

**1199SEIU NATIONAL BENEFIT FUND FOR HOME CARE 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”) that was previously distributed to you. You should keep this summary with your current SPD until an updated SPD is published.

Effective on or about December 8, 2020, the SPD of the 1199SEIU National Benefit Fund for Home Care Employees (the “Fund”) shall be modified to include the following provisions:

1. To state that the Plan Administrator reserves the right to deny, restrict or prohibit certain assignments, and to prohibit the assignments of benefits to non-participating neurosurgery and orthopedic surgery practices without express authorization from the Benefit Fund;
 2. To expand Participants’ access to telehealth by covering telehealth visits at network providers (in addition to Teladoc); and
 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).
-

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/agencies/ebsa/about-ebsa/ask-a-question/ask-ebsa. 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.