

**SUMMARY OF MATERIAL MODIFICATION for the GEO 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 Administrative Changes for the 2020-21 Plan Year

Effective 9/1/2020, the Postdoctoral Unit will merge with the GEO Unit for the purposes of the dental plan design and carrier and the annual benefit plan year will now be 9/1 - 8/31.

2) Summary of Benefit Changes for the 2020-21 Plan Year

- (a) Effective 9/1/2020, the vendor providing dental benefits will change from MetLife to Ameritas. The plan benefits include 100% coverage for 4 cleanings/plan year, an increased calendar year maximum of \$2250, the ability to use \$150 of this maximum toward remaining vision materials costs after EyeMed vision insurance is applied, and 65% coverage for occlusal guards, like night guards. The Ameritas network is Classic PPO & Plus--please verify your dentist is in-network in order to maximize your benefit. If you use the coverage out-of-network, you will need to pay out-of-pocket and apply for reimbursement. Reimbursements for out-of-network claims are processed up to the 95th percentile of Usual and Customary charges.
- (b) For all dental claims (except orthodontia claims) incurred July 1 through December 31, 2020, Ameritas will waive the deductible. The deductible is already waived under the plan terms for in-network claims. This change will affect out-of-network claims.
- (c) Effective 9/1/2020, the Ameritas COBRA dental coverage rates decreased to the following:
Single: \$30.19/month
Single + 1: \$60.48/month
Family \$103.79/month
- (d) Effective with the fall 2020 childcare reimbursement period, for which the application opens January 1, 2021 and closes January 15, 2021 and receipts for the period September-December 2020 are reviewed, the Trust Fund will define eligible childcare as:
 - state-licensed (or equivalent) infant, toddler, or preschool care in center based and group home-based settings
 - before and after-school based care
 - summer camp
 - organizational/center based extracurricular activities (i.e. excludes private lessons)
 - Family, Friends and Neighbor (FFN) informal care when needed by the family due to one of the criteria below
 - Tutoring, homework assistance and online instructional programming costs for school-aged children
- (e) Family, Friends and Neighbor Care (FFN) is childcare provided in a child or caregiver's home by a person who is a relative, friend, neighbor, or babysitter. FFN care can be an important component in covering gaps in your existing childcare, especially during the COVID-19 pandemic when childcare options are limited. In recognition of this reality, FFN care will be considered an eligible type of childcare for reimbursement purposes during the 2020-21 plan year when the care is needed due to a family's: health concerns about placing my child in a childcare facility, unavailability of previously used childcare facility, inability to secure non-FFN childcare, or altered work or academic schedules that do not align with non-FFN childcare options (i.e. night classes and labs, etc.). Parents must sign a waiver of liability to access reimbursement for FFN care and will be asked to have their provider complete a required form to document the care.
- (f) Wellness Reimbursement (Eligible Purchases): Effective 9/1/20, the following purchases will be added to the list of items eligible for the wellness reimbursement, up to a \$190 maximum: certain equipment purchases supporting fitness and well-being, including weights, resistance bands, yoga mats and blocks, treadmills, ellipticals, rowing machines, sport equipment like balls and rackets, camping and backpacking equipment, skis and snowshoes, ergonomic desks and chairs, face masks, and headphones. Final approval of equipment purchases is per the decision of the Trustees. Additionally, mental health app subscriptions and out-of-pocket mental health costs not covered by insurance are eligible for the wellness reimbursement.

- (g) Wellness Reimbursements (Special Circumstances): Effective 9/1/20, individuals who have special medical or disability needs and have requests that certain adaptive programs be deemed eligible may submit requests on a case by case basis. Documentation supporting the request must be provided and need not disclose personal information. A letter from a medical professional stating that the adaptive program or item would benefit you is all that's required. Final approval is per the decision of the Trustees.
- (h) Prepaid Wellness Programs: Effective 9/1/20 and until further notice, prepaid programs offered through Central Rock Gym and the Healing ZONE will be discontinued due to COVID-19.
- (i) Prepaid Daily Burn Subscriptions: Effective 9/2/20, the Trust Fund is offering prepaid 6-month & 12-month subscriptions to the online fitness platform, Daily Burn. These subscriptions are limited and are available on a first-come first-served basis. Six-month memberships will be considered to be in lieu of \$95 of any wellness reimbursement employees are otherwise eligible for; 12-month memberships are considered to be in lieu of the full \$190 wellness reimbursement. Daily Burn subscriptions may be claimed in the wellness section of the regular Trust Fund benefits application. Once a Daily Burn subscription has been requested, it cannot be returned, transferred or reused and cannot be "traded back in" for access to the full wellness reimbursement.
- (j) Calm Subscriptions: Effective 9/1/20, eligible employees can access Calm, the world's #1 app for meditation, sleep and relaxation, for free. Each subscription is 12 months long and subscriptions may be claimed on the dashboard of each employee's Trust Fund benefits account, where a code to be used on the Calm website may be found.
- (k) Outschoool Wallet: Effective 12/1/20, the Trust Fund will maintain a wallet of funds accessible to eligible employees with pre-school and school-aged children. The wallet can be used by parents to purchase Outschoool content, is limited and available on a first come first served basis. Access to the wallet is capped at \$75 per year per household. The wallet is shared across Graduate Employee Unit and Postdoctoral Unit families.
- (l) COVID-19 (Personal Protective Equipment) PPE Fee Reimbursement: Effective 9/1/20, the Trust Fund will maintain a fund to reimburse employees for PPE fees charged by dental and vision providers due to COVID-19 and not covered by insurance. The fund is limited and available on a first come first served basis. Reimbursement requests should be made using the online benefits application; documentation of the charge will be required. Final approval is per the decision of the Trustees. Due to the limited nature of the fund, reimbursement is not guaranteed.

Additional Information: If you have any questions, you should refer to your Summary Plan Description (SPD). You may also contact the Director of Benefit Programs at: UAW/UMass Health & Welfare Trust Fund 6 University Dr., Suite 206-229 Amherst, MA 01002
Phone: (413) 345-2156 Email: uawdental@external.umass.edu Website: <https://www.uawumasstrustfund.org/>