UFCW LOCAL 1262 AND EMPLOYERS HEALTH AND WELFARE FUND

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IMPORTANT NOTICE CONCERNING CHANGES TO YOUR HEALTH CARE PLAN

Summary of Material Modifications April 2023

End of Coverage for Over-the-Counter At-Home COVID-19 Test Kits

The Board of Trustees of the UFCW Local 1262 and Employers Health and Welfare Fund ("Plan") is providing this Notice to make you aware that, as the COVID-19 pandemic is winding down, certain terms of the Plan that were in effect during the COVID-19 pandemic Public Health Emergency are ending. Read this Notice carefully. If you have any questions about any of the information in this Notice or believe you have received this Notice in error, please contact the Fund Office at the number above.

You were previously notified that the Plan would cover FDA-authorized over the counter at-home COVID tests ("OTC Tests") at no cost to you, pursuant to federal law. This required coverage change was to be effective only during the COVID-19 pandemic Public Health Emergency.

The Biden Administration has announced that the COVID-19 pandemic Public Health Emergency will end on May 11, 2023. As a result:

• Over-the-counter at-home COVID-19 tests, even if prescribed by a doctor, will not be covered on and after May 12, 2023, and the Plan will not reimburse you for any such tests purchased after that date.

Note that COVID-19 tests that are available only by prescription will continue to be covered in accordance with the Plan's prescription drug terms.

April 2023 Board of Trustees

This notice is a Summary of Material Modifications ("SMM") within the meaning of section 104 of the Employee Retirement Income Security Act of 1974. An SMM describes changes to the information provided in the most recent Summary Plan Description ("SPD"). The SMM describes important changes to the Plan effective as of the date listed above. Please keep this SMM with your SPD or other SMMs for future reference. Please contact the Fund Office if you would like to request a copy of the Fund's Rules and Regulations, SPD or any SMM relating to the Plan. Receipt of this notice does not constitute a determination of your eligibility for benefits under the Plan.