SERVICE EMPLOYEES BENEFIT FUND SUMMARY OF MATERIAL MODIFICATIONS

AND

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

On April 10, 2023, President Biden signed a declaration ending the COVID-19 National Emergency. The separate COVID-19 Public Health Emergency will end May 11, 2023. Throughout the COVID-19 Emergency period, the Service Employees Benefit Fund ("Plan") adopted a number of provisions and amendments to the Summary Plan Description related to COVID-19. As the Emergency phase ends, the special COVID-19 provisions will end, and diagnosis and treatment of COVID-19 will be subject to the general terms and conditions of the Plan. Below is a list of changes that you should be aware of, relating to the end of the COVID-19 Emergency:

- Deadline extensions effective during the COVID-19 Outbreak Period will end and deadlines will be enforced in accordance with the terms of the Plan and applicable law.
- Effective May 11, 2023 (or the end of the COVID-19 Public Health Emergency, if later), provider telehealth visits in relation to, or resulting in, diagnostic testing for COVID-19 will be subject to any applicable deductible, co-payments and/or coinsurance payments.
- Effective May 11, 2023 (or the end of the COVID-19 Public Health Emergency, if later),
 Participants will be responsible for any applicable copayments, coinsurance and
 deductibles for COVID-19 treatment including, but not limited to, inpatient hospital,
 provider office visits, urgent care visits, and emergency room visits.
- Effective May 11, 2023 (or the end of the COVID-19 Public Health Emergency, if later),
 Participants will be responsible for applicable copayments, coinsurance, and deductibles
 for: (a) covered diagnostic tests (approved and authorized by applicable law) for the
 Coronavirus; and (b) health care provider office visits, urgent care visits, or emergency
 room visits resulting in testing for the Coronavirus.

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

BOARD OF TRUSTEES OF THE SERVICE EMPLOYEES BENEFIT FUND