

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

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**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.