization Programs
- <u>Inpatient detoxification</u> and rehabilitation

Intermediate Care

- Intensive Outpatient Programs
- Partial Hospitalization Programs

Note: All Inpatient and Intermediate Care must be pre-certified.

. . .

PARTIAL HOSPITALIZATION PROGRAMS (PHP) FOR MENTAL HEALTH AND INTENSIVE OUTPATIENT PROGRAMS (IOP) FOR MENTAL HEALTH AND ALCOHOL/SUBSTANCE ABUSE PHPs and IOPs provide intermediate levels of coordinated care and can help prevent hospitalizations and restore maximum function in a clinically appropriate setting. To Pre-certify these services, call the Fund at (646) 473-6868. Note: Custodial care charges for intermediate care rendered at a facility are not covered by the Fund. If you receive behavioral health services at a residential treatment center, only services that qualify as the covered services listed above will be covered.

SECTION VII.D WHAT IS NOT COVERED

• Charges for services that are custodial in nature, <u>including custodial care charges at</u> Skilled Nursing and Residential Treatment Facilities.

SECTION IX

Experimental or Unproven

Any investigational or unproven treatment, procedure, facility, equipment, drug, device or supply which does not meet any one or more of the following criteria...The improvement in net health outcomes must be attainable under the usual conditions of medical practice, and be significant compared to conventional treatment.

This summary only highlights the key changes made to the 1199SEIU National Benefit Fund for Health and Human Service 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 National Benefit Fund for Health and Human Service 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. The Wage Class III plan is not a grandfathered health plan. 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 Health and Human Service Employees reserves the right to amend or terminate the Fund, or any part of it, at any time.