

**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 booklet is updated to reflect the changes discussed herein.

Effective on or about January 1, 2022, the 1199SEIU National Benefit Fund for Home Care Employees (the “Fund”) SBC and SPD and/or Plan shall be amended as follows:

1. Unless otherwise determined by the Trustees, a Plan Participant must work 130 or more hours per month for two consecutive calendar months in order to be eligible for health benefits in the SPD. All the references in the SPD to the “100 or more hours worked” and the “100-hour rule” shall be changed to “130 hours worked” and “130-hour rule,” respectively, for hours beginning in January 2022.
2. The Plan will cover Partial Hospitalization Programs (“PHP”) for substance abuse disorders, and to clarify its restrictions on custodial care charges. The following underlined and bold language shall be added to the SPD and the strikethrough language shall be omitted:

SECTION II (INTRO)

To pre-certify inpatient **and intermediate** behavioral health treatment (mental health or alcohol/substance abuse treatment).

SECTION II. B

- To pre-certify inpatient **and intermediate** mental health or alcohol/substance abuse treatment;

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SECTION II.C

BENEFIT BRIEF

Inpatient Hospital Care

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

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WHAT IS NOT COVERED

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- Custodial care or sub-acute care in a hospital, **residential facility, nursing home,** or any other institution
- ~~• Care or service in a nursing home, skilled nursing facility, rest home or convalescent home~~
- **Care in a skilled nursing facility other than hospice care as described in this Section**

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OVERVIEW AND SECTION II. E: MENTAL HEALTH & ALCOHOL/SUBSTANCE ABUSE

~~Mental~~ **Behavioral** Health Benefits

Outpatient Care

- Outpatient visits
- ~~Intensive Outpatient Programs~~

Note: Outpatient Physical/Occupational/Speech therapy for medical conditions associated with autism or developmental delay is also covered. See Section II.H.

Inpatient Care

- ~~Medically Necessary~~ **Inpatient** mental health admissions ~~in a hospital~~
- ~~Partial Hospitalization Programs~~
- **Inpatient detoxification and rehabilitation**

Intermediate Care

- **Intensive Outpatient Programs**
- **Partial Hospitalization Programs**

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

~~ALCOHOL/SUBSTANCE ABUSE BENEFITS~~

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~~PARTIAL HOSPITALIZATION PROGRAMS FOR MENTAL HEALTH AND INTENSIVE OUTPATIENT PROGRAMS FOR MENTAL HEALTH AND ALCOHOL/SUBSTANCE ABUSE~~

Partial Hospitalization Programs and Intensive Outpatient Programs provide alternate levels of coordinated care and can prevent hospitalizations and help to 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

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- Charges for services that are custodial in nature **or inpatient charges for intermediate care**

SECTION IX: DEFINITIONS

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Experimental or Unproven

Experimental **or Unproven** means any ~~investigational or unproven~~ treatment, procedure, facility, equipment, drug, device or supply that does not meet any one or more of the following criteria...

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.