

# Summary of Material Modifications (SMM)

This is a Summary of Material Modifications (SMM). It explains important changes and additions made to your benefits by the Board of Trustees of UNITE HERE HEALTH (UHH). **Most of these changes will be effective January 1, 2020.** These updates affect the information in your Summary Plan Description (SPD).

Please read this information carefully so that you understand your benefits. Be sure to keep this with your SPD. If you have any questions about your benefits, please contact the UNITE HERE HEALTH (UHH) Advocacy Team by calling **844-427-8516**, or emailing **akadvocacy@uhh.org**.

## Initial Eligibility - Employees

**Employees will have a 2-month waiting period after they first become eligible for benefits.**

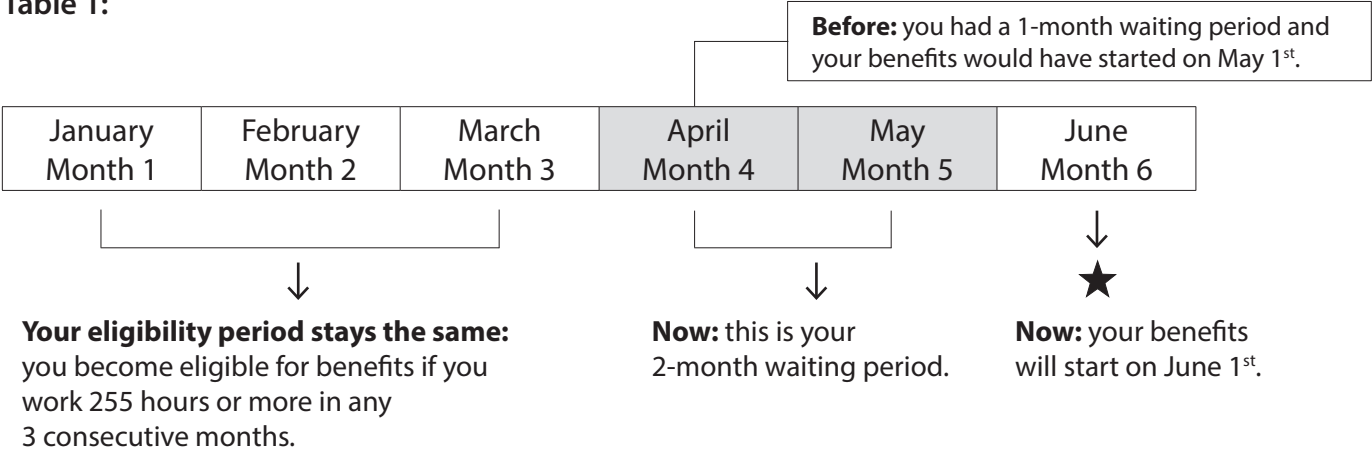
Starting January 1, 2020, there will be a 2-month waiting period (instead of a 1-month waiting period) for employees once they become eligible for benefits. You're eligible for medical and dental benefits on the 1<sup>st</sup> day of the 3<sup>rd</sup> month after you've worked 255 hours (or more) in 3 consecutive months (for example: January, February and March). This means your benefits will start on the 1<sup>st</sup> day of the 6<sup>th</sup> month. On January 1, 2020, this will only apply to those employees who did not have eligibility in 2019. Please look at Example 1 and Table 1 below to see how this works.

### Getting your benefits

**Example 1:**

- You will become eligible if you work at least 255 hours in January, February and March.
- You will wait for your benefits in April and May (your 2-month waiting period).
- Your benefits will start on June 1<sup>st</sup>.
- See table below.

**Table 1:**



## Initial Eligibility - Dependents

### Dependents will get their medical benefits sooner.

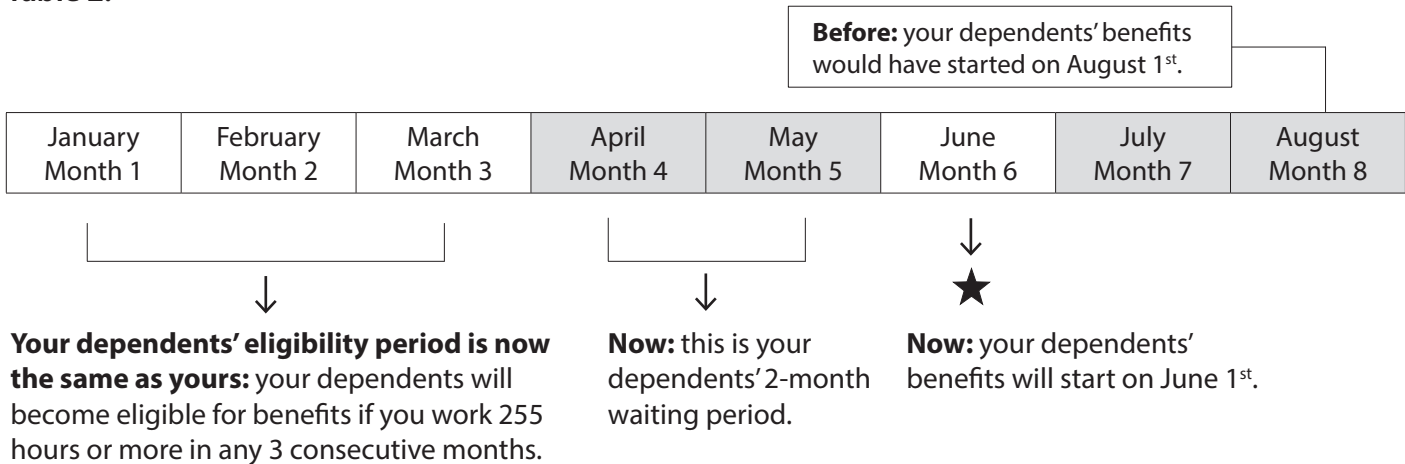
Starting January 1, 2020, when you become eligible for benefits so will your dependents. Your dependents will become eligible for benefits on the 1<sup>st</sup> day of the 3<sup>rd</sup> month after you've worked 255 hours (or more) in 3 consecutive months (for example: January, February and March). This means your dependents' medical benefits will start on the 1<sup>st</sup> day of the 6<sup>th</sup> month (instead of the 1<sup>st</sup> day of the 8<sup>th</sup> month). Please look at Example 2 and Table 2 below to see how this works.

### Getting benefits for your dependents

#### Example 2:

- Your dependents will become eligible if you work 255 hours in January, February and March.
- Your dependents will wait for their benefits in April and May (your 2-month waiting period).
- Your dependents' benefits will start on June 1<sup>st</sup>.
- See table below.

Table 2:



## Continuing Eligibility - Employees and Dependents

### You'll have a 30-day grace period (30 additional days) to pay dependent premiums.

Starting January 1, 2020, payments for dependent coverage will still be due on the 20<sup>th</sup>, but you'll have a 30-day grace period. This means you'll have 30 additional days to make your payment, if you need it. We will only accept payment for dependent coverage for the month that's due. We will not accept payments for additional months. This means if your payment for January is due, we will only accept payment for January. You can't pay for additional months.

# Continuing Eligibility - Employees and Dependents (continued)

**The way you keep eligibility for you and your dependents is changing. Now it's based on a 2-month lag period.**

Starting January 1, 2020, continuing eligibility for you and your dependents will have a 2-month lag period (instead of a 1-month lag period). This means that when you work 100 hours in a month (about 25 hours a week), those hours will apply to eligibility 2 months later. This change is being made to give you more time to make your dependent contributions. Please look at Example 3 and Table 3 below to see how this works.

### Keeping you and your dependents covered

#### Example 3:

- You're already eligible for benefits and work 100 hours in January.
- You and your dependents will keep benefits for April.

**Table 3:**

<b>If you work 100 hours in:</b>	<b>You and your dependents will be covered in:</b>
January	April
February	May
March	June
April	July
May	August
June	September
July	October
August	November
September	December
October	January
November	February
December	March

## Changes to Your Benefits

### The Full Benefits Plan (Legacy Plan) will no longer be available.

Starting January 1, 2020, the Full Benefits Plan is ending. If you're in the Full Benefits Plan, you'll be moved to the Bronze Plan. Below is a summary of some of the differences in the plans. More details on this change will be provided with the Open Enrollment materials. You can view the Bronze Plan Summary of Benefits and Coverage (SBC) on the UNITE HERE HEALTH (UHH) website at [www.akheretrusts.com](http://www.akheretrusts.com). The SBC summarizes your benefits for common medical care.

#### Your benefits at a Preferred Provider:

	Full Benefits Plan (Legacy Plan)	Bronze Plan
<b>Deductible</b>	\$250 per individual; \$500 per family	\$750 per individual; \$1,500 per family
<b>Out-of-pocket maximum</b>	\$3,000 per individual; \$6,000 per family	\$4,000 per individual; \$8,000 per family
<b>Coinsurance/ what you pay</b>	Varies based on CBA	40% of the cost
<b>Dependent benefits</b>	Reduced by 25% until you meet your annual out-of-pocket maximum	Same as your benefits. You pay 40% of the cost.

### The Retiree Plan will no longer be available.

Starting January 1, 2020, the Retiree Plan is ending. If you're in the Retiree Plan, you'll be moved to the Gold Plan. Your premiums will stay the same. Just as before under the Retiree Plan, prescription drug coverage isn't available if you're entitled to Medicare prescription drug coverage. Only those who are eligible and elect the Retiree Plan by December 31, 2019, will be grandfathered and continue to be eligible for retiree benefits under the Gold Plan. As a retiree receiving retiree benefits, Medicare will be the primary plan and this plan will be secondary, if you're entitled to Medicare. This means Medicare will pay all covered expenses first.

Below is a summary of some of the differences in the plans. More details on this change will be provided with the Open Enrollment materials. You can view the Gold Plan Summary of Benefits and Coverage (SBC) on the UNITE HERE HEALTH (UHH) website at [www.akheretrusts.com](http://www.akheretrusts.com). The SBC summarizes your benefits for common medical care.

#### Your benefits at a Preferred Provider:

	Retiree Plan	Gold Plan
<b>Deductible</b>	\$2,000 per individual; \$4,000 per family	\$250 per individual; \$500 per family
<b>Out-of-pocket maximum</b>	\$3,000 per individual; \$6,000 per family	\$3,000 per individual; \$6,000 per family
<b>Coinsurance/what you pay</b>	20% of the cost	20% of the cost
<b>Dependent benefits</b>	Reduced by 25% until you meet your annual out-of-pocket maximum	Same as your benefits. You pay 20% of the cost.

## Changes to Your Benefits (continued)

### **Extended eligibility will no longer be available for employees who become totally disabled.**

Starting January 1, 2020, your medical benefits will not continue if you become totally disabled by injury or sickness. Your medical benefits will end on the date your coverage ends.

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### **The Legal Services Program will no longer be available.**

Starting January 1, 2020 (or sooner based on your CBA), the Legal Services Program will no longer be offered. More details on this change will be provided with the Open Enrollment materials.

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### **Over-the-counter Vitamin D products are not covered anymore.**

As of January 1, 2019, over-the-counter Vitamin D products are no longer covered by your Plan.

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### **There will not be a maximum for outpatient hospice services anymore.**

Starting January 1, 2020, the \$3,000 maximum for outpatient hospice services will be removed. There won't be a limit on how much the Plan pays for outpatient hospice care.

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### **The Common Accident Deductible Limit no longer applies.**

Starting January 1, 2020, the Common Accident Deductible Limit no longer applies. The calendar year deductible rules will apply (see page 33 of your SPD). Each person in the accident must meet his or her individual deductible or the family deductible must be met for the year.

# New Benefits

## Check out these new benefits:

### Life and Accidental Death and Dismemberment (AD&D) insurance benefits will now be part of your benefits.

Starting January 1, 2020, life and accidental death and dismemberment (AD&D) insurance benefits are offered to employees. Dependents are not eligible for life and AD&D insurance benefits.

Your life insurance benefit is \$20,000. Your AD&D insurance benefit is up to \$20,000. The person you choose as your beneficiary will be paid your life insurance benefit and AD&D insurance benefit if you die. You can pick anyone you want as a beneficiary. You can also change your beneficiary at any time. We'll send you more details about your life and AD&D insurance benefits and how to choose a beneficiary at a later date.

#### Your life and AD&D insurance benefits:

Type of insurance	Benefit amount
Life insurance	\$20,000
Accidental death and dismemberment (AD&D) insurance	up to \$20,000

### Orthotics will be covered.

Starting January 1, 2020, orthotics will be covered by the Plan. Orthotics are special medical devices you wear to provide support to a weakened body part or joint. They're usually braces. They can help increase movement, reduce pain or prevent further injury. You'll need a prescription from a doctor or provider. Your calendar year deductible and coinsurance will apply for your orthotics. Podiatric (foot) orthotics are not covered under this benefit.

#### Your coinsurance for orthotics:

Plan	You pay	Your Plan pays
Gold Plan	20% of the cost of orthotics	80% of the cost of orthotics
Silver Plan	30% of the cost of orthotics	70% of the cost of orthotics
Bronze Plan	40% of the cost of orthotics	60% of the cost of orthotics

## New Benefits (continued)

### Check out these new benefits (continued):

#### **The John Wilhelm Endowed Scholarship benefit has been added to the Plan.**

As of October 11, 2018, your Plan is now offering the John Wilhelm Endowed Scholarship benefit. It's funded by the John Wilhelm Endowment Fund. The scholarship is open to eligible participants and dependents. Students pursuing an undergraduate degree in health care at the University of Nevada, Las Vegas (UNLV) can apply for the scholarship.

#### **Who can apply for the scholarship?**

##### **You can apply if you're:**

- A current eligible participant with at least 3 years of continuous UNITE HERE HEALTH (UHH) or Culinary Health Fund (or a plan that merged into UHH) benefits or
- An eligible dependent of a current eligible participant with at least 3 years of continuous UNITE HERE HEALTH (UHH) or Culinary Health Fund (or a plan that merged into UHH) benefits

##### **You must also:**

- Be an enrolled student at the University of Nevada, Las Vegas (UNLV)
- Seek a degree in Public Health, Nursing or a major within the School of Allied Health Sciences
- Have a 3.0 cumulative grade point average (GPA) or higher
- Be enrolled as a part-time or full-time undergraduate student and have a class standing of a junior or higher

#### **How do you apply for the scholarship?**

You can apply for the scholarship through the UNLV Financial Aid and Scholarships Office by completing a Free Application for Federal Student Aid (FAFSA) along with other requirements. You can go to [www.unlv.edu/finaid/checklist](http://www.unlv.edu/finaid/checklist) or call **702-895-3011** (press option 4).

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## Other Important Information

#### **Legal claims related to the Plan can only be filed in a Northern Illinois court.**

As of October 12, 2018, if you have any claim, issue or action relating to the Fund, Plan, Summary Plan Description (SPD), and/or Trust Agreement, and you want to go to court, you can only file the claim in the United States District Court for the Northern District of Illinois and in any courts in which appeals from such court are heard.

## Other Important Information (continued)

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These are the trustees serving during the Plan year beginning April 1, 2018 and ending March 31, 2019:

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## Other Important Information (continued)

### Your UNITE HERE HEALTH (UHH) Board of Trustees (continued)

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## Other Important Information (continued)

**We'll be sending you more information!**

More information will be sent to you about your benefits, the change to UNITE HERE HEALTH (UHH) benefits, and Open Enrollment...please stay tuned!