

United Food and Commercial Workers Unions and Employers Midwest Health Benefits Fund

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IMPORTANT NOTICE ABOUT YOUR PLAN

August 1, 2023

To All Participants:

At their meeting on June 6, 2023, the Board of Trustees of the Health Benefits Plan adopted an exclusion under Article 18 of the Health Plan Document whereby Enzyme Replacement Therapy is excluded from coverage by the Plan. Enzyme Replacement Therapy is defined as "any therapy that replaces or augments a deficiency in enzymes ordinarily produced in the absence of a condition or congenital genetic abnormality which results in an absence of, or deficient levels of, enzymes that enable normal functioning of cells and organ systems." However, this exclusion shall not extend to medically necessary pancreatic Enzyme Replacement Therapy.

As always, we urge you to keep this Summary of Material Modification ("SMM") with your copy of the Plan's Summary Plan Description.

The above-described exclusion is effective immediately.

NOTICE REGARDING GRANDFATHERED STATUS

The UFCW Unions and Employers Midwest Health Benefits Plan is a "grandfathered health plan" under the Patient Protection and Affordable Care Act (the "Affordable Care Act"). As permitted by the Affordable Care Act, a grandfathered health plan can preserve certain basic health coverage that was already in effect when the law was enacted. Being a grandfathered health plan means that your plan may not include certain consumer protections of the Affordable Care Act that apply to other plans; for example, the requirement for the provision of preventive health services without any cost sharing. 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 and what might cause a plan to change from grandfathered health plan status can be directed to the Plan Administrator at: UFCW Midwest Benefits Fund, 9550 West Higgins Road, Suite 310, Rosemont, Illinois 60018; 800-621-5133. 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.

Please read this notice carefully and keep it with your Summary Plan Description booklet.

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