WASHINGTON WHOLESALERS HEALTH AND WELFARE FUND

7130 Columbia Gateway Drive, Suite A Columbia, MD 21046 410-872-9500 800-845-8518

SUMMARY OF MATERIAL MODIFICATIONS MARCH 2020 – ALL CLASSES

The Board of Trustees of the Washington Wholesalers Health and Welfare Fund ("Fund") has adopted the following changes to the Washington Wholesalers Health and Welfare Plan. Please keep this document with your Summary Plan Description ("SPD") and you Summary of Benefits and Coverage ("SBC").

COVID-19 Testing

Effective March 18, 2020, the following services will be covered with no cost sharing (including deductibles, co-payments and co-premiums) and no requirement of prior authorization:

- Diagnosis products for the detection of SARS-CoV-2 or the diagnosis of COVID-19 and the administration of such diagnostic products. The types of tests that will be covered include:
 - 1. Diagnostic testing authorized by the FDA or the Secretary of HHS;
 - 2. Diagnostic testing that is under review, or will be submitted for review, by the FDA for emergency use; and
 - 3. Diagnostic testing authorized by a State, if that State has notified the Secretary of HHS.
- Items and services furnished to a Participant or Dependent during health care provider office visits, urgent care visits, and emergency room visits that result in an order for, or administration of, a diagnosis product, but only to the extent that the item or service relates to the furnishing or administration of the diagnostic test or the evaluation of whether an individual needs a diagnostic test.

The current Board of Trustees are:

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Alan Hanson UFCW Local 400 8400 Corporate Drive, Suite 200 Landover, MD 20785

GRANDFATHERED PLAN

The Washington Wholesalers Health and Welfare Fund believes this plan is a "grandfathered health plan" under the Patient Protection and Affordable Care Act (the Affordable Care Act). As permitted by the Affordable Care Act, a grandfathered health plan can preserve certain basic health coverage that was already in effect when that law was enacted. Being a grandfathered health plan means that the Washington Wholesalers Health and Welfare Fund may not include certain consumer protections of the Affordable Care Act that apply to other plans, for example, the requirement for the provision of preventive health services without any cost sharing. However, grandfathered health plans must comply with certain other consumer protections in the Affordable Care Act, for example, the elimination of lifetime limits on benefits.

Questions regarding which protections apply and which protections do not apply to a grandfathered health plan and what might cause a plan to change from grandfathered health plan status can be directed to the Plan Administrator at the telephone numbers listed below. You may also contact the Employee Benefits Security Administration, U.S. Department of Labor at 1-866-444-3272 or www.dol.gov/ebsa/healthreform.

If you have any questions, please contact the Fund Office at (410) 872-9500 or toll free at 800-845-8518. Membership Services Representatives are available to assist you Monday through Friday from 8:30 AM until 5 PM.

We suggest that you keep this Summary Material Modification (SMM) with your Summary Plan Description. If you should have any questions about the coverage provided under the Fund, the Summary Plan Description, or changes described in this SMM, please contact the Administrative Manager.

Very truly yours,

The Board of Trustees

SPD 2012 SMM - All Classes

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