

This document constitutes a Summary of Material Modifications (SMM) under the Employee Retirement Income Security Act of 1974, as amended, and summarizes recent actions taken by the Board of Trustees of UNITE HERE HEALTH. It describes benefit and administrative changes affecting the information included in your Summary Plan Description (SPD).

This SMM addresses changes to all benefits in your SPD and may include changes and benefits that don't apply to you based on your or your employer's elections.

Please read this information carefully; then, keep it with your SPD for future reference. Except as described in this SMM, the information otherwise contained in your SPD continues to apply.

Vitamin D added to the definition of preventive care

Although federal law no longer requires plans cover vitamin D as preventive care (with \$0 co-pays), the Fund will continue covering preventive vitamin D at 100%. As before, you have a \$0 copay if you fill a prescription for preventive vitamin D through a network pharmacy.

Contact Hospitality Rx at (844) 813-3860 for more information about preventive vitamin D, including dosage and/or age restrictions.

Updates to your medical benefits

Effective January 1, 2019

Below are a few updates to your medical benefits.

The following services require prior approval (precertification) from Tufts:

- Radiation therapy.
- Outpatient surgery in a provider's office.
- Treatment of speech, hearing, and language disorders.
- Low protein foods.
- Medical supplies.

Remember, if you need a service that requires prior approval, your PCP will follow the Tufts medical management review program for you.

No benefits will be provided for:

- Service or therapy animals and related supplies.
- Cooling devices.

We're making your eligibility rules BETTER

These changes do not apply to employees of John B. Hynes Veterans Memorial Convention Center and Boston Convention and Exhibition Center (Hynes/BCEC). Please see your April 2015 SMM for those eligibility rules.

Effective as of January 1, 2020

- Get benefits coverage when you have 80 hours in a 1-month work period (for example: your employer reports 80 hours in January, so you get coverage for April).
- A new hours bank helps you keep coverage.

How eligibility works

Your new eligibility rule

Starting with the January 1, 2020 work period:
1 month of work + 2 months of lag = 1 month of coverage

- *Work period:* A calendar month in which you are credited with (have) at least 80 hours and your employer makes contributions on your behalf (including payroll deductions).
- *Lag period:* The 2 calendar months (in a row) that follow the work period. This is the time when your employer reports and pays for hours.
- *Coverage period:* The calendar month when you get coverage for benefits (based on the related work period).

UPDATES TO YOUR BENEFITS



When coverage begins (initial eligibility)

For example: you start working in January. If your employer makes contributions on your behalf (including payroll deductions) and you have at least 80 hours, your coverage begins April 1.

	JAN	FEB	MARCH	APRIL
Work period	80 hours			
Lag period		Lag	Lag	
Coverage period				Covered

Keeping your coverage (continuing eligibility)

Once coverage begins, you stay eligible as long as you have 80 hours each work period (and employer contributions and payroll deductions are made).

	FEB	MARCH	APRIL	MAY
Work period	80 hours			
Lag period		Lag	Lag	
Coverage period				Covered

General hours bank

You now have an hours bank to help you keep eligibility.

Quick overview

- The Fund moves hours in and out of your bank for you. You don't have to do anything.
- You can use them up to 3 times per calendar year.

- The hours expire after 12 months if you don't use them.
- They can't be used to keep coverage after your employment ends (or in certain other cases).

If you have more than 100 hours in a work period:

The Fund will put the extra hours (over 100) in your hours bank.

Examples—

- You have 90 hours for the February work period. 0 hours will be put in your hours bank.
- You have 120 hours for the March work period. 20 hours will be put in your hours bank.

If you have fewer than 80 hours in a work period:

If you have enough hours in your bank, the Fund will apply them to this work period so you don't lose eligibility—up to 3 times per year.

Examples—

- You have 70 hours for the April work period and you have 20 hours in your hours bank. The Fund takes 10 hours out of your bank so you have the 80 hours you need for April, providing coverage for July.
- You have 70 hours for the April work period and you have 5 hours in your hours bank. The 5 hours in your bank aren't enough to meet the 80-hour requirement. That means the 5 hours stay in your bank.

General hours bank

Hours bank details

If you use your hours bank to keep your eligibility 3 times in the same calendar year:

- The next time you can use your hours bank will be January (the first work period of the next calendar year).
- Extra hours over 100 will still be added to your hours bank.

Your banked hours are available for up to 12 months from the work period you earned them. After 12 months, the hours expire if they're not used.

Your banked hours can't be used to keep eligibility past the date:

- coverage would have stopped if your employment ended,
- the Plan ends, or
- your employer's collective bargaining agreement expires and the situations shown on page F-7 of your SPD apply.

However, if you're re-establishing eligibility after your employment ends or you're laid off and your hours bank still has usable (unexpired) hours, you can use them to get coverage under the re-establishing eligibility rules (see your October 2015 SMM and below for more details about the re-establishing eligibility rule).

Para obtener asistencia en Español,
llame al 1-844-267-4325.

如果需要中文的帮助,请拨打这个号码
1-844-267-4325.

Special one-time rules to help you move to the January 2020 rules:

Your hours bank will have a one-time credit based on the hours your employer reported from January through December 2019.

If you get coverage in February 2020, you'll also get coverage in March 2020.

WORK PERIOD	COVERAGE PERIOD
September-October-November 2019 (240 hours)	January 2020
October-November-December 2019 (240 hours)	February & March 2020
January 2020 (80 hours)	April 2020

Re-establishing eligibility

If you lose eligibility because your employment ends or you're laid off, you can re-establish eligibility under the rules shown in your October 2015 SMM. The rule for continuing coverage during the 4th calendar month after you're rehired or re-instated is replaced with this rule:

To continue your coverage during the 4th calendar month, you must have at least 80 hours during both the first and second calendar months after you are rehired or re-instated.

The Plan's other eligibility rules still apply. They include:

- Enrollment rules,
- How much you pay for your share of the cost of benefits (employee contribution rates),
- When dependent coverage begins, and
- Two-way coverage.