

**SUMMARY OF MATERIAL MODIFICATION for the Postdoc 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) 345-2156 or uawdental@external.umass.edu

A) Summary of Administrative Changes for the 2024-25 Plan Year

(1) Wellness Reimbursement: Receipts may be uploaded at <https://portal.hwtf.org/login> any point between 8/15/24 and the deadline, 6/30/25 and in any quantity (no longer limited to 2 uploads per year).

(2) Childcare Reimbursement: Starting with plan year 2024-25, the application process will change as follows: The Trust Fund will accept receipts & estimates for months for which receipts are not yet available; On that basis, trustees will review and approve a proposed payment amount for the period; Receipts will be accepted on a rolling basis, and payments distributed as receipts become available; Eligible FFN providers must not be a permanent resident of the applicant's household or be part of their immediate family (child or spouse); Significant changes in income (job loss, divorce, death) can be documented and used to reduce last tax return is adjusted gross income.

(3) Childcare Reimbursement Submission Timeframes:

- The window to submit fall childcare receipts (Sept-Dec receipts) is September 15-December 31st annually.
- The window to submit spring childcare receipts (Jan-May receipts) is January 1-May 31st annually.
- The window to submit summer childcare receipts (June-Aug receipts) is June 1-September 15th annually.

(4) Open enrollment periods for plan year 2024-25 are as follows:

Aug 15 - Sept 15

Oct 15 - Oct 31

Nov 15 - Nov 30

Jan 15 -Jan 31

March 15 - March 31

May 15 - May 31

B) Summary of Benefit Changes for the 2024-25 Plan Year

1) Altus Dental Plan: Effective 9/1/24, the Altus Dental Plan will include Smile More - Extra Benefits for At-Risk Patients.

2) EyeMed Vision Plan: Effective 9/1/24, there is a \$0 copay for a vision exam under the terms of the plan, and lens tinting is a \$0 copay (see Summary Plan Description).

3) Wellness Reimbursement: Effective 9/1/24, Postdoc employees will have access to apply for an in-house wellness reimbursement. The maximum wellness reimbursement per plan year is \$150.00. The guidelines for eligible activities and items are available at <https://www.hwtf.org/wellness-reimbursement>

4) Wellness Reimbursement: Effective 9/1/24, the following are eligible categories for the wellness reimbursement: smoking cessation programs, therapeutic massage, durable medical equipment, gender affirming care items not covered by insurance, sleep aids (sound machines, weighted blankets, orthopedic pillows), office lighting to reduce eye strain or to assist with seasonal affective disorder, programs/classes that support new parents (prenatal yoga, Lamaze, parenting skills, breastfeeding classes, doula fees), financial planning, counseling & education with a certified professional.

5) Wellness Reimbursement Ineligible Items: Effective 9/1/24, the following items are not eligible for the wellness reimbursement: general medical & pharmacy costs (unless specifically named as eligible above), out-of-pocket dental and vision costs, spa treatments, cosmetic procedures, tips, facials, food, vitamins and supplements, clothing and shoes that are not specifically required to do an eligible sport or activity (i.e. rock climbing shoes or a ballet leotard would be eligible) and receipts from anyone other than a spouse or child actively enrolled on your benefit plans.

6) New Prepaid Wellness Program: Effective 9/1/24, there will be a limited number of prepaid \$240 gift cards available for Adventure East, Sunderland, MA. These are available on a first come, first served basis. Acceptance of a prepaid wellness benefit comes with terms and conditions specific to the provider.

7) Effective 9/1/2024, the COBRA coverage rates are:

Altus Dental

Single: \$26.89/month

Single + 1: \$53.86/month

Family \$92.43/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 9/1/24.

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) 345-2156 Email: uawdental@external.umass.edu Website: <https://www.uawumasstrustfund.org/>