

**SUMMARY OF MATERIAL MODIFICATION
for the Postdoc Unit Health & Welfare Plan
UAW/UMass Health & Welfare Trust Fund
Issued June 8, 2020**

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 (through 6/30/20)

(A) MetLife Dental COVID-19 Related Changes effective 4/3/2020:

- i. MetLife dental plans provide coverage for dental services delivered through tele-dentistry. The coverage is handled the same as if the patient was receiving the dental services in a dental office. Dental services that can be delivered through tele-dentistry typically include problem focused exams and re-evaluations. The coverage is subject to the plan terms and conditions. Dentists can verify benefit coverage using MetLife's web portal, www.MetDental.com as well as MetLife's interactive voice response (IVR) capabilities. To the extent a state has enacted mandates regarding tele-dentistry due to the COVID-19 pandemic, MetLife will fully comply.
- ii. MetLife Dental has confirmed that if a covered employee can't locate an in-network dentist in their area (that is still open and accepting patients) to handle their emergency care procedure and is forced to go out-of-network, MetLife will handle the claim as an in-network claim to mitigate the balance billing issue and will waive the deductible.

(B) EyeMed Vision COVID-19 Related Changes:

- i. Effective 5/26/2020 and to help former employees that participated in the EyeMed vision plan who may have been impacted by COVID-19 reductions in force, EyeMed will enroll them in the EyeMed Cares plan at no cost. EyeMed Cares is a discount program that provides the following features:
 - Fixed exam fee of \$50
 - Fixed cost of \$50 for single vision lenses
 - Fixed cost of \$135 for standard progressive lenses
 - Fixed lens options: \$12 UV coating, \$12 tint, \$35 polycarbonate, and \$40 standard anti-reflective coating

- 35% off a complete pair of glasses

EyeMed will contact former employees directly about EyeMed Cares. EyeMed will pull a membership file of all former employees no longer actively enrolled in a vision plan as of March 31st and they will automatically be included in their initial mailing beginning in June. For any employees that may be impacted by future changes, EyeMed will pull a new membership file monthly through August 31th. Anyone that is no longer an active member will be included in the EyeMed Cares program.

ii. Due to COVID-19, you may have the right to obtain in-network level benefits with an out-of-network provider when in-network options are not available. If this situation applies to you, contact the Director of Benefits for the UAW/UMASS Health and Welfare Trust Fund using the information at the end of this notice for assistance.

- (C) **COVID-19 benefits eligibility expansion:** Effective 4/13/2020, if a eligible Postdoc employee's contract was cut short after March 11, 2020 due to the pandemic, the employee's dental and vision benefits will not be negatively affected through the end of the plan year on 6/30/2020." Employees affected in this way must self-report by contacting the Director of Benefits (see contact information below).
- (D) **New Prepaid Daily Burn Memberships:** Effective 4/27/2020 and in response to COVID-19, the Trust Fund has purchased 250 prepaid 6-month memberships to the online fitness platform, Daily Burn. The memberships will be offered for free on a first-come first served basis to eligible Postdocs who request one until the memberships are exhausted. The regular Trust Fund online enrollment portal will be used to sign the waiver associated with the membership and receive the required code.
- (E) **Child Care Reimbursement:** Effective May 29, 2020, during the Spring and Summer 2020 child care reimbursement periods, applicant families will be eligible to apply for a \$150.00 per family subsidy to help address the cost of conversion to homeschooling and full-time childcare at home during COVID-19. The same child care assistance eligibility requirements and income verification procedures used previously will remain in effect.
- (F) **MetLife Hyatt Legal Plan:** Effective April 1, 2020 through June 30, 2020, MetLife is offering employees that would like to keep their Hyatt legal plan benefits due to a COVID-19 related leave of absence, unpaid leave, or termination the option to either port their plans for three months or choose our standard 12 month portability. To apply for portable enrollment, call the Client Service Center at 800.821.6400,

Monday - Friday (8am - 8pm ET) to enroll in a portable plan. You must enroll within the month of May or June and within 30 days from your last date of employment.

(G) **Calm Subscriptions:** Effective 1/1/2020, the Trust Fund has purchased 3000 12-month subscriptions to the online mindfulness and meditation platform, Calm. The subscriptions will be offered for free on a first-come first served basis to eligible Postdocs who request one until the subscriptions are exhausted. The regular Trust Fund online enrollment portal will be used to sign the waiver associated with the membership and receive the required code.

(H) Effective 2/19/2020, Postdocs designated as “Postdoc Fellow-Paid Direct” or “Postdoc Fellow-Stipend” who work at least 20 hours per week will be eligible for Trust Fund benefits.

2) Summary of Benefit Changes for the 2020-21 Plan Year (beginning 7/1/2020)

(A) Change of Dental Insurance Carrier & Plan Design Changes Effective 7/1/2020 (for plan year 2020-21)

i. Effective 7/1/2020, the insurance carrier for the Postdoctoral Unit dental plan will change from MetLife to Ameritas.

ii. Effective 7/1/2020, the following dental plan design and administration changes will be implemented:

a. Orthodontic benefit: for the purpose of orthotic coverage, dependent children will no longer be covered to age 26, but instead will be covered to age 19.

b. The “fusion benefit”: will allow dental participants to choose to use all of their dental benefit plan year maximum (pym) towards dental expenses or to use up to \$150 of their dental pym towards reimbursing out-of-pocket vision materials costs (eye glasses, frames, lenses, contact lenses) not covered by their vision plan. The \$150 is subject to the overall \$2250 plan year maximum.

c. Cleanings: Four cleanings will be covered as Type 1 services at 100% in the 12-month plan year. These cleanings can be all standard or a combination of both standard and periodontal cleanings.

d. Occlusal guards will be covered as a Type 3 service at 65%.

e. Single tooth implants and all procedures pertaining to the implant (i.e. fixture, abutment and crown) are covered as a Type 3 service at 65%.

f. Out-of-network claims: Ameritas will determine the Usual and Customary (U&C) allowance listed on the plan summary page using information including data from a nationally recognized independent data source. Plan members are reimbursed based on the appropriate charges in the dentist's zip code area. Ameritas reviews their U&C allowances annually. Ameritas will pay out-of-network claims at the 95th percentile of U&C, meaning 9.5 out of 10 dentists in a specific zip code area charge at or below the plan allowance for a procedure.

g. Employee contribution premiums will be reduced to \$13.50/month for the single+1 dental option and \$27.00/month for the family dental option. Single plans continue to be free for the eligible employee.

h. Effective 10/1/2020, the Postdoctoral Unit will merge with the GEO Unit for the purposes of the dental plan design and carrier and Postdoctoral members' plans will start over with a 10/1/2020 plan year, meaning the plan year maximum will be restored to \$2250 and any required deductibles will again need to be met.

- B. **Calm Subscriptions:** The Trust Fund has a limited supply of 12-month subscriptions to the online mindfulness and meditation platform, Calm. The subscriptions will be offered during plan year 2020-21 for free on a first-come first served basis to eligible Postdocs who request one until the subscriptions are exhausted. The regular Trust Fund online enrollment portal will be used to sign the waiver associated with the membership and receive the required code.
- C. **Prepaid Daily Burn Memberships:** Effective 4/27/2020 and in response to COVID-19, the Trust Fund has purchased 250 prepaid 6-month memberships to the online fitness platform, Daily Burn. The memberships will be offered for free on a first-come first served basis to eligible Postdocs who request one until the memberships are exhausted. The regular Trust Fund online enrollment portal will be used to sign the waiver associated with the membership and receive the required code.

3) Summary of Administrative Changes for the 2019-20 and 2020-21 Plan Years

Effective April 24, 2020, the Trust Fund will no longer utilize PayPal in order to pay reimbursements of any kind. Instead, the Trust Fund will utilize Checkbook, a digital payment processor that will email a digital check to recipients.

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>