

**1199SEIU GREATER NEW YORK BENEFIT FUND NEW JERSEY PLAN
SUMMARY OF MATERIAL MODIFICATIONS**

This Summary of Material Modifications describes temporary changes that affect your welfare benefit plan and updates the Summary Plan Description (“SPD”) and Summary of Benefits and Coverage (“SBC”) that was previously distributed to you. You should keep this summary with your current SPD and SBC until the changes discussed herein expire.

Effective on or about March 20, 2020, and until the end of the State of Emergency (“SoE”) declared by New York Governor Cuomo in Executive Order 202, issued March 7, 2020, or as otherwise noted or determined by the Fund, the 1199SEIU Greater New York Benefit Fund New Jersey Plan (the “Fund”) SPD and SBC shall be temporarily amended to include the following provisions:

1. To provide continuity of coverage for Participants who are temporarily unable to meet the eligibility threshold due to a loss of hours because of an involuntary quarantine and involuntary isolation related to the Coronavirus Disease 2019 (“COVID-19”) pandemic;
2. To waive cost-sharing provisions for in vitro testing for the detection of SARS-CoV-2 or its antibodies and for the diagnosis of COVID-19, and related services, including telehealth visits related to the diagnosis of COVID-19. (Note: This change does not affect the SPD’s exclusion of tests required by your employer or by law);
3. To extend coverage for up to 30 days after the last day of a member’s short-term disability leave or workers’ compensation leave (up to 26 weeks); and
4. To exclude the period from March 1, 2020, until sixty (60) days after the announced end of the National Emergency, or such other date announced by the U.S. Departments of Labor and the Treasury, from the members’ time limits for taking the following actions: electing COBRA coverage; notifying the Fund of a divorce, legal separation or disability determination for purposes of COBRA coverage; and filing a claim for benefits or an appeal of adverse benefit determination.

This summary only highlights the key changes made to the 1199SEIU Greater New York Benefit Fund New Jersey Plan. Summaries of material modifications together with the Summary Plan Description make up your official plan descriptions; please keep them together and refer to them as necessary. If you would like to review the Plan Document or have any questions, please contact the Fund’s Member Services Representatives at (646) 473-9200.

The 1199SEIU Greater New York Benefit Fund New Jersey Plan believes it is a “grandfathered health plan” under the Patient Protection and Affordable Care Act (the “Affordable Care Act”). A grandfathered health plan can preserve certain basic health coverage that was already in effect when that law was enacted in 2010. Being a grandfathered health plan means that this plan may not include certain consumer protections of the Affordable Care Act that apply to other plans, for example, the requirement for an external review process for claims appeals. However, grandfathered health plans must comply with certain other consumer protections in the

Affordable Care Act, for example, the elimination of lifetime limits on benefits. Questions regarding which protections apply and which protections do not apply to a grandfathered health plan can be directed to the Plan Administrator at (646) 473-9200. You may also contact the Employee Benefits Security Administration, U.S. Department of Labor at (866) 444-3272 or www.dol.gov/ebsa/healthreform. This website has a table summarizing which protections do and do not apply to grandfathered health plans.

The plan sponsor of the 1199SEIU Greater New York Benefit Fund New Jersey Plan reserves the right to amend or terminate the Fund, or any part of it, at any time.