

**SERVICE EMPLOYEES BENEFIT FUND (SEBF)
SUMMARY OF MATERIAL MODIFICATIONS
AND
NOTICE TO PARTICIPANTS**

(Plan No.: 501; EIN: 15-0613682)

March 16, 2020

Dear Participant:

Effective March 12, 2020, the Trustees of the Service Employees Benefit Fund (“Fund”) made the following changes to the Summary Plan Description (“SPD”).

Novel Coronavirus (COVID-19) (“Coronavirus”):

1. Participants will not be responsible for copayments, coinsurance or deductibles for in-network inpatient hospital, in-network provider office visits, in-network urgent care visits, emergency room visits, and medically necessary diagnostic tests (consistent with CDC guidelines) related to the Coronavirus.
2. If an in-network provider is not available, SEBF will cover Coronavirus testing at an out-of-network provider with no out-of-pocket cost to the Participant.
3. SEBF waives any preauthorization requirements for diagnostic tests and covered services that are medically necessary and consistent with CDC guidance for Participants diagnosed with the Coronavirus.

Please place this information with your Summary Plan Description document for permanent reference. If you have any questions concerning the changes summarized above, please call the Fund Office at (315) 218-6513 or (855) 835-9720.

Sincerely,

**BOARD OF TRUSTEES OF THE
SERVICE EMPLOYEES BENEFIT FUND**

**SERVICE EMPLOYEES BENEFIT FUND
SUMMARY OF MATERIAL MODIFICATIONS
AND
NOTICE TO PARTICIPANTS**

(Plan No.: 501; EIN: 15-0613682)

April 8, 2020

Dear Participant:

Effective as implemented, the Trustees of the Service Employees Benefit Fund (“Fund”) made the following changes to the Summary Plan Description (“SPD”), with new language in bold italics.

Novel Coronavirus (COVID-19) (“Coronavirus”):

1. Participants will not be responsible for copayments, coinsurance or deductibles for in-network inpatient hospital, in-network provider office visits, in-network urgent care visits, and emergency room visits related to the Coronavirus.

2. ***Participants will not be responsible for copayments, coinsurance, or deductibles for: (a) diagnostic tests (approved and authorized by applicable law) for the Coronavirus; and (b) in-network or out-of-network health care provider office visits, urgent care visits, or emergency room visits resulting in testing for the Coronavirus, to the extent such items and services relate to the furnishing or administration of testing or to the evaluation of such individual for purposes of determining the need of such individual for testing.***

3. SEBF waives any preauthorization requirements for diagnostic tests and covered services that are medically necessary and consistent with CDC guidance for Participants diagnosed with the Coronavirus.

Please place this information with your Summary Plan Description document for permanent reference. If you have any questions concerning the changes summarized above, please call the Fund Office at (315) 218-6513 or (855) 835-9720.

Sincerely,

**BOARD OF TRUSTEES OF THE
SERVICE EMPLOYEES BENEFIT FUND**

**SERVICE EMPLOYEES BENEFIT FUND
SUMMARY OF MATERIAL MODIFICATIONS
AND
NOTICE TO PARTICIPANTS**

(Plan No.: 501; EIN: 15-0613682)

Date: April 26, 2021

Dear Participant:

The following information describes new temporary modifications to certain participant timeframes applicable to benefits provided by the Service Employees Benefit Fund (“the Plan”) as reflected in the Summary Plan Description (“SPD”) as a result of the continuing COVID-19 pandemic. **Please read this Summary of Material Modifications carefully as it contains important information regarding your rights under the Plan.**

Section N titled “Temporary Deadline Extensions,” at the end of Article VI (“General Information”), has been replaced with the following:

Effective March 1, 2020, SEBF will suspend certain deadlines detailed below that fall during the “COVID-19 Outbreak Period” (March 1, 2020, until sixty (60) days after the announced end of the COVID-19 National Emergency) until the earlier of: (a) one year from the applicable deadline; or (b) the end of the COVID-19 Outbreak Period. This means that every time that one of the following deadlines occurs on or after March 1, 2020, that deadline will be suspended for up to a year, as long as the COVID-19 Outbreak Period continues:

1. The 30-day deadline to request special enrollment in the Plan due to a loss of other coverage, your marriage, affirmed domestic partnership, or the birth, adoption, or placement for adoption with you of a new dependent.
2. The 60-day deadline to request special enrollment due to the loss of Medicaid or CHIP coverage.
3. The 60-day period to elect COBRA continuation coverage, the initial 45-day COBRA premium payment deadline, and the subsequent 30-day deadlines for making COBRA premium payments for each month thereafter.

4. The deadline for individuals to notify the Plan of a qualifying event or determination of disability for purposes of COBRA.
5. The deadline to file an initial benefit claim under the SEBF's claims procedures.
6. The deadline to file an appeal of an adverse benefit determination under the SEBF's appeals procedures.
7. The four-month deadline to file a request for an external review after receipt of an adverse benefit determination or final internal adverse benefit determination.
8. The deadline to file information to perfect a request for external review upon a finding that the request was not complete. A Plan must allow a claimant to perfect the request for external review within the four-month filing period or within the 48-hour period following the receipt of the notification of a deficient request for review, whichever is later.

For example, if a qualified beneficiary would have been required to make a COBRA election by April 1, 2020, the deadline will be delayed until April 1, 2021, which is the earlier of one year from April 1, 2020, or the end of the COVID-19 Outbreak Period (which remains ongoing).

The Plan's deadline to provide a COBRA election notice is also subject to the above Tolling Period.

Please place this information with your Summary Plan Description document for permanent reference. If you have any questions concerning the changes summarized above, please call the Fund Office at (315) 218-6513 or (855) 835-9720.

Sincerely,

**BOARD OF TRUSTEES OF THE
SERVICE EMPLOYEES BENEFIT FUND**