

**SUMMARY OF MATERIAL MODIFICATION for the GEO Unit Health & Welfare
Plan UAW/UMass Health & Welfare Trust Fund**

This summary of material modification (SMM) describes changes to the UMass Health & Welfare Trust Fund's plan benefits and administrative processes and supplements the Summary Plan Description (SPD) for the Plan. The effective date of each of these changes is indicated below. You should read this SMM very carefully and retain this document with your copy of the SPD for future reference. THIS SUMMARY HAS BEEN DELIVERED TO YOU BY ELECTRONIC MEANS. YOU HAVE THE RIGHT TO RECEIVE A WRITTEN SUMMARY AND MAY REQUEST A COPY OF THIS SUMMARY ON A WRITTEN PAPER DOCUMENT AT NO CHARGE BY CONTACTING THE PLAN ADMINISTRATOR: (413) 200-0423 or uwdental@umass.edu

• **Summary of Administrative Changes for the 2025-26 Plan Year**

- (1) Effective 8/1/25, the benefit plan year will change to the 12 month period of August 1 – July 31 annually.
- (2) To ease the transition to the new plan year, the following measures will be taken:
 - Any employee eligible for and enrolled in the dental and vision plans for plan year 24-25 who is no longer eligible and enrolled for plan year 2025-26 will retain dental and vision coverage until 8/31/25.
 - Any graduate family dental plan participant who was eligible and enrolled for plan year 2024-25 and will also be eligible and enrolled for plan year 2025-26 will receive a one-time credit of \$8.34.
 - Any graduate employee who was eligible and enrolled for plan year 2024-25 in the MetLife Legal Plan and paid all premiums due for 24-25 and is also eligible and enrolled for plan year 2025-26 will receive a one-time credit of \$18.00.
 - Commitments to fund certain percentages of childcare expenses during plan year 2024-25 for eligible employees will be maintained through 8/31/25.
- (3) Childcare Reimbursement: Effective 8/1/25, the childcare reimbursement application process will use an amended version of the MA EEC Parent Co-Payment Table available at https://docs.google.com/spreadsheets/d/1fAN3tpintQEATVrspnM6SPIT-n_ok4aFx4pdzFqiACY/edit?gid=0#gid=0
- (4) Childcare Reimbursement Submission Timeframes:
 - The deadline to submit fall childcare receipts is December 31st annually.
 - The deadline to submit spring childcare receipts is May 31st annually.
 - The deadline to submit summer childcare receipts is July 31st annually.For the purposes of plan year 2025-25 fall receipts will be Sept-December, Spring receipts will be January-May and Summer receipts will be June and July. For the purposes of plan year 2026-27, fall receipts will be Aug-December, Spring receipts will be January-May and Summer receipts will be June and July
- (5) Open enrollment periods for plan year 2025-26 are as follows:
 - July 15 - Sept 15
 - Oct 15 - Oct 31
 - Nov 15 - Nov 30
 - Jan 15 -Jan 31
 - March 15 - March 31
 - May 15 - May 31

• **Summary of Benefit Changes for the 2025-26 Plan Year**

- 1) Altus Dental Plan: Effective 8/1/25, the Altus Dental Plan plan year maximum will increase to \$2350 and the Orthodontia lifetime maximum benefit will increase to \$1500.
- 2) EyeMed Vision Plan: Effective 9/1/25, eligible grad employees and postdocs who are enrolled in the EyeMed vision plan can access an additional Vision Supplement Benefit (VSB) once they have exhausted their EyeMed benefit for frames or contacts. If the frame or contact benefit available through EyeMed has already been used within the last 12 months, our in-house Vision Supplement Benefit (VSB) can be accessed. The maximum benefit is \$170 if used at the on-campus UHS Eye Clinic, or \$120 if used anywhere else. If used at UHS, the benefit is applied at the time of service and reduces your bill right away. If used anywhere else, you will need to submit your receipt for reimbursement using the online portal. The Vision Supplement Benefit (VSB) can be used once every plan year (8/1-7/31). Your EyeMed benefit must be exhausted before your VSB can be accessed. The VSB is not a running total, but rather a one-time per 12-month benefit. For example, if your second pair of glasses is less than the maximum benefit, you've still used the full benefit. There is no carryover. The VSB can only be used for a second pair of glasses, prescription sunglasses, or contacts.
- 3) Wellness Reimbursement: Effective 9/1/24, the following are eligible categories for the wellness reimbursement: electric toothbrushes, water pics, and other ADA recommended devices for at home dental maintenance, subscription fees/copays to health organizations offering reproductive, fertility & midlife/menopause related services, prescription swim goggles, mobility aids, adaptive sport/outdoors

programs, stress management devices & wearables, and co-payments for physical therapy.

- 4) New Camping Gear Locker: Effective 8/1/25, [Adventure East](#) will offer an exclusive camping gear rental to eligible grad employees and postdocs, subsidized by the Trust Fund. Rental fee is a \$10 per person flat fee. All reservations and rentals are managed by Adventure East.
- 5) Family Resource Closet: Effective 8/1/25, then Trust Fund will offer as a polit program a resource closet for Grad Employees and Postdocs, offering a diaper bank and free gently used gear, clothing and other essentials for parents on a first-come, first-service basis provided the eligible employee has signed the appropriate waiver in the portal.
- 6) Effective October 1, 2025, eligible Graduate Employees can elect a free \$10,000 Basic Term Life Insurance policy as part of their benefit package and eligible Postdoc employees can elect a free \$20,000 Basic Term Life Insurance policy as part of their benefit package. In addition, employees can elect Supplemental Life Insurance at their own cost. Rates for supplemental life insurance are set by MetLife and are subject to a minimum number of employees (25% of eligible employees) electing this benefit.

The maximum supplemental coverage level for eligible employees is \$100,000; for spouses is \$100,000; and for children is \$10,000. Medical evidence in the form of a Statement of Health form is required for employee coverage over \$100,000 and spouse coverage over \$25,000 and is subject to approval by MetLife.

- 7) Effective 8/1/2025, the COBRA coverage rates are:

Altus Dental
Single: \$28.96/month
Single + 1: \$59.18/month
Family \$98.97/month

EyeMed Vision
Single: \$4.00/month
Single + 1: \$7.59/month
Family \$11.15/month

All rates above include a 2% administrative fee. Rates effective 8/1/25.

Additional Information: If you have any questions, you should refer to your Summary Plan Description (SPD). You may also contact the Director of Benefit Programs at: UAW/UMass Health & Welfare Trust Fund 6 University Dr., Suite 206-229 Amherst, MA 01002
Phone: (413) 200-0423 Email: uwdental@umass.edu Website: hwtf.org