

**SUMMARY OF MATERIAL MODIFICATION for the Postdoc Unit Health & Welfare
Plan UAW/UMass Health & Welfare Trust Fund**

This summary of material modification (SMM) describes changes to the UMass Health & Welfare Trust Fund's plan benefits and administrative processes and supplements the Summary Plan Description (SPD) for the Plan. The effective date of each of these changes is indicated below. You should read this SMM very carefully and retain this document with your copy of the SPD for future reference. THIS SUMMARY HAS BEEN DELIVERED TO YOU BY ELECTRONIC MEANS. YOU HAVE THE RIGHT TO RECEIVE A WRITTEN SUMMARY AND MAY REQUEST A COPY OF THIS SUMMARY ON A WRITTEN PAPER DOCUMENT AT NO CHARGE BY CONTACTING THE PLAN ADMINISTRATOR: (413) 345-2156 or uawdental@external.umass.edu

1) Summary of Benefit Changes for the 2019-20 Plan Year

- (a) Effective July 1, 2019, the MetLife Dental COBRA coverage rates increased to the following:
Single: \$40.36/month
Single + 1: \$82.45/month
Family \$140.48/month
- (b) Effective with the fall 2019 childcare reimbursement period, for which the application opens January 1, 2020 and closes January 15, 2020 and receipts for the period September-December 2019 are reviewed, the Trust Fund will use the "Flat Fee Expected Parent Co-Payment Chart" found at <https://www.uawumasstrustfund.org/pd-childcare> to determine expected parent co-payments for those families with income levels above 11.

2) Summary of Administrative Changes for the 2019-20 Plan Year

- (a) Effective October 1, 2019, Hyatt Group Legal Plan enrollees may be required to pay the \$216 yearly premium for the plan over 6 monthly installments of \$36 starting in the month they enroll. The plan has a minimum 12 month commitment period.
- (b) Effective July 1, 2019, there will be three payment methods for childcare reimbursement recipients to choose from: 1) electronic check emailed to the address we have on file, which can be printed and cashed or deposited online with your banking institution, 2) PayPal payment, or 3) disbursement to your Amazon.com account using the email address you provide.