

**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 COVERAGE OF OUT-OF-NETWORK COVID-19 DIAGNOSTIC
TESTS AND VACCINES**

This Summary of Material Modification (“SMM”) contains important information about changes to 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 and your Dependents have under the Plan and may require action on your part. Please keep this document with your Summary Plan Description (“SPD”) and your Summary of Benefits of Coverage (“SBC”).

The COVID-19 Public Health Emergency, which was originally effective on January 31, 2020, expired on May 11, 2023. During the Public Health Emergency, the Plan was legally required to provide coverage of over-the-counter COVID-19 diagnostic tests (up to 8 tests per participant per month) and COVID-19 vaccines, (including vaccines obtained from out-of-network providers) at no cost to you. Now that the Public Health Emergency is over, the Plan is no longer required to provide the same level of coverage. Accordingly, effective May 11, 2023, For Plan One and Plan Three:

- The Plans will cover in-network COVID-19 diagnostic tests that are approved by the U.S. Food and Drug Administration (FDA). You and your Dependents will be responsible for applicable cost-sharing requirements (co-pays, deductibles, and co-insurance).
- The Plans will cover COVID-19 diagnostic tests administered to a Participant or Dependent during in-network office visits, urgent care center visits, and emergency room visits. You and your Dependents will be responsible for applicable cost-sharing requirements (co-pays, deductibles, and co-insurance).
- The Plans will cover over-the-counter COVID-19 tests at a maximum of four (4) tests per household per month at no cost to the Participant or Dependent through December 31, 2023. If an over-the-counter COVID-19 diagnostic test kit includes two (2) tests, the Plans will only cover two (2) over-the-counter COVID-19 diagnostic test kits per Participant and per Dependent in a thirty-day (30) period.

- The Plans will cover COVID-19 vaccines administered by an in-network provider at no cost to Participants or Dependents. The Plan will not cover any out-of-network COVID-19 vaccines.

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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