

SUMMARY OF MATERIAL MODIFICATIONS

This Summary of Material Modifications (SMM) contains important information about your rights and benefits under the Medical Expense Reimbursement Plan (“Plan”) of the Health Professionals and Allied Employees, AFT/AFL-CIO Retiree Medical Trust (“Trust”). Please file it with your important documents.

The Board of Trustees recently adopted Amendment Nos. 13 and 14 to the Plan. This SMM describes the highlights of the Amendments; for the full details please request a copy of the Plan Amendments from the Trust Office, or review them posted on the Trust website at <https://hpae.zenith-american.com/>.

1. **Employee/Beneficiary Duty to Update Contact Information.** The Trust needs to be able to locate Employees and Beneficiaries of the Plan periodically, in order to send out information about the Plan, as well as to make benefit payments when due. To that end, the Amendment sets forth the responsibility of all Employees and Beneficiaries to update the Trust Office with change of address and other contact and Beneficiary information. If you do not update the Trust Office when your home address, email address or phone number changes, you may experience a delay or loss of benefits, or not find out about important changes to the Plan.
2. **Charge to Beneficiary for Costs of Address Search.** The Trustees may charge a reasonable fee by deduction from your monthly benefits in order to recoup the costs to the Trust of finding missing participants. Pursuant to Plan Amendment No. 14, the Trustees will develop a Missing Participant Policy, which you can receive upon request to the Trust Office.
3. **Administrative Costs.** The Trust is established to provide benefits under the Plan and to pay for reasonable expenses in administering the Plan. Administrative expenses can be paid for the Plan as a whole or, where participants have individual accounts, can be charged to plan accounts.

Plan Amendment No. 14 gives the Board of Trustees authority to establish a reasonable Account Administration Fee. However, at this time, the Trustees have decided against assessing any such fees.

4. **Overpaid Benefits.** Plan Amendment No. 13 clarifies the current practice, and legal right, of the Trust to recoup overpayment of benefits from Beneficiaries. Overpayments occur occasionally for various reasons. For example, the Beneficiary’s premiums change mid-year and the Beneficiary does not give timely notice; the Beneficiary’s benefit level was calculated incorrectly; or there was late notice of death of a Beneficiary.¹

¹ These are only examples; there could be other reasons for an overpayment.

HPAE Retiree Medical Trust
Notice of Plan Amendments No. 13 and No. 14

If you have any questions about the Plan Amendments or would like a copy of the Summary Plan Description or full Plan, please call the Trust Office, Phone: (201) 947-8000.

NOTE: This Notice serves as the Summary of Material Modifications, as required by Employee Retirement Income Security Act of 1974 (ERISA), and as such, is designed to explain recent changes made to the Plan, but it does not provide all the details and limitations of the Plan. Exact specifications are provided in the "Medical Expense Reimbursement Plan of the Health Professionals and Allied Employees, AFT/AFL-CIO Retiree Medical Trust, restated effective July 1, 2019 (Dr. 3/19/19), and as amended thereafter, which will prevail in case of conflict with this Notice. Please keep this Notice with your Summary Plan Description, as an update to that document.