

**Bakers Union and FELRA
Health and Welfare Fund**

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ANNOUNCEMENT TO PARTICIPANTS

BAKERS UNION AND FELRA HEALTH AND WELFARE FUND

SUMMARY OF MATERIAL MODIFICATIONS

The Board of Trustees of the Bakers Union and FELRA Health and Welfare Fund has adopted the following changes to the Bakers Union and FELRA Health and Welfare Fund Plans One, Two, and Three. Please keep this document with your Summary Plan Description (“SPD”) and your Summary of Benefits of Coverage (“SBC”).

The Plan normally provides coverage for in-network preventative services required by the Affordable Care Act (ACA) without cost-sharing. The Coronavirus Aid Relief and Economic Services Act added to the ACA mandate, to ensure that all participants and dependents have access to the COVID-19 vaccine the following guidelines will apply for the remainder of the COVID-19 public health emergency:

- The Plan will waive all cost-sharing (deductible and co-insurance) on the COVID-19 vaccine(s) and related administration charges, regardless of whether the vaccine is administered by an in-network or out-of-network provider.
- If the COVID-19 vaccine(s) is administered by an out-of-network provider, the Plan will reimburse the provider a reasonable amount.
- The COVID-19 vaccine and administration will be covered at 100%, during the COVID-19 public health emergency.

If you have any questions on the announcement or the Plan, please contact the Plan Administrator at (866) 662-2537.