

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

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July 2021

SUMMARY OF MATERIAL MODIFICATION

Dear Participant:

The Board of Trustees approved the following Material Modifications (changes) to your Health and Welfare benefits.

Dental Benefit Provider

Effective September 1, 2021, Delta Dental PPO will become the Fund's dental provider. Your benefits will remain the same, but you will have access to a broader range of providers. Visiting a dentist in the PPO network will maximize your savings. You can find a PPO dentist at deltadentalins.com.

You will receive a dental ID card from Delta Dental PPO. Keep this card to show to your dental provider so your claims will be processed correctly.

Laboratory Benefit

For all laboratory service claims incurred on or after September 1, 2021, you **must** use either a Quest Diagnostic Patient Service Center ("Quest") or Laboratory Corporation Center ("LabCorp") in order for such services to be covered by the Plan.

Please advise all of your physicians and their offices of this change so they will refer you to the proper LabCorp or Quest facility for all laboratory services performed September 1, 2021 and after. The laboratory services must be performed at a LabCorp or Quest facility to be covered by the Plan. You can call 1-800-768-4695 to obtain the nearest LabCorp or Quest facility or to find the most current list of LabCorp and Quest facilities log on to their website or call them directly at:

- www.questdiagnostics.com or by telephone at (800) 377-8448, or:
- www.labcorp.com or by telephone at (800) 845-6167

We suggest that you keep this Summary of Material Modifications with your Summary Plan Description. If you have any questions about the coverage provided under the Bakers Union and FELRA Health and Welfare Fund, the Summary Plan Description, or changes noted above, please contact the Administrative Manager at (866) 662-2537.

Sincerely,

The Board of Trustees