

**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
MAY 2023**

**NOTICE OF END OF TEMPORARY COVID-19-RELATED EXTENSION OF CERTAIN PLAN
DEADLINES**

This Summary of Material Modification (“SMM”) contains important information about certain deadlines applicable under the Bakers Union and FELRA Health and Welfare Fund (the “Plan”). Please read this SMM carefully, as the information described herein may impact certain rights you have under the Plan and may require action on your part. You should also share this SMM with your covered family members as their rights under the Plan may also be impacted.

During the COVID-19 National Emergency, initially effective March 1, 2020, certain procedural deadlines under the Plan, including deadlines for filing claims and appeals, HIPAA special enrollment, and COBRA elections and premiums were extended until the earlier of (i) one year from the date the Employee or Dependent was first eligible for relief, or (ii) sixty (60) days after the end of the COVID-19 National Emergency outbreak period (“Tolling Period”).

On April 10, 2023, Congress ended the COVID-19 National Emergency. Accordingly, affected deadlines will run to no later than one year from when the Participant or Dependent was first eligible for the deadline relief or to June 9, 2023, whichever is earlier (or as otherwise provided pursuant to DOL guidance). To the extent that the Tolling Period is further extended through DOL guidance, the Plan’s extended deadlines will coincide with the Tolling Period. After that date, all deadlines with respect to the Plan will revert back to the deadlines established and provided in the SPD.

If you have any questions about an applicable deadline under a Plan, please contact the Fund Office toll free at (866) 662-2537. You may also contact the Fund Office at the following address:

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