

JOINT BENEFIT TRUST

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PLAN CHANGE NOTICE Summary of Material Modifications

Date: September 18, 2024
To: All Eligible Self-Funded Plan Participants and COBRA participants
From: Board of Trustees, Joint Benefit Trust
Subject: Hearing Aids

The Joint Benefit Trust Self-Funded Medical Plans cover one medically necessary hearing aid device *per ear* every three years up to a maximum of \$500 per device for eligible participants. Up to now, if you wanted your hearing aid to be covered by your plan you needed to buy them from an in-network provider. Effective October 1, 2024, you may obtain medically necessary hearing aid devices at both *in-network* **and** *out-of-network* providers. Hearing aids are not covered for dependents.

If you obtain a hearing aid device from an out-of-network location, you will need to pay for the cost of the device in full and send an itemized receipt and proof of payment to the JBT Administrative Office for reimbursement at 4160 Dublin Blvd., Suite 400, Dublin, CA 94568. If you obtain a hearing aid device from an in-network provider (see www.anthem.com/ca/find-care/ for network locations with hearing aid equipment in your area) you do not have to pay in full because the in-network provider will bill JBT for fees up to the plan hearing aid maximum. If you have any questions, contact a JBT Member Services Representative at (800) 528-4357.

IMPORTANCE OF THIS DOCUMENT

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 Fund's Plans or any benefits provided under the Fund's Plan, in whole or in part, at any time and for any reason.

****PARA ESPANOL VEA AL REVERSO****