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## JOINT BENEFIT TRUST

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### PLAN CHANGE NOTICE Summary of Material Modifications

**Date:** March 2023  
**To:** All Participants, Dependents and COBRA enrollees in the JBT Full-Time Health Benefits and Seasonal Medical Benefits Plans  
**From:** Board of Trustees, Joint Benefit Trust

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### IMPORTANT NOTICE ABOUT YOUR BENEFITS

This is a notice of changes made to the Joint Benefit Trust's Full-Time Health Benefits and Seasonal Medical Benefits Plans **effective May 1, 2023**. Please take the time to read this notice carefully.

The federal government has declared that the COVID-19 health care emergency that has been in place since 2020 is ending. On this basis, JBT is changing how it covers COVID-19.

#### Coverage of COVID-19 Treatment

Because of the unique nature of the COVID-19 pandemic, since April 2020 JBT Plans have covered treatment of COVID-19 without requiring you to pay the Plan deductible or out-of-pocket maximum. **As of May 1 JBT will treat COVID-19 like any other illness and apply the Plan deductible and out-of-pocket maximum for coverage of treatment for COVID-19.**

Because JBT Plans **do not cover treatment at a facility outside of your Plan's PPO only in an emergency**, if you are treated for COVID-19 at a non-PPO hospital, clinic or doctor's office on a **non-emergency basis**, the treatment will **not** be covered. However, if you are treated for a COVID-19 **emergency** at a non-PPO hospital, clinic or doctor's office, that treatment will be covered at the PPO inpatient or outpatient level.

Remember, in your Plan what hospitals, clinics and doctors are "PPO" depends on whether you enrolled in the **"Advantage"** or **"Prudent Buyer"** Network. If you are enrolled in the "Advantage" option, your monthly co-contribution to JBT from your wages is lower, but your Network of PPO providers does **not** include Sutter Health Systems hospitals, clinics or doctors (other than in an **emergency**).

If you have questions about this notice, please call the Administrative Office at 800-528-4357.

This Notice is intended to amend all JBT documents, notices and correspondence, including (but not limited to) the Summary Plan Description (SPD). This document is a Summary of Material Modifications ("SMM") intended to notify you of important changes made to your plan of benefits. You should take the time to read this SMM carefully (and share it with your family) and keep it with your copy of the SPD. While every effort has been made to make this description as complete and as accurate as possible, this SMM, of course, cannot contain a full restatement of the terms and provisions of your JBT Plan. The Board of Trustees reserves the right, in its sole and absolute discretion, to amend, modify, terminate or interpret and decide all matters under the JBT Plan, or any benefits provided under the JBT Plan, in whole or in part, at any time and for any reason.