

Summary of Material Modifications to the DC 37 Local 95 Head Start Employee's Welfare Fund

This Summary of Material Modification ("SMM") modifies some of the information contained in the Summary Plan Description ("SPD") for the DC 37 Local 95 Head Start Employees Welfare Fund (the "Plan") that describes the Plan as of May 1, 2024.

Note: In the event of any discrepancy between this SMM and the SPD, the provisions of this SMM will govern.

Modification(s)

Important changes to certain benefits under the Plan will go into effect on May 1, 2024. Coverage for Medical, Dental and Prescription Drug Coverage shall be amended as follows:

The Fund will change from the current Empire Blue Connection EPO network to the IDA TPA / MagnaCare network benefit with the following changes to current benefits:

If you have questions about these changes in benefits, please contact your Plan Administrator at (212) 343 1660.

Summary of Material Modifications to the DC 37 Local 95 Head Start Employee's Welfare Fund

This Summary of Material Modification ("SMM") modifies some of the information contained in the Summary Plan Description ("SPD") for the DC 37 Local 95 Head Start Employees Welfare Fund (the "Plan") that describes the Plan as of August 1, 2023.

Note: In the event of any discrepancy between this SMM and the SPD, the provisions of this SMM will govern.

Modification(s)

Important changes to certain benefits under the Plan will go into effect on August 1, 2023. Coverage for Medical, Dental and Prescription Drug Coverage shall be amended as follows:

1. Effective August 1, 2023, the Fund will remove from eligibility all legally married spouses and Domestic Partners for all benefits.

2. The Fund will change from the current Empire Blue Connection EPO ASO Agreement to the fully insured Empire Blue Connection EPO network benefit with the following changes to current benefits:

- Primary Care / Specialist Visit Copay \$30.
- Annual deductible \$1,000 individual/ \$2,000 Member & Child.
- Coinsurance 80%/20%.
- Emergency Room Copay Visit Copay \$300 (waived if admitted).

If you have questions about these changes in benefits, please contact your Plan Administrator at (212) 343 1660.

Summary of Material Modifications to the DC 37 Local 95 Head Start Employees' Welfare Fund

This Summary of Material Modification ("SMM") modifies some of the information contained in the Summary Plan Description ("SPD") for the District Council 37 Local 95 Head Start Employees' Welfare Fund (the "Plan"). This describes changes to the Plan as of August 1, 2022.

Note: If there is any discrepancy between the SMM and the SPD, the provisions of this SMM will govern.

MODIFICATIONS

Important changes to certain benefits under the Plan will take effect on **August 1, 2022**. Coverage for medical benefits will be amended as follows:

- Increase in the out-of-pocket medical maximum to \$5,000 for individual, and \$10,000 for family.
- Increase in the annual Medical Deductibles; \$500 for individual, and \$1,000 for family.
- Increase in co-insurance to 12% wherever co-insurance applies.
- Increase in all co-payments to \$25 (non-hospital and surgical).
- Increase in all facility claim copayments to \$200 per visit; excludes emergency room.
- Increase in the emergency room co-payment to \$150 per visit; waived if admitted.
- Increase in the Urgent Care co-payment to \$50 per visit.
- Change from the BlueCross BlueAccess to BlueConnect network.

If you have questions about these changes in benefits, please contact your Plan Administrator at 212-343-1660.