

1199SEIU BENEFIT FUNDS SUMMARY OF MATERIAL MODIFICATIONS

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

Effective January 1, 2023:

- The 1199SEIU National Benefit Fund for Health and Human Service Employees Plan SPD and SBC shall be amended to expand the 1199SEIU Medicare Advantage Plan’s service area to include the U.S. territories of Puerto Rico and the U.S. Virgin Islands;
- The 1199SEIU Greater New York Benefit Fund New Jersey plan shall be amended to cover participating weight reduction and weight management programs; and
- The 1199SEIU Greater New York Benefit Fund New York Plan, 1199SEIU National Benefit Fund for Health and Human Service Employees, and 1199SEIU National Benefit Fund for Rochester Area Members SBCs and SPDs shall be amended as follows, with the underlined bold language shall be added and the strikethrough language omitted:

WHAT IS NOT COVERED ... In addition to the various exclusions and limitations set forth elsewhere in this SPD, the Benefit Fund does not cover: • Charges related to programs for smoking cessation, weight reduction, **weight management**, stress management and other similar programs that are not provided by a licensed **practitioner** ~~medical physician~~ or **participating program** ~~not Medically Necessary~~.

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This summary highlights the key changes made to the 1199SEIU National Benefit Fund for Health and Human Service Employees, the 1199SEIU National Benefit Fund for Rochester Area Members, and 1199SEIU Greater New York Benefit Fund New York and New Jersey Plans. 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 Health and Human Service Employees, 1199SEIU National Benefit Fund for Rochester Area Members, and 1199SEIU Greater New York Benefit Fund New Jersey plans believe they are 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 Sponsors reserve the right to amend or terminate the Fund, or any part of it, at any time. If you would like to review the Plan Document or have any questions, please visit www.1199SEIUbenefts.org.