

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.