SUMMARY OF MATERIAL MODIFICATIONS AND NOTICE TO PARTICIPANTS

NEW YORK STATE TEAMSTERS COUNCIL - UNITED PARCEL SERVICE ("UPS") RETIREE HEALTH FUND

(Plan No.: 501; I.D. No.: 46-411565)

June 22, 2020

Dear Participant:

The following is a notice for your Summary Plan Description, reflecting recent changes made by the Board of Trustees:

I.

A new number 7 has been added to Section 4, Major Medical Benefits, Subsection L, Additional Benefits, to read as follows:

"7. Novel Coronavirus (COVID-19) ("Coronavirus"):

- Effective March 18, 2020, participants and eligible dependents will not be responsible for copayments, coinsurance, or deductibles for:

 (a) diagnostic tests (approved and authorized by applicable law) for the Coronavirus; and (b) health care provider office visits, urgent care visits, or emergency room visits resulting in testing for the Coronavirus, to the extent such items and services relate to the furnishing or administration of testing or to the evaluation of such individual for purposes of determining the need of such individual for testing. The types of tests that will be covered include:
 - Diagnostic testing authorized by the FDA or the Secretary of HHS;
 - b. Diagnostic testing that is under review, or will be submitted for review, by the FDA for emergency use;
 - c. Diagnostic testing authorized by a State, if that State has notified the Secretary of HHS; and
 - d. Other diagnostic testing authorized under applicable law.

- 2. Effective March 18, 2020, the Fund waives any preauthorization (or other medical management) requirements for diagnostic tests for the Coronavirus.
- 3. Effective April 9, 2020, the Fund will pay in full benefits for any Coronavirus-related treatment, for services otherwise covered by the Plan, through September 7, 2020. This includes co-pays for inpatient admissions, observation care, skilled nursing, ambulance, home care, or any claim for an otherwise-covered service that is filed with a confirmed diagnosis for the Coronavirus.
- 4. Effective May 2, 2020, for 90 days from that date (unless extended by the New York Department of Financial Services), the Fund will waive co-pays, coinsurance and deductibles on outpatient mental health services rendered by In-Network Providers to Members who are "essential workers," provided that such services are otherwise covered under the Plan. For this purpose, "essential workers" include:
 - a. Individuals who are, or were, during the current state of emergency due to the Coronavirus, employed as health care workers, first responders, or in any position within a nursing home, long-term care facility, or other congregate care setting, including:
 - Correction/parole/probation officers;
 - ii. Direct care providers;
 - iii. Firefighters;
 - iv. Health care practitioners, professionals, aides, and support staff (e.g., physicians, nurses, and public health personnel);
 - v. Medical specialists;
 - vi. Nutritionists and dietitians;
 - vii. Occupational/physical/recreational speech therapists;
 - viii. Paramedics/emergency medical technicians;
 - ix. Police officers;
 - x. Psychologists/psychiatrists; and
 - xi. Residential care program managers; and
 - b. Individuals who are, or were, during the current state of emergency due to the Coronavirus, employed as essential employees who directly interact with the public while working, including:

- i. Animal care workers (e.g., veterinarians);
- ii. Automotive service and repair workers;
- iii. Bank tellers and other bank workers;
- iv. Building code enforcement workers;
- v. Childcare workers;
- vi. Client-facing case managers and coordinators;
- vii. Counselors (*e.g.*, mental health, addiction, youth, vocational, crisis, etc.);
- viii. Delivery workers;
- ix. Dentists and dental hygienists;
- x. Essential construction workers at occupied residences or buildings;
- xi. Faith-based leaders (e.g., chaplains and clergy members);
- xii. Field investigators/regulators for health and safety;
- xiii. Food service workers;
- xiv. Funeral home workers;
- xv. Hotel/motel workers;
- xvi. Human services providers;
- xvii. Laundry and dry-cleaning workers;
- xviii. Mail and shipping workers;
- xix. Maintenance and janitorial/cleaning workers;
- xx. Optometrists, opticians, and supporting staff;
- xxi. Retail workers at essential businesses (e.g., grocery stores, pharmacies, convenience stores, gas stations, and hardware stores);
- xxii. Security guards and personnel;
- xxiii. Shelter workers and homeless support staff;
- xxiv. Social workers;
- xxv. Teachers/professors/educators;
- xxvi. Transit workers (e.g., airports, railways, buses, and forhire vehicles);
- xxvii. Trash and recycling workers; and
- xxviii. Utility workers.
- c. The Fund may request any documentation or information necessary for it to confirm that a Member is an essential worker."

The list of Trustees on page 108 in Section 12, General Information and ERISA

Rights, was updated to read as follows:

LABOR TRUSTEES

John A. Bulgaro, Co-Chairman

Teamsters Local Union No. 294 Labor Temple 890 Third Street Albany, New York 12206-1632

Brian K. Hammond

Teamsters Local Union No. 687 14 Elm Street Potsdam, New York 13676 Mark D. May

Teamsters Local Union No. 317 P.O. Box 11037 Franklin Square Station Syracuse, New York 13218-1037

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Teamsters Local Union No. 449 2175 William Street Buffalo, New York 14206

EMPLOYER TRUSTEES

Michael S. Scalzo, Sr., Co-Chairman

ABF Freight System, Inc.
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BJ Dorfman

United Parcel Service 55 Glen Lake Parkway Building 1, Floor 5 Atlanta, GA 30328 **Mark Gladfelter**

YRC Worldwide 100 Roadway Drive Carlisle, Pennsylvania 17015

Samuel Pilger

Transport Employers Association 700 South Waverly Road Holland, Michigan 49424 Effective from March 1, 2020, until 60 days after the announced end of the Coronavirus National Emergency (referred to as the "outbreak period"), or such later date that may be announced by the Internal Revenue Service and Department of Labor, the Plan will disregard the "outbreak period" in determining whether you have met the Plan deadlines listed below.*

- 1. The deadline to request special enrollment.
- 2. The 60-day period to elect COBRA continuation coverage.
- 3. The deadline to notify the Plan of a qualifying event or determination of disability for COBRA purposes.
- 4. The deadline for making COBRA premium payments.
- 5. The deadline to file a benefit claim under the Plan's claims procedures.
- 6. The deadline to file an appeal of an adverse benefit determination under the Plan's claims procedures.

*For any insured benefit, please consult with the applicable insurance policy, as the policies control the terms and conditions of the insured benefits.

The Plan's deadline to provide a COBRA election notice is also subject to the same rule during the outbreak period.

Sincerely,

BOARD OF TRUSTEES

NEW YORK STATE TEAMSTERS COUNCIL UNITED PARCEL SERVICE ("UPS") RETIREE
HEALTH FUND